

Tabel Pengungkapan Kuantitatif Struktur Permodalan Bank Asing
Table Quantitative Disclosure Capital Structure Foreign Bank

Dalam Jutaan Rupiah/In Million Rupiah

| | | 30 Juni 2017 |
|--|---|---|
| (2) | | (3) |
| 1 | Dana Usaha Operating Funds | |
| 1.1 | Dana Usaha Operating Funds | 6,663,750 |
| 2.1 | Modal Disetor Paid in capital | 141,760 |
| 2 | Laba (Rugi) Tahun-Tahun Lalu yang Dapat Diperhitungkan Unremitted Profit From Prior Years | 8,718,937 |
| 3 | Laba (Rugi) Tahun-Tahun Berjalan yang Dapat Diperhitungkan Current Year Net Income | 1,352,849 |
| 4 | Cadangan Umum General Reserve | - |
| 5 | Saldo Surplus Revaluasi Aset Tetap Balance surplus Revaluation of Fixed Asset | - |
| 6 | Pendapatan Komprehensif Lainnya: Potensi Keuntungan dari Peningkatan Nilai Wajar Aset Keuangan dalam Kelompok Tersedia Untuk Dijual Other Comprehensive Income: Potential Gain on Increase in Fair Value of Available for Sale Investment | 16,064.00 |
| 7 | Cadangan Umum Penyisihan Penghapusan Aset (PPA) atas Aset Produktif yang Wajib dibentuk (paling tinggi 1.25% ATMR Risiko Kredit) General Reserve for Allowance for Losses on Productive Assets, Compulsory to be Established (maximum 1.25% RWA Credit Risk) | 424,434 |
| 8 | Faktor Pengurang Modal Capital Charge (Deduction) | |
| 8.1 | Pendapatan Komprehensif lainnya Other Comprehensive Income | |
| 8.1.1 | Selisih Kurang Karena Penjabaran Laporan Keuangan Differences Due to Financial Statements Translation | - |
| 8.1.2 | Potensi Kerugian dari Penurunan Nilai Wajar Aset Keuangan dalam Kelompok Tersedia Untuk Dijual Potential Loss on Decrease in Fair Value of Available for Sale Investment | - |
| 8.2 | Selisih Kurang Antara PPA Dan Cadangan Kerugian Penurunan Nilai Atas Aset Produktif Differences between allowance For Losses and Impairment Losses of Productive Assets | (324,056) |
| 8.3 | Selisih Kurang Jumlah Penyesuaian Nilai Wajar Dari Instrumen Keuangan Dalam Trading Book Differences on Adjustment of Fair Value on Financial Instrument in Trading Book | - |
| 8.4 | PPA atas aset non produktif yang wajib dibentuk Allowance for Loss on Non Productive Assets Compulsory to be Established | - |
| 8.5 | Perhitungan Pajak Tangguhan Deferred Tax Assets | (168,673) |
| 8.6 | Goodwill Goodwill | - |
| 8.7 | Seluruh Aset tak Berwujud Lainnya Other Intangible Asset | (35,707) |
| 8.8 | Kekurangan Modal pada Perusahaan Anak Asuransi Shortage of Capital in Insurance Subsidiaries | - |
| 8.9 | Eksposur Sekuritisasi Securitization Exposure | - |
| 8.10 | Penempatan dana pada instrumen AT 1 dan/atau Tier 2 yang diterbitkan oleh bank lain Placement in instrument AT 1 and/or Tier 2 issued by other banks | - |
| 8.11 | Kepemilikan Silang pada Entitas Lain yang diperoleh Berdasarkan Peralihan karena Hukum, Hibah, atau Hibah Wasiat Cross-ownership in Other Entity Obtained from the Transition due to the Law, Grants, or Will. | - |
| 8.12 | Lainnya Others | - |
| TOTAL MODAL TOTAL CAPITAL | | 16,789,358 |
| | | 30 Juni 2017 30 June 2017 |
| ASET TERTIMBANG MENURUT RISIKO (ATMR) RISK WEIGHTED ASSET (RWA) | | Rasio KPMM (%) CAR Ratio (%) |
| | | 29.25% |
| ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT RISK WEIGHTED ASSET - CREDIT RISK | | Dana Usaha Untuk Buffer (%) Buffer (%) |
| | | 8.74% |
| ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL RISK WEIGHTED ASSET - OPERATIONAL RISK | | Persentasi Buffer yang Wajib dipenuhi oleh Bank (%) Buffer Percentage Required to Maintain (%) |
| | | 1.25% |
| ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR RISK WEIGHTED ASSET - MARKET RISK | | Capital Conservation Buffer (%) |
| | | 0% |
| TOTAL ATMR TOTAL RWA | | Countercyclical Buffer (%) |
| RASIO KPMM SESUAI DENGAN PROFIL RISIKO (%) CAR RATIO ACCRODING TO RISK PROFILE (%) | | Capital Surcharge untuk Bank Sistemik (%) |
| | | - |

Tabel Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual

Table Net Amount Based On Geography - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

