

Quantitative Disclosure of Risk Exposure  
Position end of June 2017

No	Table SEOJK	Disclosure Risk	Disclosure Requirement		PIC	Remarks
1	Table 1.1	Credit	Pengungkapan Tagihan Bersih Berdasarkan Wilayah	Disclosure of Net Dues Based on Regions	ICRD	
2	Table 1.2		Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak	Disclosure of Net Dues Based on Remaining Period of Committed Loan	ICRD	
3	Table 1.3		Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi	Disclosure of Net Dues Based on Economic Sectors	ICRD	
4	Table 1.4		Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah	Disclosure of Dues and Impairment Based on Region	ICRD	
5	Table 1.5		Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi	Disclosure of Dues and Impairment Based on Economic Sector	ICRD	
6	Table 1.6		Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai	Disclosure of Detailed Impairment Transaction	ICRD	
7	Table 1.7		Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat	Disclosure of Net Dues Based on Portfolio Categories and Ratings	ICRD	
	Table 1.8		Pengungkapan Risiko Kredit Pihak Lawan	Disclosure on Counterparty Credit Risk	ICRD	
8	Table 1.8.a		Pengungkapan Risiko Kredit Pihak Lawan : Transaksi Derivatif Over the Counter	Disclosure on Counterparty Credit Risk : Derivative Transaction Over the Counter	ICRD	
9	Table 1.8.b		Pengungkapan Risiko Kredit Pihak Lawan : Transaksi Repo	Disclosure on Counterparty Credit Risk : Repo Transaction	N/A	Bank has no Repo Transaction Exposure
10	Table 1.8.c		Pengungkapan Risiko Kredit Pihak Lawan : Transaksi Reverse Repo	Disclosure on Counterparty Credit Risk : Reverse Repo Transaction	N/A	Bank has no Repo Transaction Exposure
11	Table 1.9		Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit	Disclosure of Net Dues after Credit Risk Mitigation	ICRD	
12	Table 1.10		Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit	Disclosure of Net Dues and Credit Risk Mitigation Technique	ICRD	
13	Table 1.11		Pengungkapan Transaksi Sekuritisasi	Disclosure of Securitization Transaction	N/A	Bank has no Securitization Exposure
14	Table 1.12		Pengungkapan Ringkasan Aktivitas Transaksi Sekuritisasi Bank Bertindak Sebagai Kreditur Asal	Disclosure of Summary Activities of Securitization Transaction, Bank Acts as the Origin Lender	N/A	Bank has no Securitization Transaction, Bank Acts as the Origin Lender
	Table 1.13		Perhitungan ATMR Risiko Kredit menggunakan Pendekatan Standar	Disclosure of RWA for Credit Risk using Standardized Approach	ICRD	
15	Table 1.13.a		Pengungkapan Eksposur Asset di Neraca	Disclosure of Asset Exposure on Balance Sheet	ICRD	
16	Table 1.13.b		Pengungkapan Eksposur Kewajiban Komitmen/ Kontinjensi pada Transaksi Rekening Administratif	Disclosure of Committed Liabilities/ Contingencies Exposure on Administrative	ICRD	
17	Table 1.13.c		Pengungkapan Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Pihak Lawan	Disclosure of Counterparty Credit Risk Exposure	ICRD	
18	Table 1.13.d		Pengungkapan Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Settlement	Disclosure of Settlement Risk Exposure	N/A	Bank has no Settlement Risk Exposure
19	Table 1.13.e	Pengungkapan Eksposur Sekuritisasi	Disclosure of Securitization Exposure	N/A	Bank has no Securitization Exposure	
20	Table 1.13.f	Pengungkapan Total Pengukuran Risiko Kredit	Disclosure of Total Credit Risk Measure	ICRD		
21	Table 2.1	Market	Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar	Disclosure of Market Risk using Standardized Approach	MLRU	
22	Table 2.2		Pengungkapan Eksposur IRRBB	Disclosure of Interest Rate Risk in Banking Book (IRRBB)	MLRU	
23	Table 3.1.a	Liquidity	Pengungkapan Profil Maturitas Rupiah	Disclosure of Rupiah Maturity Profile	MLRU	
24	Table 3.1.b		Pengungkapan Profil Maturitas Valas	Disclosure of Foreign Currency Maturity Profile	MLRU	
25	Table 3.2		Pengungkapan Nilai LCR	Disclosure of Liquidity Coverage Ratio (LCR)	MLRU	
26	Table 4	Operational	Pengungkapan Risiko Operasional	Disclosure of Operational Risk	ORMU	

**Tabel 1.1. Pengungkapan Tagihan Bersih Berdasarkan Wilayah / Disclosure of Net Dues Based on Regions**

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No.	Kategori Portfolio / Portfolio Category	30 Juni 2017 / 30 June 2017				
		Tagihan Bersih Berdasarkan Wilayah / Net Dues based on Regions				
		Ind. Barat / West Indonesia	Ind. Tengah / Mid Indonesia	Ind. Timur / East Indonesia	Luar Ind. / Overseas	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Tagihan Kepada Pemerintah / Due to Government	3,079,809	0	0	0	3,079,809
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	0	0	0
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	715,120	0	0	0	715,120
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	33,178	0	0	0	33,178
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	17,764	0	0	0	17,764
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0	0	0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	453,621	0	0	0	453,621
9	Tagihan Kepada Korporasi / Due to Corporations	8,212,787	163,143	0	0	8,375,930
10	Tagihan yang Telah Jatuh Tempo / Current Dues	86,941	0	0	0	86,941
11	Aset Lainnya / Other Assets	217,969	0	0	0	217,969
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0
	<b>Total</b>	<b>12,817,189</b>	<b>163,143</b>	<b>0</b>	<b>0</b>	<b>12,980,332</b>