| No. | Kategori Portfolio Portfolio Category | 30 Juni 2017/30 June 2017 | | | | | | | |
|-----|---|--|---------------------|---------------------|---------------------|---------------------|---------------------|-------|-------------------|
| | | Tagihan Bersih Berdasarkan Wilayah/Net Amount Based on Geography | | | | | | | |
| | | Wilayah 1 Zone 1 | Wilayah 2 Zone 2 | Wilayah 3 Zone 3 | Wilayah 4 Zone 4 | Wilayah 5 Zone 5 | Wilayah 6 Zone 6 | Total | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | |
| 1 | Tagihan Kepada Pemerintah Claims on Sovereign | 26,748,269 | | | | | | | 26,748,269 |
| 2 | Tagihan Kepada Entitas Sektor Publik Claims on Public Sector | 1,358,907 | | | | | | | 1,358,907 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution | | | | | | | | - |
| 4 | Tagihan Kepada Bank Claims on Bank | 8,047,861 | 2,985 | | | | | | 8,050,846 |
| 5 | Kredit Beragun Rumah Tinggal Claims Secured by Resedential Property | 269,699 | 1,865 | - | 917 | 541 | - | | 273,023 |
| 6 | Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate | - | - | - | - | - | - | | - |
| 7 | Kredit Pegawai / Pensiunan Employee Loan/Pension | - | - | - | - | - | - | | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and retail Portfolio | 11,434,764 | 1,601,402 | 3,212,238 | 648,405 | 437,729 | 339,654 | | 17,674,192 |
| 9 | Tagihan Kepada Korporasi Claims on Corporate | 27,614,439 | 297,640 | 72,864 | 171,915 | 6,832 | 941 | | 28,164,631 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Claims | 275,985 | 17,107 | 35,724 | 6,029 | 5,879 | 3,850 | | 344,574 |
| 11 | Aset Lainnya Other Assets | 2,390,446 | 43,932 | 32,142 | 22,424 | 10,411 | 30,416 | | 2,529,771 |
| | Total | 78,140,370 | 1,964,931 | 3,352,968 | 849,691 | 461,392 | 374,861 | | 85,144,213 |

Keterangan

Wilayah 1 : DKI Jakarta dan Sekitarnya
 Wilayah 2 : Surabaya dan Sekitarnya
 Wilayah 3 : Bandung dan Sekitarnya
 Wilayah 4 : Medan dan Sekitarnya
 Wilayah 5 : Semarang dan Sekitarnya
 Wilayah 6 : Bali dan Sekitarnya

Remark

Zone 1 : DKI Jakarta and Surrounding Areas
 Zone 2 : Surabaya and Surrounding Areas
 Zone 3 : Bandung and Surrounding Areas
 Zone 4 : Medan and Surrounding Areas
 Zone 5 : Semarang and Surrounding Areas
 Zone 6 : Bali and Surrounding Areas

Tabel Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual
Table Net Amount Based on Contractual Remaining Maturity - Bank Only

| No. | Kategori Portfolio Portfolio Category | 30 Juni 2017/30 June 2017 | | | | | |
|-----|---|--|----------------------------|----------------------------|--------------------|------------------------------------|-------------------|
| | | Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Amount Based on Contractual Remaining Maturity | | | | | |
| | | ≤ 1 tahun ≤ 1 year | >1 - 3 thn >1 - 3 years | >3 - 5 thn >3 - 5 years | >5 thn >5 years | Non-Kontraktual Non-Contractual | Total |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1 | Tagihan Kepada Pemerintah Claims on Sovereign | 13,055,266 | 7,843,988 | 1,397,711 | 32 | 4,451,272 | 26,748,269 |
| 2 | Tagihan Kepada Entitas Sektor Publik Claims on Public Sector | 2,908 | - | 1,330,337 | - | 25,662 | 1,358,907 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank Claims on Bank | 4,405,596 | 549,167 | - | - | 3,096,083 | 8,050,846 |
| 5 | Kredit Beragun Rumah Tinggal Claims Secured by Resedential Property | 246 | 3,318 | 6,863 | 262,597 | - | 273,023 |
| 6 | Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate | - | - | - | - | - | - |
| 7 | Kredit Pegawai / Pensiunan Employee Loan/Pension | - | - | - | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and retail Portfolio | 594,039 | 103,942 | 25,510 | 3,263 | 16,947,439 | 17,674,192 |
| 9 | Tagihan Kepada Korporasi Claims on Corporate | 21,942,951 | 4,643,544 | 751,528 | 77,052 | 749,555 | 28,164,631 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Claims | 175,440 | 40,713 | 14,993 | 243 | 113,184 | 344,574 |
| 11 | Aset Lainnya Other Assets | 1,500 | - | - | - | 2,528,271 | 2,529,771 |
| | Total | 40,177,946 | 13,184,673 | 3,526,942 | 343,186 | 27,911,466 | 85,144,213 |

Tabel Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual
Table Net Amount Based on Economic Sector - Bank Only

Dalam Jutaan Rupiah/In Million

| 30 Juni 2017/30 June 2017 | | | | | | | | | | | | |
|---------------------------|--|--|--|---|--|---|---|---|---|---|---|------------------------------|
| No. | Sektor Ekonomi Economic Sector | Tagihan Kepada Pemerintah Claims on Sovereign | Tagihan Kepada Entitas Sektor Publik Claims on Public Sector | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution | Tagihan Kepada Bank Claims on Bank | Kredit Beragun Rumah Tinggal Claims Secured by Resedential Property | Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate | Kredit Pegawai / Pensiunan Employee Loan/Pension | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and retail Portfolio | Tagihan Kepada Korporasi Claims on Corporate | Tagihan yang Telah Jatuh Tempo Past Due Claims | Aset Lainnya Other Assets |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| 1 | Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry | - | - | - | - | - | - | - | 10,403 | 2,031,085 | - | - |
| 2 | Perikanan Fishery | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Pertambangan dan Penggalian Mining and Excavation | - | 1,333,660 | - | - | - | - | - | - | 2,133,368 | 73,278 | - |
| 4 | Industri Pengolahan Manufacturing | - | - | - | - | - | - | - | 217,370 | 10,338,820 | 63,384 | - |
| 5 | Listrik, Gas dan Air Electricity, Gas and Water | - | - | - | - | - | - | - | - | 762,273 | - | - |
| 6 | Konstruksi Construction | - | - | - | - | - | - | - | 26,657 | 90,567 | - | - |
| 7 | Perdagangan Besar dan Eceran Wholesale and Retail Trading | - | - | - | - | - | - | - | 90,862 | 4,295,998 | 29,529 | - |
| 8 | Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food Providers | - | - | - | - | - | - | - | 159,940 | 25,077 | - | - |
| 9 | Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communication | - | 2,908 | - | - | - | - | - | 53,759 | 1,067,232 | - | - |
| 10 | Perantara Keuangan Financial Brokerage | 12,404,292 | 22,338 | - | 7,535,277 | - | - | - | - | 6,634,508 | - | - |
| 11 | Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Leasing and Corporate Services | - | - | - | - | - | - | - | 13,352 | 417,767 | - | - |
| 12 | Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security | 14,343,516 | - | - | - | - | - | - | - | - | - | - |
| 13 | Jasa Pendidikan Education Services | - | - | - | - | - | - | - | - | - | - | - |
| 14 | Jasa Kesehatan dan Kegiatan Sosial Health and Social Services | - | - | - | - | - | - | - | - | 18 | - | - |
| 15 | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Social Services, Social Culture, Entertainment and Individual Services | - | - | - | - | - | - | - | - | - | - | - |
| 16 | Jasa Perorangan yang Melayani Rumah Tangga Individual Services for Housing | - | - | - | - | - | - | - | - | - | - | - |
| 17 | Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency and Other International Extra Agency | - | - | - | - | - | - | - | - | 133 | - | - |
| 18 | Kegiatan yang Belum Jelas Batasannya Other Services | - | - | - | - | - | - | - | - | - | - | - |
| 19 | Bukan Lapangan Usaha Non Business Activity | - | - | - | - | 273,023 | - | - | 17,101,849 | 81,547 | 178,383 | - |
| 20 | Lainnya Others | 461 | - | - | 515,569 | - | - | - | - | 286,239 | - | 2,529,771 |
| | Total | 26,748,269 | 1,358,906 | - | 8,050,846 | 273,023 | - | - | 17,674,192 | 28,164,632 | 344,574 | 2,529,771 |

Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual
Table - Bank secara Individual Gross Financial Assets and Provision Based on Geography - Bank Only

| No. | Keterangan Description | 30 Juni 2017/30 June 2017 | | | | | | |
|-----|--|---------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-------------------|
| | | Wilayah/Geography | | | | | | |
| | | Wilayah 1 Zone 1 | Wilayah 2 Zone 2 | Wilayah 3 Zone 3 | Wilayah 4 Zone 4 | Wilayah 5 Zone 5 | Wilayah 6 Zone 6 | Total |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| 1 | Tagihan Gross Financial Assets | 74,591,119 | 1,579,917 | 2,513,118 | 695,614 | 327,322 | 280,741 | 79,987,831 |
| 2 | Tagihan yang Mengalami Penurunan Nilai (<i>impaired</i>) Impaired Assests | | | | | | | |
| | a. Belum Jatuh Tempo/Current | 125,023 | 10,674 | 90,537 | - | - | - | 226,234 |
| | a. Telah Jatuh Tempo/Past Due | 525,137 | 136,980 | 85,315 | 72,408 | 12,557 | 6,723 | 839,120 |
| 3 | Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Individual Impairment Provision | 175,278 | 98,415 | 82,566 | 59,565 | - | - | 415,824 |
| 4 | Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Portfolio Impairment Provision | 375,463 | 53,729 | 94,663 | 21,941 | 15,475 | 10,632 | 571,902 |
| 5 | Tagihan yang Dihapus Buku Write Off | 249,558 | 43,944 | 79,064 | 14,416 | 13,167 | 7,976 | 408,126 |

Keterangan

Wilayah 1 : DKI Jakarta dan Sekitarnya
 Wilayah 2 : Surabaya dan Sekitarnya
 Wilayah 3 : Bandung dan Sekitarnya
 Wilayah 4 : Medan dan Sekitarnya
 Wilayah 5 : Semarang dan Sekitarnya
 Wilayah 6 : Bali dan Sekitarnya

Remark

Zone 1 : DKI Jakarta and Surrounding Areas
 Zone 2 : Surabaya and Surrounding Areas
 Zone 3 : Bandung and Surrounding Areas
 Zone 4 : Medan and Surrounding Areas
 Zone 5 : Semarang and Surrounding Areas
 Zone 6 : Bali and Surrounding Areas

Tabel Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual
Table Gross Financial Assets and Provision Based on Economic Sector - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

| 30 Juni 2017/30 June 2017 | | | | | | | |
|---------------------------|--|-----------------------------------|--|-------------------------------|---|---|------------------------------|
| No. | Sektor Ekonomi Economic Sector | Tagihan Gross Financial Assets | Tagihan yang Mengalami Penurunan Nilai Impaired Asset | | Cadangan Kerugian Penurunan Nilai (CKPN) - Individual | Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif | Tagihan yang Dihapus Buku |
| | | | Belum Jatuh Tempo Current | Telah Jatuh Tempo Past Due | Individual Impairment Provision | Portfolio Impairment Provision | Write-Off |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1 | Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry | 1,869,549 | - | - | - | 2,702 | - |
| 2 | Perikanan Fishery | - | - | - | - | - | - |
| 3 | Pertambangan dan Penggalian Mining and Excavation | 3,833,179 | 59,817 | 79,391 | 15,232 | 4,826 | - |
| 4 | Industri Pengolahan Manufacturing | 11,295,697 | 71,693 | 292,473 | 294,160 | 13,596 | 3,897 |
| 5 | Listrik, Gas dan Air Electricity, Gas and Water | 759,342 | - | - | - | 1,524 | - |
| 6 | Konstruksi Construction | 125,253 | 65,206 | - | 5,034 | 10 | - |
| 7 | Perdagangan Besar dan Eceran Wholesale and Retail Trading | 4,365,447 | 29,518 | 116,431 | 89,304 | 28,097 | - |
| 8 | Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food Providers | 184,753 | - | - | - | 535 | - |
| 9 | Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communication | 1,126,104 | - | - | - | 4,162 | - |
| 10 | Perantara Keuangan Financial Brokerage | 26,156,465 | - | - | - | 10,048 | - |
| 11 | Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Leasing and Corporate Services | 416,775 | - | - | - | 817 | - |
| 12 | Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security | 14,343,516 | - | - | - | - | - |
| 13 | Jasa Pendidikan Education Services | - | - | - | - | - | - |
| 14 | Jasa Kesehatan dan Kegiatan Sosial Health and Social Services | 18 | - | - | - | - | - |
| 15 | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Social Services, Social Culture, Entertainment and Individual Services | - | - | - | - | - | - |
| 16 | Jasa Perorangan yang Melayani Rumah Tangga Individual Services for Housing | - | - | - | - | - | - |
| 17 | Badan Internasional dan Badan Ekstra Internasional Lainnya International Agency and Other International Extra Agency | 133 | - | - | - | - | - |
| 18 | Kegiatan yang Belum Jelas Batasannya Other Services | - | - | - | - | - | - |
| 19 | Bukan Lapangan Usaha Non Business Activity | 12,169,138 | - | 350,825 | - | 505,585 | 404,229 |
| 20 | Lainnya Others | 3,342,462 | - | - | 12,094 | - | - |
| | Total | 79,987,831 | 226,234 | 839,120 | 415,824 | 571,902 | 408,126 |

Tabel Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual

Table Detail of Impairment Provision Movement - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

Dalam Jutaan Rupiah/In Million Rupiah

| No. | Keterangan Description | 30 Juni 2017/30 June 2017 | | 31 Desember 2016/31 December 2016 | |
|--|--|---|--|---|--|
| | | CKPN Individual Individual Impairment Provision | CKPN Kolektif Portfolio Impairment Provision | CKPN Individual Individual Impairment Provision | CKPN Kolektif Portfolio Impairment Provision |
| (1) | (2) | (3) | (4) | (5) | (6) |
| 1 | Saldo Awal CKPN Beginning Balance of Impairment Provision | 549,748 | 603,147 | 659,973 | 489,833 |
| 2 | Pembentukan (Pemulihan) CKPN pada Periode Berjalan (Net) Charge/Release of Impairment Provision for the Current Year (Net) | | | | |
| 2.a | Pembentukan CKPN pada Periode Berjalan Charge of Impairment Provision for the Current Year (Net) | | 369,790 | 20,255 | 845,242 |
| 2.b | Pemulihan CKPN pada Periode Berjalan Release of Impairment Provision for the Current Year (Net) | (124,240) | | | |
| 3 | CKPN yang digunakan untuk Melakukan Hapus Buku Atas Tagihan pada Periode Berjalan Impairment Provision for Write Off Current Year | (3,897) | (404,229) | (113,308) | (732,050) |
| 4 | Pembentukan (pemulihan) Lainnya pada Periode Berjalan Other Charge/Release for the Current Year | (5,787) | 3,194 | (17,173) | 122 |
| Saldo Akhir CKPN/Ending Balance of Impairment Provision | | 415,824 | 571,902 | 549,748 | 603,147 |

Tabel Pengungkapan Tagihan Bersih Berdasarkan Kategori Portfolio dan Skala Peringkat - Bank secara Individual
Table Net Amount based on Portfolio Category and Rating-Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

| | | 31 Desember 2016/31 December 2016 | | | | | | | | | | | | | | |
|-------------------------------|---|--------------------------------------|---|---|---|---|---|---|---|---|--------------------------------|----------|--------------------------------------|----------------------------|-------------------|--|
| No. | Kategori Portfolio Portfolio Category | Tagihan Bersih/Net Amount | | | | | | | | | | | | Tampa Peringkat Unrated | Total | |
| | | Lembaga Pemeringkat Rating Agency | Peringkat Jangka Panjang/Long Term Rating | | | | | | Peringkat Jangka Pendek/Short Term Rating | | | | | | | |
| | | Standard and Poor's | AAA | AA+ s.d AA- AA+ to AA- | A+ s.d A- A+ to A- | BBB+ s.d BBB- BBB+ to BBB- | BB+ s.d BB- BB+ to BB- | B+ s.d B- B+ to B- | Kurang dari B- Below B- | A-1 | A-2 | A-3 | Kurang dari A-3 Below A-3 | | | |
| | | Fitch Rating | AAA | AA+ s.d AA- AA+ to AA- | A+ s.d A- A+ to A- | BBB+ s.d BBB- BBB+ to BBB- | BB+ s.d BB- BB+ to BB- | B+ s.d B- B+ to B- | Kurang dari B- Below B- | F1+ s.d F1 F1+ to F1 | F2 | F3 | Kurang dari F3 Below F3 | | | |
| | | Moody's | Aaa | Aa1 s.d Aa3 Aa1 to Aa3 | A1 s.d A3 A1 to A3 | Baa1 s.d Baa3 Baa1 to Baa3 | Ba1 s.d Ba3 Ba1 to Ba3 | B1 s.d B3 B1 to B3 | Kurang dari B3 Below B3 | P-1 | P-2 | P-3 | Kurang dari P-3 Below P-3 | | | |
| | | PT. Fitch Ratings Indonesia | AAA (idn) | AA+(idn) s.d AA-(idn) AA+(idn) to AA-(idn) | A+(idn) s.d A-(idn) A+(idn) to A-(idn) | BBB+(idn) s.d BBB-(idn) BBB+(idn) to BBB-(idn) | BB+(idn) s.d BB-(idn) BB+(idn) to BB-(idn) | B+(idn) s.d B-(idn) B+(idn) to B-(idn) | Kurang dari B-(idn) Below B-(idn) | F1+(idn) s.d F1(idn) F1+(idn) to F1(idn) | F2(idn) | F3(idn) | Kurang dari F3(idn) Below F3(idn) | | | |
| PT Pemeringkat Efek Indonesia | idAAA | idAA+ s.d idAA- idAA+ to idAA- | idA+ s.d idA- idA+ to idA- | idBBB+ s.d idBBB- idBBB+ to idBBB- | idBB+ s.d idBB- idBB+ to idBB- | idB+ s.d idB- idB+ to idB- | Kurang dari idB- Below idB- | idA1 | idA2 | idA3 s.d idA4 idA3 to idA4 | Kurang dari idA4 Below idA4 | | | | | |
| (01) | (02) | (03) | (04) | (05) | (06) | (07) | (08) | (09) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | |
| 1 | Tagihan Kepada Pemerintah Claims on Sovereign | | - | - | - | 3,944,829 | - | - | - | - | - | - | - | 22,803,440 | 26,748,269 | |
| 2 | Tagihan Kepada Entitas Sektor Publik Claims on Public Sector | | - | 1,360 | - | 1,333,660 | - | - | - | - | - | - | - | 23,887 | 1,358,907 | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution | | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| 4 | Tagihan Kepada Bank Claims on Bank | | 398,634 | 348,535 | 2,271,620 | 885,975 | 396,715 | - | - | - | - | - | - | 3,749,367 | 8,050,846 | |
| 5 | Kredit Beragun Rumah Tinggal Claims Secured by Residential Property | | | | | | | | | | | | | | | |
| 6 | Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate | | | | | | | | | | | | | | | |
| 7 | Kredit Pegawai / Pensiunan Employee Loan/Pension | | | | | | | | | | | | | | | |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio | | | | | | | | | | | | | | | |
| 9 | Tagihan Kepada Korporasi Claims on Corporate | | 2,022,143 | 9,298 | 491,135 | 237,579 | 797,628 | 87,694 | - | - | - | - | - | 24,519,154 | 28,164,631 | |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Claims | | | | | | | | | | | | | | | |
| 11 | Aset Lainnya Other Assets | | | | | | | | | | | | | | | |
| | TOTAL | | 2,420,777 | 359,193 | 2,762,755 | 6,402,043 | 1,194,343 | 87,694.00 | - | - | - | - | - | 51,095,848 | 64,322,653 | |