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

**Tabel 1.2. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Loan / Disclosure of Net Dues based on Remaining Period of Committed Loan**

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No.	Kategori Portfolio / Portfolio Category	30 Juni 2017 / 30 June 2017					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak / Net Dues based on Remaining Period of Committed Loan					
		≤ 1 tahun / ≤ 1 year	>1 thn s.d. 3 thn / >1 yr to 3 yr	>3 thn s.d. 5 thn / >3 yr to 5 yr	>5 thn / >5 yr	Non-Kontraktual / Uncommitted	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah / Due to Government	3,079,809	0	0	0	0	3,079,809
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	0	0	0	0
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	715,120	0	0	0	0	715,120
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	0	0	1,930	31,248	0	33,178
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	0	0	2,937	14,758	69	17,764
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0	0	0	0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	362,210	15,410	54,758	16,719	4,524	453,621
9	Tagihan Kepada Korporasi / Due to Corporations	34,662	5,997,499	2,112,072	231,697	0	8,375,930
10	Tagihan yang Telah Jatuh Tempo / Current Dues	2,162	572	79,781	4,426	0	86,941
11	Aset Lainnya / Other Assets	0	0	0	0	217,969	217,969
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0	0
	<b>Total</b>	<b>4,193,963</b>	<b>6,013,481</b>	<b>2,251,478</b>	<b>298,848</b>	<b>222,562</b>	<b>12,980,332</b>

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

Tabel 1.3. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi / Disclosure of Net Dues based on Economic Sectors

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No.	Sektor Ekonomi / Economic Sectors	Tagihan Kepada Pemerintah / Due to Government	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	Tagihan Kepada Bank / Due to Banks	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	Tagihan Kepada Korporasi / Due to Corporations	Tagihan yang Telah Jatuh Tempo / Current Dues	Aset Lainnya / Other Assets	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	-10	(11)	(12)	(13)	(14)
	30 Juni 2017 / 30 June 2017												
1	Pertanian, perburuan dan Kehulanan / Agriculture, Hunting, and Forestry	0			0	0	0		0	8,104	0	0	
2	Perikanan / Fishery	0			0	0	0		0	25,023	0	0	
3	Pertambangan dan Penggalian / Mining and Quarrying	0			0	0	0		0	50,000	0	0	
4	Industri pengolahan / Manufacture Industries	0			0	0	0		1,496	4,744,146	78,645	0	
5	Listrik, Gas dan Air / Electricity, Gas, and Water	0			0	0	0		0	0	0	0	
6	Konstruksi / Construction	0			0	0	0		0	203,719	0	0	
7	Perdagangan besar dan eceran / Wholesale and Retail Trading	0			0	0	0		5,090	1,155,936	2,689	0	
8	Penyediaan akomodasi dan penyediaan makan minum / Provision of Accommodation, Eating & Drinking	0			0	0	0		0	3,219	0	0	
9	Transportasi, pergudangan dan komunikasi / Transport, Storage, and Communication	0			0	0	0		275	364,383	0	0	
10	Perantara keuangan / Financial Intermediaries	0			0	0	0		0	454,847	0	0	
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Leasing, and Business Services	0			0	0	0		177	381,603	0	0	
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / Public Administration, Defence, and Compulsory Social Security	0			0	0	0		0	0	0	0	
13	Jasa pendidikan / Educational Services	0			0	0	0		0	0	0	0	
14	Jasa kesehatan dan kegiatan sosial / Health and Social Services	0			0	0	0		0	0	0	0	
15	Jasa kemasyarakatan, sosial budaya, hiburan, dan perorangan lainnya / Civil Services, Social and Cultural, Entertainment, and Other Individuals	0			0	0	0		0	102,355	0	0	
16	Jasa perorangan yang melayani rumah tangga / Individual Services to Households	0			0	0	0		439,981	25,645	4,426	0	
17	Badan internasional dan badan ekstra internasional lainnya / International Agencies and other extra International Agencies	0			0	0	0		0	0	0	0	
18	Kegiatan yang belum jelas batasannya / Undefined Activities	0			0	0	17,764		0	0	0	0	
19	Bukan Lapangan Usaha / Non-Business Sector	0			0	33,178	0		6,602	656,950	1,181	217,969	
20	Lainnya / Others	3,079,809	0	0	715,120	0	0	0	0	0	0	0	0
	<b>Total</b>	<b>3,079,809</b>	<b>0</b>	<b>0</b>	<b>715,120</b>	<b>33,178</b>	<b>17,764</b>	<b>0</b>	<b>453,621</b>	<b>8,375,930</b>	<b>86,941</b>	<b>217,969</b>	<b>0</b>

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

**Tabel 1.4. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah / Disclosure of Dues and Impairment based on Regions**

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No.	Keterangan / Explanation	30 Juni 2017 / 30 June 2017				
		Wilayah / Regions				
		Ind. Barat / West Indonesia	Ind. Tengah / Mid Indonesia	Ind. Timur / East Indonesia	Luar Ind. / Overseas	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Tagihan / Dues	12,577,212	163,143	0	0	12,740,355
2	Tagihan yang mengalami penurunan nilai (impaired) / Impaired Dues	7,955,642	0	0	0	7,955,642
	a. Belum jatuh tempo / Not yet due	7,733,299	0	0	0	7,733,299
	b. Telah jatuh tempo / Current due	222,343	0	0	0	222,343
3	Cadangan kerugian penurunan nilai (CKPN) - Individual / Impairment - individual	243,726	0	0	0	243,726
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Impairment - collective	55,191	4	0	0	55,196
5	Tagihan yang dihapus buku / Written-off Dues	970	0	0	0	970