Tabel Pengungkapan Resiko Kredit Pihak Lawan : Transaksi Derivatif

Table Counterparty Credit Risk : Derivative Transactions

Dalam Jutaan Rupiah/In Million Rupiah

| No. | Variabel yang Mendasari Underlying Financial Instrument | Notional Amount | | | Tagihan Derivatif Derivative Receivable | Kewajiban Derivatif Derivative Payable | Tagihan Bersih sebelum MRK Net Amount before CRM | MRK (Mitigasi Risiko Kredit) CRM (Credit Risk Mitigation) | Tagihan Bersih setelah MRK Net Amount after CRM |
|---|--|------------------------|--|------------------------|--|---|---|--|---|
| | | ≤ 1 Tahun ≤ 1 Years | > 1 Tahun - ≤ 5 Tahun > 1 Years - ≤ 5 Years | > 5 Tahun > 5 Years | | | | | |
| 30 Juni 2017/30 June 2017 | | | | | | | | | |
| BANK SECARA INDIVIDUAL Bank Only | | | | | | | | | |
| 1 | Suku Bunga Interest Rate | 10,510,680 | 2,964,575 | - | 19,598 | 29,426 | 184,953 | - | 184,953 |
| 2 | Nilai Tukar Foreign Exchange | 47,244,386 | 727,501 | - | 179,698 | 137,413 | 671,260 | - | 671,260 |
| 3 | Lainnya Others | 1,332,750 | - | - | - | - | - | - | - |
| TOTAL | | 59,087,816 | 3,692,076 | - | 199,296 | 166,839 | 856,213 | - | 856,213 |

Tabel Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Table Net Amount based on Risk Weight after Credit Risk Mitigation - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

| No. | Kategori Portofolio Portfolio Category | 30 Juni 2017/30 June 2017 | | | | | | | | | | ATMR RWA | Beban Modal Capital Charge |
|----------|---|---|------------------|----------------|-----|-----|-----|------------------|-------------------|-------------------|-------------------|-------------------|-------------------------------|
| | | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Amount 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) |
| A | Eksposur Neraca On Balance Sheet | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah Claims on Sovereign | 26,745,142 | - | - | - | - | - | - | - | 145 | - | 145 | 14 |
| 2 | Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity | - | 12 | - | - | - | - | 1,356,042 | - | - | - | 678,023 | 67,734 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank Claims on Banks | - | 5,499,108 | - | - | - | - | 943,290 | - | 265,799 | - | 1,842,839 | 184,100 |
| 5 | Kredit Beragun Rumah Tinggal Claims Secured by Residential Property | - | - | 273,023 | - | - | - | - | - | - | - | 95,558 | 9,546 |
| 6 | Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Kredit Pegawai/Pensiunan Employee Loan/Pension | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio | - | - | - | - | - | - | - | 12,084,556 | - | - | 9,192,197 | 918,301 |
| 9 | Tagihan Kepada Korporasi Claims on Corporate | - | 2,015,567 | - | - | - | - | 394,581 | - | 22,369,492 | 78,645 | 23,143,144 | 2,312,000 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Claims | - | - | - | - | - | - | - | - | 243 | 337,978 | 507,211 | 50,670 |
| 11 | Aset Lainnya Other Assets | 593,744 | - | - | - | - | - | - | - | 1,934,527 | 1,500 | 1,936,777 | 193,484 |
| | Total Eksposur Neraca Total on Balance Sheet | 27,338,886 | 7,514,687 | 273,023 | - | - | - | 2,693,913 | 12,084,556 | 24,570,207 | 418,123 | 37,395,894 | 3,735,850 |
| B | Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif Off Balance Sheet | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah Claims on Sovereign | - | - | - | - | - | - | - | - | 316 | - | 316 | 32 |
| 2 | Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity | - | 1,348 | - | - | - | - | 1,505 | - | - | - | 1,022 | 102 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank Claims on Banks | - | - | - | - | - | - | 81,833 | - | - | - | 47,094 | 4,705 |
| 5 | Kredit Beragun Rumah Tinggal Claims Secured by Residential Property | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Kredit Pegawai/Pensiunan Employee Loan/Pension | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio | - | - | - | - | - | - | - | 5,271,283 | - | - | 3,953,463 | 394,951 |