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

**Tabel 1.5. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi / Disclosure of Dues and Impairment based on Economic Sectors**

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No.	Sektor Ekonomi / Economic Sectors	Tagihan / Dues	Tagihan yang Mengalami Penurunan Nilai / Impaired Dues		Cadangan kerugian penurunan nilai (CKPN) Individual / Individual Impairment	Cadangan kerugian penurunan nilai (CKPN) Kolektif / Collective Impairment	Tagihan yang dihapus buku / Written-off Dues
			a. Belum jatuh tempo / Not yet due	b. Telah jatuh tempo / Current due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	<b>30 Juni 2017 / 30 June 2017</b>						
1	Pertanian, perburuan dan Kehutanan / Agriculture, Hunting, and Forestry	8,136	8,136	0	0	32	0
2	Perikanan / Fishery	25,322	25,322	0	0	299	0
3	Pertambangan dan Penggalian / Mining and Quarrying	50,000	0	0	0	0	0
4	Industri pengolahan / Manufacture Industries	5,016,926	4,343,777	199,806	170,486	24,125	0
5	Listrik, Gas dan Air / Electricity, Gas, and Water	0	0	0	0	0	0
6	Konstruksi / Construction	204,501	195,401	0	0	782	0
7	Perdagangan besar dan eceran / Wholesale and Retail Trading	1,240,618	1,061,661	5,604	73,240	3,664	0
8	Penyediaan akomodasi dan penyediaan makan minum / Provision of Accommodation, Eating & Drinking	3,219	0	0	0	0	0
9	Transportasi, pergudangan dan komunikasi / Transport, Storage, and Communication	365,974	365,974	0	0	1,316	0
10	Perantara keuangan / Financial Intermediaries	459,400	421,600	0	0	4,552	0
11	Real estate, usaha persewaan dan jasa perusahaan / Real Estate, Leasing, and Business Services	382,746	259,973	0	0	967	0
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib / Public Administration, Defence, and Compulsory Social Security	0	0	0	0	0	0
13	Jasa pendidikan / Educational Services	0	0	0	0	0	0
14	Jasa kesehatan dan kegiatan sosial / Health and Social Services	0	0	0	0	0	0
15	Jasa kemasyarakatan, sosial budaya, hiburan, dan perorangan lainnya / Civil Services, Social and Cultural, Entertainment, and Other Individuals	102,432	99,442	0	0	77	0
16	Jasa perorangan yang melayani rumah tangga / Individual Services to Households	105,907	55,142	6,651	0	8,285	0
17	Badan internasional dan badan ekstra internasional lainnya / International Agencies and other extra International Agencies	0	0	0	0	0	0
18	Kegiatan yang belum jelas batasannya / Undefined Activities	0	0	0	0	0	0
19	Bukan Lapangan Usaha / Non-Business Sector	435,481	425,199	10,283	0	9,102	970
20	Lainnya / Others	4,339,693	471,673	0	0	1,995	0
	<b>Total</b>	<b>12,740,355</b>	<b>7,733,299</b>	<b>222,343</b>	<b>243,728</b>	<b>55,198</b>	<b>970</b>

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

**Tabel 1.6. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai /  
Disclosure of Detailed Impairment Transaction**

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No.	Keterangan / Explanation	30 Juni 2017 / 30 June 2017	
		CKPN Individual / Individual Impairment	CKPN Kolektif / Collective Impairment
(1)	(2)	(3)	(4)
1	Saldo awal CKPN / Initial Provision Balance	112,762	52,835
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Impairment (Reversal) for the current period (Net)	0	0
	2.a Pembentukan CKPN pada periode berjalan / Impairment for the current period	195,149	20,078
	2.b Pemulihan CKPN pada periode berjalan / Impairment Reversal for the current period	(40,365)	(7,648)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / Impairment for Written-off dues in the current period	0	(9,864)
4	Pembentukan (pemulihan) lainnya pada periode berjalan / Other impairment (reversal) for the current period	(23,820)	(205)
	<b>Saldo akhir CKPN / Ending provision balance</b>	<b>243,726</b>	<b>55,196</b>

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

Tabel 1.7. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat / Disclosure of Net Dues based on Portfolio Categories and Ratings

(1) Bank secara individu / Individual Bank

(dalam jutaan rupiah / in million Rupiah)

30 Juni 2017 / 30 June 2017															
Kategori Portofolio	Lembaga Pemeringkat / Rating Institutions	Tagihan Bersih / Net Dues												Tanpa Peringkat / Without Ratings	Total
		Peringkat Jangka Panjang / Long Term Ratings							Peringkat Jangka Pendek / Short Term Ratings						
		AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B- / Less than B-	A-1	A-2	A-3	Kurang dari A-3 / Less than A-3			
		AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B- / Less than B-	F1+ s.d F1	F2	F3	Kurang dari F3 / Less than F-3			
		Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3 / Less than B3	P-1	P-2	P-3	Kurang dari P-3 / Less than P-3			
		AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn) / Less than B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) / Less than F3(idn)			
(idr)AAA	(idr)AA+ s.d (idr)AA-	(idr)A+ s.d (idr)A-	(idr)BBB+ s.d (idr)BBB-	(idr)BB+ s.d (idr)BB-	(idr)B+ s.d (idr)B-	Kurang dari (idr)B- / Less than (idr)B-	(idr)A1+ s.d (idr)A1	(idr)A2+ s.d (idr)A2	(idr)A3+ s.d (idr)A3	Kurang dari (idr)A3 / Less than (idr)A3					
idAAA	idAA+ s.d idAA-	idA+ s.d idA-	idBBB+ s.d idBBB-	idBB+ s.d idBB-	idB+ s.d idB-	Kurang dari idB- / Less than idB-	idA1	idA2	idA3 s.d idA4	Kurang dari idA4 / Less than idA4					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
1	Tagihan Kepada Pemerintah / Due to Government		3,079,809	0	0	0	0	0	0	0	0	0	0	0	3,079,809
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity		0	0	0	0	0	0	0	0	0	0	0	0	0
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks		489,057	0	37,583	25,406	0	0	0	0	0	0	0	81,331	715,120
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan		0	0	0	0	0	0	0	0	0	0	0	33,176	33,176
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan		0	0	0	0	0	0	0	0	0	0	0	17,764	17,764
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan		0	0	0	0	0	0	0	0	0	0	0	0	0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio		0	0	0	0	0	0	0	0	0	0	0	453,621	453,621
9	Tagihan Kepada Korporasi / Due to Corporations		0	673,608	75,127	118,946	0	0	0	0	0	0	0	7,308,249	8,375,930
10	Tagihan yang Telah Jatuh Tempo / Current Dues		0	0	0	0	0	0	0	0	0	0	0	86,941	86,941
11	Aset Lainnya / Other Assets		0	0	0	0	0	0	0	0	0	0	0	217,969	217,969
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)		0	0	0	0	0	0	0	0	0	0	0	0	0
	<b>TOTAL</b>		<b>3,668,866</b>	<b>673,608</b>	<b>112,710</b>	<b>144,352</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,169,663</b>	<b>12,980,332</b>

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity



**Tabel 1.8. Pengungkapan Risiko Kredit Pihak Lawan/ Disclosure on Counterparty Credit Risk**

(1) Bank secara individu/ Individual Bank

**Tabel 1.8.a. Transaksi Derivatif Over the Counter/ Derivative Transaction Over the Counter**

am jutaan rupiah / in million Rupiah)

No	Variabel yang Mendasari / Underlying Variables	30 Juni 2017 / 30 June 2017							
		Notional Amount			Tagihan Derivatif / Derivative Claims	Kewajiban Derivatif / Derivative Liabilities	Tagihan Bersih sebelum MRK / Net Claims before Credit Risk Mitigation	MRK	Tagihan Bersih setelah MRK / Net Claims after Credit Risk Mitigation
		≤ 1 Tahun / ≤ 1 yr	> 1 Tahun - ≤ 5 Tahun / >1 Yr - ≤ 5 Yr	> 5 Tahun / >5 Yr					
<b>BANK SECARA INDIVIDUAL / Individual Bank</b>									
1	Suku Bunga / Interest Rate	299,364	180,354	0	100	97	2,015	2,015	
2	Nilai Tukar / Exchange Rate	2,550,988	-	0	82,215	33,267	177,347	177,347	
3	Lainnya / Others	386,554	609,642	0	6,099	5,362	6,099	6,099	
	<b>Total</b>	<b>3,236,906</b>	<b>789,995</b>	<b>0</b>	<b>88,414</b>	<b>38,726</b>	<b>185,462</b>	<b>185,462</b>	

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

**Tabel 1.8.b. Transaksi Repo / Repo Transaction**

Note : Bank tidak memiliki Eksposur Transaksi Repo / Bank has no Exposure of Repo Transaction

**Tabel 1.8.c. Transaksi Reverse Repo / Reverse Repo Transactions**

Note : Bank tidak memiliki Eksposur Transaksi Reverse Repo / Bank has no Exposure of Reverse Repo Transaction

✱

Tabel 1.9. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Disclosure on Net Dues after Credit Risk Mitigation