| | | | | | | | | | | | | | |
|----------|---|--------------|----------------|---|---|---|----------------|------------------|------------------|---------------|---|------------------|----------------|
| 9 | Tagihan kepada Korporasi Claims on Corporate | - | 1,550 | - | - | - | 4,675 | - | 2,495,170 | 9,049 | | 2,580,686 | 257,811 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Claims | - | - | - | - | - | - | - | - | 5,875 | | 8,813 | 880 |
| | Total Eksposur TRA Total Off Balance Sheet | - | 2,898 | - | - | - | 88,013 | 5,271,283 | 2,495,486 | 14,924 | - | 6,591,394 | 658,480 |
| C | Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah Claims on Sovereign | 2,666 | - | - | - | - | - | - | - | - | | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity | - | - | - | - | - | - | - | - | - | | - | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | | - | - |
| 4 | Tagihan Kepada Bank Claims on Banks | - | 318,923 | - | - | - | 302,689 | - | 39,956 | - | | 255,085 | 25,483 |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio | - | - | - | - | - | - | 26 | - | - | | 19 | - |
| 6 | Tagihan kepada Korporasi Claims on Corporate | - | 14,325 | - | - | - | 116 | - | 177,513 | - | | 180,437 | 18,026 |
| | Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk | 2,666 | 333,248 | - | - | - | 302,805 | 26 | 217,469 | - | - | 435,541 | 43,509 |

Tabel Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual

Table Net Amount and Credit Risk Mitigation Technique - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

| No. | Kategori Portofolio Portfolio Category | 30 Juni 2017/30 June 2017 | | | | | |
|---|---|------------------------------|---|----------------------|-------------------------------------|-------------------|---|
| | | Tagihan Bersih Net Amount | Bagian Yang Dijamin Secured Exposure | | | | Bagian Yang Tidak Dijamin Unsecured Exposure |
| | | | Agunan Cash Collateral | Garansi Guarantee | Asuransi Kredit Credit Insurance | Lainnya Others | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) = (3)-[(4)+(5)+(6)+(7)] |
| A Eksposur Neraca On Balance Sheet | | | | | | | |
| 1 | Tagihan Kepada Pemerintah Claims on Sovereign | 26,745,287 | - | - | - | | 26,745,287 |
| 2 | Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity | 1,356,054 | - | - | - | | 1,356,054 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions | - | - | - | - | | - |
| 4 | Tagihan Kepada Bank Claims on Banks | 7,295,090 | 575,748 | 11,145 | - | | 6,708,197 |
| 5 | Kredit Beragun Rumah Tinggal Claims Secured by Residential Property | 273,023 | - | - | - | | 273,023 |
| 6 | Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate | - | - | - | - | | - |
| 7 | Kredit Pegawai/Pensiunan Employee Loan/Pension | - | - | - | - | | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio | 12,402,293 | 60,176 | 257,561 | - | | 12,084,556 |
| 9 | Tagihan kepada Korporasi Claims on Corporate | 25,238,567 | 269,720 | 110,562 | - | | 24,858,285 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Claims | 338,699 | 477 | - | - | | 338,221 |
| 11 | Aset Lainnya Other Assets | 2,529,771 | - | - | - | | 2,529,771 |
| Total Eksposur Neraca Total on Balance Sheet | | 76,178,784 | 906,121 | 379,268 | - | - | 74,893,395 |
| B Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif Commitment and Contingency Liabilities of Off Balance Sheet Transactions | | | | | | | |
| 1 | Tagihan Kepada Pemerintah Claims on Sovereign | 316 | - | - | - | | 316 |
| 2 | Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity | 2,853 | - | - | - | | 2,853 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions | - | - | - | - | | - |
| 4 | Tagihan Kepada Bank Claims on Banks | 94,188 | - | 12,355 | - | | 81,833 |
| 5 | Kredit Beragun Rumah Tinggal Claims Secured by Residential Property | - | - | - | - | | - |
| 6 | Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate | - | - | - | - | | - |
| 7 | Kredit Pegawai/Pensiunan Employee Loan/Pension | - | - | - | - | | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio | 5,271,874 | 590 | 0 | - | | 5,271,283 |
| 9 | Tagihan kepada Korporasi Claims on Corporate | 2,734,109 | 85,075 | 138,590 | - | | 2,510,444 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Claims | 5,875 | 0 | - | - | | 5,875 |
| Total Eksposur TRA Total Exposure of Off Balance Sheet | | 8,109,215 | 85,665 | 150,945 | - | - | 7,872,605 |
| C Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) | | | | | | | |
| 1 | Tagihan Kepada Pemerintah Claims on Sovereign | 2,666 | - | - | - | | 2,666 |
| 2 | Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity | - | - | - | - | | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions | - | - | - | - | | - |
| 4 | Tagihan Kepada Bank Claims on Banks | 661,568 | - | - | - | | 661,568 |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio | 26 | - | - | - | | 26 |
| 6 | Tagihan kepada Korporasi Claims on Corporate | 191,954 | - | - | - | | 191,954 |
| Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk | | 856,214 | - | - | - | - | 856,214 |
| Total (A+B+C) | | 85,144,213 | 991,786 | 530,213 | - | - | 83,622,213 |

Perhitungan ATMR Risiko Kredit Pendekatan Standar - Bank secara Individual
Credit RWA Calculation under Standardized Approach - Bank Only

Tabel Pengungkapan Eksposur Aset di Neraca
Table Asset Exposure on Balance Sheet

Dalam Jutaan Rupiah/In Million Rupiah

| No. | Kategori Portofolio Portfolio Category | 30 Juni 2017/30 June 2017 | | |
|--------------|---|------------------------------|------------------------------------|-----------------------------------|
| | | Tagihan Bersih Net Amount | ATMR Sebelum MRK RWA Before CRM | ATMR Setelah MRK RWA After CRM |
| (1) | (2) | (3) | (4) | (5) |
| 1 | Tagihan Kepada Pemerintah Claims on Sovereign | 26,745,287 | 145 | 145 |
| 2 | Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity | 1,356,054 | 678,023 | 678,023 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions | 0 | 0 | 0 |
| 4 | Tagihan Kepada Bank Claims on Banks | 7,295,090 | 2,130,713 | 1,842,839 |
| 5 | Kredit Beragun Rumah Tinggal Claims Secured by Residential Property | 273,023 | 95,558 | 95,558 |
| 6 | Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate | 0 | 0 | 0 |
| 7 | Kredit Pegawai/Pensiunan Employee Loan/Pension | 0 | 0 | 0 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio | 12,402,293 | 9,301,720 | 9,192,197 |
| 9 | Tagihan kepada Korporasi Claims on Corporate | 25,238,567 | 23,468,145 | 23,143,144 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Claims | 338,699 | 507,927 | 507,211 |
| 11 | Aset Lainnya Other Assets | 2,529,771 | 1,936,777 | 1,936,777 |
| TOTAL | | 76,178,784 | 38,119,008 | 37,395,894 |