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No	Kategori Portfolio / Portfolio Categories	30 Juni 2017 / 30 June 2017										ATMR / Risk-weighted Assets	Beban Modal / Capital Charge
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Dues after Credit Risk Mitigation											
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya / Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
<b>A</b>	<b>Eksposur Neraca / Balance Sheet Exposure</b>												
1	Tagihan Kepada Pemerintah / Due to Government	3,079,809	0	0	0	0	0	0	0	0	0	0	0
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	0	0	0	0	0	0	0	0	0	0
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	0	487,273	0	0	0	0	0	0	0	62,450	109,945	9,895
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	0	0	33,178	0	0	0	0	0	0	0	11,612	1,045
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	0	0	0	0	0	0	0	17,764	0	0	17,764	1,599
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0	0	0	0	0	0	0	0	0	0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	0	0	0	0	0	0	453,621	0	0	0	337,900	30,411
9	Tagihan Kepada Korporasi / Due to Corporations	0	16,675	0	0	0	75,304	0	119,079	0	7,791,370	6,719,650	604,769
10	Tagihan yang Telah Jatuh Tempo / Current Dues	0	0	0	0	0	0	0	1,487	85,454	0	129,668	11,670
11	Aset Lainnya / Other Assets	0	0	0	0	0	0	0	0	0	217,969	166,841	15,016
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total Eksposur Neraca / Total Balance Sheet Exposure</b>	<b>3,079,809</b>	<b>503,948</b>	<b>33,178</b>	<b>0</b>	<b>0</b>	<b>75,304</b>	<b>453,621</b>	<b>138,330</b>	<b>85,454</b>	<b>8,071,789</b>	<b>7,493,380</b>	<b>674,404</b>
<b>B</b>	<b>Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Committed Liabilities/Contingencies Exposure to Administrative Account Transactions</b>												
1	Tagihan Kepada Pemerintah / Due to Government	0	0	0	0	0	0	0	0	0	0	0	0
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	0	0	0	0	0	0	0	0	0	0
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	0	0	0	0	0	0	0	0	0	0	0	0
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	0	0	0	0	0	0	0	0	0	0	0	0
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	0	0	0	0	0	0	0	0	0	0	0	0
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0	0	0	0	0	0	0	0	0	0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	0	0	0	0	0	0	0	0	0	0	0	0
9	Tagihan Kepada Korporasi / Due to Corporations	0	0	0	0	0	146,341	0	207,096	0	0	280,267	25,224
10	Tagihan yang Telah Jatuh Tempo / Current Dues	0	0	0	0	0	0	0	0	0	0	0	0
11	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total Eksposur TRA / Total Exposure to Administrative Account Transactions</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>146,341</b>	<b>0</b>	<b>207,096</b>	<b>0</b>	<b>0</b>	<b>280,267</b>	<b>25,224</b>
<b>C</b>	<b>Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)</b>												
1	Tagihan Kepada Pemerintah / Due to Government	0	0	0	0	0	0	0	0	0	0	0	0
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	0	0	0	0	0	0	0	0	0	0
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	0	39,052	0	0	0	126,345	0	0	0	0	70,983	6,388
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	0	0	0	0	0	0	0	0	0	0	0	0
6	Tagihan Kepada Korporasi / Due to Corporations	0	0	0	0	0	0	0	20,065	0	0	20,065	1,806
7	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0	0	0	0	0	0	0	0
	<b>Total Eksposur Counterparty Credit Risk / Total Counterparty Credit Risk Exposure</b>	<b>0</b>	<b>39,052</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>126,345</b>	<b>0</b>	<b>20,065</b>	<b>0</b>	<b>0</b>	<b>91,048</b>	<b>8,194</b>

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

Tabel 1.9. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit

Tabel 1.10. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit / Disclosure on Net Dues and Credit Risk Mitigation Technique

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No	Kategori Portfolio / Portfolio Categories	30 Juni 2017 / 30 June 2017					Bagian yang Tidak Dijamin / Dues without Collateral
		Tagihan Bersih / Net Dues	Bagian yang Dijamin Dengan / Dues Guaranteed by				
			Agunan / Collateral	Garansi/ Guarantee	Asuransi Kredit/ Credit Insurance		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-(4)+(5)+(6)+(7)
<b>A</b>	<b>Eksposur Neraca / Balance Sheet Exposure</b>						
1	Tagihan Kepada Pemerintah / Due to Government	3,079,809	0	0	0		3,079,809
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	0	0		0
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0	0	0	0
4	Tagihan Kepada Bank / Due to Banks	549,723	0	0	0		549,723
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	33,178	0	0	0		33,178
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	17,764	0	0	0		17,764
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0	0		0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	453,621	3,088	0	0		450,533
9	Tagihan Kepada Korporasi / Due to Corporations	8,002,428	1,231,786	0	0		6,770,642
10	Tagihan yang Telah Jatuh Tempo / Current Dues	86,941	0	0	0		86,941
11	Aset Lainnya / Other Assets	217,969	0	0	0		217,969
12	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	0	0	0	0	0	0
	<b>Total Eksposur Neraca / Total Balance Sheet Exposure</b>	<b>12,441,433</b>	<b>1,234,874</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>11,206,559</b>
<b>B</b>	<b>Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Committed Liabilities/Contingencies Exposure to Administrative Account Transactions</b>						
1	Tagihan Kepada Pemerintah / Due to Government	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank / Due to Banks	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	-	-	-	-	-	-
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	-	-	-	-	-	-
9	Tagihan Kepada Korporasi / Due to Corporations	353,437	149,134	-	-	-	204,303
10	Tagihan yang Telah Jatuh Tempo / Current Dues	-	-	-	-	-	-
11	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)	-	-	-	-	-	-
	<b>Total Eksposur TRA / Total Exposure to Administrative Account Transactions</b>	<b>353,437</b>	<b>149,134</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>204,303</b>
<b>C</b>	<b>Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)</b>						
1	Tagihan Kepada Pemerintah / Due to Government						
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity						
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions						
4	Tagihan Kepada Bank / Due to Banks	165,397					165,397
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio						
6	Tagihan Kepada Korporasi / Due to Corporations	20,065					20,065
7	Eksposur di Unit Usaha Syariah (apabila ada) / Exposure to Syariah Business Units (if present)						
	<b>Total Eksposur Counterparty Credit Risk</b>	<b>185,462</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>185,462</b>
	<b>Total (A+B+C)</b>	<b>12,980,332</b>	<b>1,384,008</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11,596,324</b>

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

Tabel 1.10. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit

**Tabel 1.11. Pengungkapan Transaksi Sekuritisasi / Disclosure of Securitization Transaction**

(1) Bank secara individu/ Individual Bank

Note : Bank tidak memiliki Eksposur Transaksi Sekuritisasi / Bank has no Exposure of Securitization Transaction

**Tabel 1.12. Pengungkapan Ringkasan Aktivitas Transaksi Sekuritisasi Bank Bertindak Sebagai Kreditur Asal**  
(1) Bank secara individu/ Individual Bank

Note : Bank tidak memiliki Eksposur Transaksi Sekuritisasi Bank Bertindak Sebagai Kreditur Asal

**Tabel 1.13.a. Pengungkapan Eksposis Aset di Neraca / Disclosure of Asset Exposure on Balance Sheet**  
(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No	Kategori Portfolio / Portfolio Categories	30 Juni 2017 / 30 June 2017		
		Tagihan Bersih / Net Dues	Nilai MRK / Credit Risk Mitigation Value	Tagihan Bersih setelah MRK / Net Dues after Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah / Due to Government	3.079.809	0	0
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	0
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0
4	Tagihan Kepada Bank / Due to Banks	549.723	109.945	109.945
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	33.178	11.612	11.612
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	17.764	17.764	17.764
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	453.621	340.216	337.900
9	Tagihan Kepada Korporasi / Due to Corporations	8.002.428	7.951.436	6.719.650
10	Tagihan yang Telah Jatuh Tempo / Current Dues	86.941	129.668	129.668
11	Aset Lainnya / Other Assets	217.969	0	166.841
<b>Total</b>		<b>12.441.433</b>	<b>8.550.641</b>	<b>7.493.380</b>

Note - Bank tidak memiliki Eksposis Entitas Anak / Bank has no Exposure of Subsidiaries Entity

**Tabel 1.13.b. Pengungkapan Eksposis Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif / Disclosure of Committed Liabilities / Contingencies**  
Exposure on Administrative Transaction Accounts

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No	Kategori Portfolio / Portfolio Categories	30 Juni 2017 / 30 June 2017		
		Tagihan Bersih / Net Dues	Nilai MRK / Credit Risk Mitigation Value	Tagihan Bersih setelah MRK / Net Dues after Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah / Due to Government	0	0	0
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	0
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0
4	Tagihan Kepada Bank / Due to Banks	0	0	0
5	Kredit Beragun Rumah Tinggal / Secured Mortgage Loan	0	0	0
6	Kredit Beragun Properti Komersial / Secured Commercial Property Loan	0	0	0
7	Kredit Pegawai/ Pensiunan / Staff or Retired Staff Loan	0	0	0
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	0	0	0
9	Tagihan Kepada Korporasi / Due to Corporations	353.437	280.267	131.133
10	Tagihan yang Telah Jatuh Tempo / Current Dues	0	0	0
<b>Total</b>		<b>353.437</b>	<b>280.267</b>	<b>131.133</b>

Note - Bank tidak memiliki Eksposis Entitas Anak / Bank has no Exposure of Subsidiaries Entity

**Tabel 1.13.c. Pengungkapan Eksposis yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan/ Disclosure of Counterparty Credit Risk Exposure**  
(Counterparty Credit Risk)

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No	Kategori Portfolio / Portfolio Categories	30 Juni 2017 / 30 June 2017		
		Tagihan Bersih / Net Dues	Nilai MRK / Credit Risk Mitigation Value	Tagihan Bersih setelah MRK / Net Dues after Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah / Due to Government	0	0	0
2	Tagihan Kepada Entitas Sektor Publik / Due to Public Sector Entity	0	0	0
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Due to Multilateral Development Bank and International Institutions	0	0	0
4	Tagihan Kepada Bank / Due to Banks	165.397	70.983	70.983
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Due to Micro & Small Enterprises and Retail Portfolio	0	0	0
6	Tagihan Kepada Korporasi / Due to Corporations	20.065	20.065	20.065
7	Eksposis tertimbang dari Credit Valuation Adjustment (CVA)	0	0	17.533
<b>Total</b>		<b>185.462</b>	<b>91.048</b>	<b>108.581</b>

Note - Bank tidak memiliki Eksposis Entitas Anak / Bank has no Exposure of Subsidiaries Entity

**Tabel 1.13.d. Pengungkapan Eksposis yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen**  
(settlement risk)

Note - Bank tidak memiliki Eksposis Settlement Risk

**Tabel 1.13.e. Pengungkapan Eksposis Sekuritisasi**

Note - Bank tidak memiliki Eksposis Sekuritisasi

**Tabel 1.13.f. Pengungkapan Total Pengukuran Risiko Kredit / Disclosure of Total Credit Risk Measure**  
(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

30 Juni 2017 / 30 June 2017	
TOTAL ATMR RISIKO KREDIT	7.733.094
TOTAL FAKTOR PENGURANG MODAL	0

Note - Bank tidak memiliki Eksposis Entitas Anak / Bank has no Exposure of Subsidiaries Entity

**Tabel 2.1. Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar /  
Disclosure of Market Risk using Standard Method**

(dalam jutaan rupiah / in million Rupiah)

No	Jenis Risiko / Risk Type	30 Juni 2017/30 June 2017	
		Bank	
		Beban Modal / Capital Charge	ATMR / risk-weighted assets
(1)	(2)	(3)	(4)
1	Risiko Suku Bunga /Interest Rate Risk	29,607	370,092
	a. Risiko Spesifik / Specific Risk	-	-
	b. Risiko Umum / General Risk	29,607	370,092
2	Risiko Nilai Tukar / Exchange Rate Risk	32,489	406,110
3	Risiko Ekuitas *) / Equity Risk		
4	Risiko Komoditas *) / Commodity Risk		
5	Risiko Option / Option Risk	-	-
	<b>Total</b>	<b>62,096</b>	<b>776,202</b>