Perhitungan ATMR Risiko Kredit Pendekatan Standar - Bank secara Individual
Credit RWA Calculation under Standardized Approach - Bank Only

Tabel Pengungkapan Eksposur Kewajiban Komitmen / Kotinjensi pada Transaksi Rekening Administratif
Table Exposure on Commitment/Contingent Liabilities in Administrative Accounts

Dalam Jutaan Rupiah/In Million Rupiah

| No. | Kategori Portofolio Portfolio Category | 30 Juni 2017/30 June 2017 | | |
|--------------|---|------------------------------|------------------------------------|-----------------------------------|
| | | Tagihan Bersih Net Amount | ATMR Sebelum MRK RWA Before CRM | ATMR Setelah MRK RWA After CRM |
| (1) | (2) | (3) | (4) | (5) |
| 1 | Tagihan Kepada Pemerintah Claims on Sovereign | 317 | 316 | 316 |
| 2 | Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity | 2,853 | 1,022 | 1,022 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions | 0 | 0 | 0 |
| 4 | Tagihan Kepada Bank Claims on Banks | 94,189 | 47,094 | 47,094 |
| 5 | Kredit Beragun Rumah Tinggal Claims Secured by Residential Property | 0 | 0 | 0 |
| 6 | Kredit Beragun Properti Komersial Claims Secured by Commercial Real Estate | 0 | 0 | 0 |
| 7 | Kredit Pegawai/Pensiunan Employee Loan/Pension | 0 | 0 | 0 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio | 5,271,874 | 3,953,905 | 3,953,462 |
| 9 | Tagihan kepada Korporasi Claims on Corporate | 2,734,109 | 2,689,175 | 2,580,686 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Claims | 5,875 | 8,813 | 8,813 |
| TOTAL | | 8,109,217 | 6,700,325 | 6,591,393 |

Perhitungan ATMR Risiko Kredit Pendekatan Standar - Bank secara Individual
Credit RWA Calculation under Standardized Approach - Bank Only

Tabel Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*)
Table Counterparty Credit Risk

Dalam Jutaan Rupiah/In Million Rupiah

| No. | Kategori Portofolio Portfolio Category | 30 Juni 2017/30 June 2017 | | |
|--------------|---|------------------------------|------------------------------------|-----------------------------------|
| | | Tagihan Bersih Net Amount | ATMR Sebelum MRK RWA Before CRM | ATMR Setelah MRK RWA After CRM |
| (1) | (2) | (3) | (4) | (5) |
| 1 | Tagihan Kepada Pemerintah Claims on Sovereign | 2,666 | 0 | 0 |
| 2 | Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity | | | |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions | | | |
| 4 | Tagihan Kepada Bank Claims on Banks | 661,568 | 255,085 | 255,085 |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio | 26 | 19 | 19 |
| 6 | Tagihan kepada Korporasi Claims on Corporate | 191,954 | 180,437 | 180,437 |
| 7 | Eksposur Tertimbang dari Credit Valuation Adjustment (CVA) Weighted Exposure from Credit Valuation Adjustment (CVA) | | | 26,347 |
| TOTAL | | 856,214 | 435,541 | 461,888 |

Perhitungan ATMR Risiko Kredit Pendekatan Standar - Bank secara Individual
Credit RWA Calculation under Standardized Approach - Bank Only

Tabel Pengungkapan Total Pengukuran Risiko Kredit
Table Total Credit Risk

Dalam Jutaan Rupiah/In Million Rupiah

| | 30 Juni 2017 30 June 2017 |
|------------------------------|------------------------------|
| TOTAL ATMR RISIKO KREDIT | 44,449,176 |
| TOTAL FAKTOR PENGURANG MODAL | 0 |

Tabel Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar

Table Market Risk under the Standardized Approach

Dalam Jutaan Rupiah/In Million Rupiah

| No. | Jenis Risiko Type of Risk | 30 Juni 2017/30 June 2017 | |
|--------------|---|-------------------------------|------------------|
| | | Bank Bank | |
| | | Beban Modal Capital Charge | ATMR RWA |
| (1) | (2) | (3) | (4) |
| 1 | Risiko Suku Bunga Interest Rate Risk | | |
| | a. Risiko Spesifik Specific Risk | 0 | 0 |
| | b. Risiko Umum General Risk | 72,093 | 901,164 |
| 2 | Risiko Nilai Tukar Foreign Exchange Risk | 16,966 | 212,070 |
| 3 | Risiko Ekuitas *) Equity Risk *) | | |
| 4 | Risiko Komoditas *) Commodity Risk *) | | |
| 5 | Risiko Option Option Risk | 0 | 0 |
| TOTAL | | 89,059 | 1,113,234 |