\*) Untuk bank yang memiliki perusahaan anak yang memiliki eksposur risiko dimaksud / for banks having subsidiaries exposed to related risks

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

**Tabel 2.2. Pengungkapan Eksposur *Interest Rate Risk in Banking Book* (IRRBB)/ Disclosure of IRRBB**

(dalam Dolar AS) / (in US Dollar)

<b>Eksposur <i>Interest Rate Risk in Banking Book</i> (IRRBB)</b>				
	<b>Triwulan 1</b>	<b>Triwulan 2</b>	<b>Triwulan 3</b>	<b>Triwulan 4</b>
All Ccy 1bp ΔNII	16,017.43	17,966.19	N/A	N/A
All Ccy 1bp ΔEVE	(14,156.73)	(13,441.67)	N/A	N/A



Tabel 3.1. Pengungkapan Profil Maturitas / Disclosure of Maturity Profile

Tabel 3.1.a. Profil Maturitas Rupiah / Maturity Profile Rupiah

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No	Pos-pos / Items	Saldo / Balance	30 Juni 2017/30 June 2017				
			Jatuh Tempo / Maturity				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I	NERACA / On Balance Sheet						
	A Aset / Assets						
	1 Kas / Cash	30.616	30.616	-	-	-	-
	2 Penempatan pada Bank Indonesia / Place to Bank Indonesia	926.797	542.418	187.808	196.571	-	-
	3 Penempatan pada bank lain / Place to other banks	318.594	178.594	140.000	-	-	-
	4 Surat Berharga / Securities	1.619.585	99.911	-	306.837	-	1.119.838
	5 Kredit yang diberikan / Loans	5.339.928	736.628	1.301.245	1.148.441	767.480	1.386.134
	6 Tagihan lainnya / Other claims	321.698	75.602	121.954	106.019	13.780	4.243
	7 Lain-lain / Other assets	101.178	62.795	5.818	5.882	19.738	7.143
	<b>Total Aset / total assets</b>	<b>8.658.295</b>	<b>1.726.563</b>	<b>1.756.825</b>	<b>1.853.791</b>	<b>800.998</b>	<b>2.617.357</b>
	B Kewajiban / Liabilities						
	1 Dana Pihak Ketiga / Third Party Funds	4.745.036	3.824.924	740.525	136.421	43.165	-
	2 Kewajiban pada Bank Indonesia / Borrow From Bank Indonesia	-	-	-	-	-	-
	3 Kewajiban pada bank lain / Borrow From other banks	713.615	713.615	-	-	-	-
	4 Surat Berharga yang Diterbitkan / Securities issued	-	-	-	-	-	-
	5 Pinjaman yang Diterima	-	-	-	-	-	-
	6 Kewajiban lainnya / Other obligations	271.788	64.708	106.232	96.115	2.038	2.696
	7 Lain-lain / Other Liabilities	143.994	83.073	19.035	693	272	60.921
	<b>Total Kewajiban / Total Liabilities</b>	<b>5.874.433</b>	<b>4.686.320</b>	<b>866.792</b>	<b>233.228</b>	<b>45.475</b>	<b>63.618</b>
	<b>Selisih Aset dengan Kewajiban dalam Neraca / On Balance Sheet Net Gap</b>	<b>2.783.862</b>	<b>(2.939.758)</b>	<b>890.834</b>	<b>1.820.523</b>	<b>755.523</b>	<b>2.453.740</b>
II	REKENING ADMINISTRATIF / Off Balance Sheet						
	A Tagihan Rekening Administratif / Off Balance Sheet Assets						
	1 Komitmen / Commitment	7.526.723	3.215.242	2.262.281	1.110.345	629.976	308.879
	2 Kontijensi / Contingent	6.036	6.036	-	-	-	-
	<b>Total Tagihan Rekening Administratif / Total Off Balance Sheet Assets</b>	<b>7.532.759</b>	<b>3.221.278</b>	<b>2.262.281</b>	<b>1.110.345</b>	<b>629.976</b>	<b>308.879</b>
	B Kewajiban Rekening Administratif / Off Balance Sheet Liabilities						
	1 Komitmen / Commitment	9.911.977	4.322.742	3.029.891	1.025.293	984.840	549.410
	2 Kontijensi / Contingent	90.283	11.259	10.918	54.016	14.070	-
	<b>Total Kewajiban Rekening Administratif / Total Off Balance Sheet Assets</b>	<b>10.002.240</b>	<b>4.334.001</b>	<b>3.040.809</b>	<b>1.079.309</b>	<b>998.910</b>	<b>549.410</b>
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Net</b>	<b>(2.469.481)</b>	<b>(1.112.723)</b>	<b>(778.528)</b>	<b>31.036</b>	<b>(368.934)</b>	<b>(240.531)</b>
	<b>Selisih ((IA-IB)+(IIA- IIB)) / On + Off Balance Sheet Net Gap</b>	<b>311.380</b>	<b>(4.052.481)</b>	<b>112.305</b>	<b>1.851.659</b>	<b>386.589</b>	<b>2.213.208</b>
	<b>Selisih Kumulatif / Cumulative Gap</b>	<b>-</b>	<b>(4.052.481)</b>	<b>(3.939.978)</b>	<b>(2.288.417)</b>	<b>(1.901.828)</b>	<b>311.380</b>

Note: Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

Tabel 3.1.b. Profil Maturitas Valuta Asing / Maturity Profile Foreign Currency

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah / in million Rupiah)

No	Pos-pos / Items	Saldo / Balance	30 Juni 2017/30 June 2017				
			Jatuh Tempo / Maturity				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I	NERACA / On Balance Sheet						
	A Aset / Assets						
	1 Kas / Cash	20.512	20.512	-	-	-	-
	2 Penempatan pada Bank Indonesia / Place to Bank Indonesia	522.438	522.438	-	-	-	-
	3 Penempatan pada bank lain / Place to other banks	203.475	203.475	-	-	-	-
	4 Surat Berharga / Securities	2.328	-	2.328	-	-	-
	5 Kredit yang diberikan / Loans	3.060.734	170.590	748.784	681.122	360.557	1.099.681
	6 Tagihan lainnya / Other claims	262.229	71.414	136.317	54.439	59	-
	7 Lain-lain / Other assets	7.585	7.585	-	-	-	-
	<b>Total Aset / total assets</b>	<b>4.079.302</b>	<b>996.015</b>	<b>887.429</b>	<b>738.661</b>	<b>380.818</b>	<b>1.099.681</b>
	B Kewajiban / Liabilities						
	1 Dana Pihak Ketiga / Third Party Funds	3.596.795	3.120.956	165.659	204.131	106.008	-
	2 Kewajiban pada Bank Indonesia / Borrow From Bank Indonesia	-	-	-	-	-	-
	3 Kewajiban pada bank lain / Borrow From other banks	1.088	1.088	-	-	-	-
	4 Surat Berharga yang Diterbitkan / Securities issued	-	-	-	-	-	-
	5 Pinjaman yang Diterima	42.317	6.766	3.431	30.196	-	1.024
	6 Kewajiban lainnya / Other obligations	262.237	71.425	136.317	54.438	58	-
	7 Lain-lain / Other Liabilities	45.382	38.537	6.561	230	54	-
	<b>Total Kewajiban / Total Liabilities</b>	<b>3.947.819</b>	<b>3.236.812</b>	<b>311.968</b>	<b>288.968</b>	<b>106.120</b>	<b>1.024</b>
	<b>Selisih Aset dengan Kewajiban dalam Neraca / On Balance Sheet Net Gap</b>	<b>131.483</b>	<b>(2.242.798)</b>	<b>875.461</b>	<b>448.566</b>	<b>274.698</b>	<b>1.097.757</b>
II	REKENING ADMINISTRATIF / Off Balance Sheet						
	A Tagihan Rekening Administratif / Off Balance Sheet Assets						
	1 Komitmen / Commitment	7.474.285	4.580.241	2.133.999	445.264	81.520	233.231
	2 Kontijensi / Contingent	34.094	34.094	-	-	-	-
	<b>Total Tagihan Rekening Administratif / Total Off Balance Sheet Assets</b>	<b>7.508.379</b>	<b>4.614.335</b>	<b>2.133.999</b>	<b>445.264</b>	<b>81.520</b>	<b>233.231</b>
	B Kewajiban Rekening Administratif / Off Balance Sheet Liabilities						
	1 Komitmen / Commitment	9.214.962	3.297.527	-	1.808.042	1.286.723	389.317
	2 Kontijensi / Contingent	70.830	107	675	38.700	31.139	-
	<b>Total Kewajiban Rekening Administratif / Total Off Balance Sheet Assets</b>	<b>9.285.792</b>	<b>3.297.634</b>	<b>2.834.227</b>	<b>1.846.742</b>	<b>1.317.862</b>	<b>389.317</b>
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Net</b>	<b>(1.777.413)</b>	<b>(1.316.701)</b>	<b>(500.228)</b>	<b>(1.201.478)</b>	<b>(1.236.342)</b>	<b>(156.086)</b>
	<b>Selisih ((IA-IB)+(IIA- IIB)) / On + Off Balance Sheet Net Gap</b>	<b>(1.645.910)</b>	<b>(926.096)</b>	<b>75.233</b>	<b>(754.882)</b>	<b>(941.644)</b>	<b>941.672</b>
	<b>Selisih Kumulatif / Cumulative Gap</b>	<b>-</b>	<b>(926.096)</b>	<b>(850.863)</b>	<b>(1.805.745)</b>	<b>(2.687.591)</b>	<b>(1.645.910)</b>

Note: Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

**Tabel 3.2. Pengungkapan Nilai LCR/ Disclosure of Liquidity Coverage Ratio (LCR)**

NILAI LCR (%)				
	Triwulan 1	Triwulan 2	Triwulan 3	Triwulan 4
Bank secara individu	162.06	161.98	N/A	N/A
Bank secara konsolidasi	N/A	N/A	N/A	N/A

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity

**Tabel 4. Pengungkapan Risiko Operasional / Quantitative Disclosure Operational Risk**

(1) Bank secara individu/ Individual Bank

(dalam jutaan rupiah) / In million IDR

No	Pendekatan yang Digunakan / Approach used	30-Jun-17		
		Pendapatan Bruto (Rata-rata 3 Tahun Terakhir) / Gross Revenue (average last 3 years)	Beban Modal / Capital Charges	ATMR / Risk Weighted Assets
(1)	(2)	(3)	(4)	(5)
1	Pendekatan Indikator Dasar	664,073	99,611	1,245,136
	<b>Total</b>	664,073	99,611	1,245,136

Note : Bank tidak memiliki Eksposur Entitas Anak / Bank has no Exposure of Subsidiaries Entity