Tabel Pengungkapan Profil Maturitas Rupiah - Bank secara Individual
Table Maturity Profile Rupiah - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

| 30 Juni 2017/30 June 2017 | | | | | | | |
|---------------------------|--|-------------------|-------------------------|---|--|--|-------------------------|
| No. | Rekening Account | Saldo Balance | Jatuh Tempo | | | | |
| | | | ≤ 1 bulan ≤ 1 months | > 1 bln s.d 3 bln > 1 month s.d 3 months | > 3 bln s.d. 6 bln > 3 months to 6 months | > 6 bln s.d. 12 bln > 6 months to 12 months | > 12 bln > 12 months |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| I | NERACA | | | | | | |
| | On Balance Sheet | | | | | | |
| | A Aset | | | | | | |
| | Asset | | | | | | |
| | 1. Kas Cash | 447,156 | 447,156 | | 0 | | |
| | 2. Penempatan pada Bank Indonesia Placement to BI | 6,697,457 | 2,011,065 | 903,199 | 504,494 | 49,673 | 3,229,026 |
| | 3. Penempatan pada bank lain Placement to Other Bank | 313,980 | 313,670 | | 0 | | 310 |
| | 4. Surat Berharga Marketable Securities | 12,349,081 | 271,819 | 87,687 | 76,019 | 2,803,263 | 9,110,293 |
| | 5. Kredit yang diberikan Loans | 27,545,282 | 5,907,811 | 3,168,533 | 1,821,707 | 1,567,872 | 15,079,359 |
| | 6. Tagihan lainnya Other Receivables | 57,083 | 32,417 | 17,314 | 6,501 | 851 | 0 |
| | 7. Lain-lain Others | 3,733,435 | 0 | 0 | | | 3,733,435 |
| | Total Aset Total Assets | 51,143,474 | 8,983,938 | 4,176,733 | 2,408,721 | 4,421,659 | 31,152,423 |
| | B Kewajiban | | | | | | |
| | Liabilities | | | | | | |
| | 1. Dana Pihak Ketiga Third-party Funds | 30,636,871 | 8,083,313 | 3,413,264 | 2,782,785 | 662,313 | 15,695,196 |
| | 2. Kewajiban pada Bank Indonesia Liabilities to BI | 0 | | | | | |
| | 3. Kewajiban pada bank lain Liabilities to other bank | 3,302,558 | 1,860,020 | | | | 1,442,538 |
| | 4. Surat Berharga yang Diterbitkan Issued Marketable Securities | 0 | | | | | |
| | 5. Pinjaman yang Diterima Borrowing | 0 | | | | | |
| | 6. Kewajiban lainnya Other Liabilities | 58,956 | 34,789 | 17,666 | 6,501 | | |
| | 7. Lain-lain Others | 5,071,815 | 195,889 | | | | 4,875,926 |
| | Total Kewajiban Total Liabilities | 39,070,200 | 10,174,011 | 3,430,930 | 2,789,286 | 662,313 | 22,013,660 |
| | Selisih Aset dengan Kewajiban dalam Neraca Asset - Liabilities | 12,073,274 | (1,190,073) | 745,803 | (380,565) | 3,759,346 | 9,138,763 |
| II | REKENING ADMINISTRATIF | | | | | | |
| | Off Balance Sheet | | | | | | |
| | A Tagihan Rekening Administratif | | | | | | |
| | Off Balance Sheet Receivable | | | | | | |
| | 1. Komitmen Commitment | 0 | | 0 | 0 | 0 | 0 |
| | 2. Kontijensi Contigent | 122,252 | | | | | 122,252 |
| | Total Tagihan Rekening Administratif Total Off Balance Sheet Receivable | 122,252 | 0 | 0 | 0 | 0 | 122,252 |
| | B Kewajiban Rekening Administratif | | | | | | |
| | Off Balance Sheet Payable | | | | | | |
| | 1. Komitmen Commitment | 43,050,606 | 14,628,850 | 28,421,756 | | | |
| | 2. Kontijensi Contigent | 953,037 | 133,202 | 106,684 | 236,607 | 327,363 | 149,181 |
| | Total Kewajiban Rekening Administratif Total Off Balance Sheet Payable | 44,003,643 | 14,762,052 | 28,528,440 | 236,607 | 327,363 | 149,181 |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivable - Off Balance Sheet Payable | (43,881,391) | (14,762,052) | (28,528,440) | (236,607) | (327,363) | (26,929) |
| | Selisih [(IA-IB)+(IIA-IIIB)] Difference [(IA-IB)+(IIA-IIIB)] | (31,808,117) | (15,952,125) | (27,782,637) | (617,172) | 3,431,983 | 9,111,834 |
| | Selisih Kumulatif Cummulative Difference | 0 | (32,716,757) | (43,734,762) | (44,351,934) | (40,919,951) | (31,808,117) |

Tabel Pengungkapan Profil Maturitas Valas - Bank secara Individual
Table Maturity Profile Foreign Currency - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

| 30 Juni 2017/30 June 2017 | | | | | | | |
|---|--|--------------------|-------------------------|---|--|--|-------------------------|
| No. | Rekening Account | Saldo Balance | Jatuh Tempo | | | | |
| | | | ≤ 1 bulan ≤ 1 months | > 1 bln s.d 3 bln > 1 month s.d 3 months | > 3 bln s.d. 6 bln > 3 months to 6 months | > 6 bln s.d. 12 bln > 6 months to 12 months | > 12 bln > 12 months |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| I | | | | | | | |
| NERACA | | | | | | | |
| On Balance Sheet | | | | | | | |
| A Aset | | | | | | | |
| | 1. Kas Cash | 146,576 | 146,576 | 0 | 0 | 0 | 0 |
| | 2. Penempatan pada Bank Indonesia Placement to BI | 5,704,170 | 4,042,835 | 26,286 | 7,327 | 7,971 | 1,619,751 |
| | 3. Penempatan pada bank lain Placement to Other Bank | 3,155,658 | 2,488,124 | | 666,375 | 0 | 1,159 |
| | 4. Surat Berharga Marketable Securities | 4,190,792 | 101,436 | 70,049 | 95,038 | 1,100,665 | 2,823,604 |
| | 5. Kredit yang diberikan Loans | 11,489,425 | 5,104,139 | 1,894,851 | 535,859 | 173,018 | 3,781,558 |
| | 6. Tagihan lainnya Other Receivables | 182,373 | 82,004 | 63,239 | 17,925 | 4,451 | 14,754 |
| | 7. Lain-lain Others | 1,389,217 | 856,263 | 35,758 | 28,441 | 2,812 | 465,943 |
| | Total Aset Total Assets | 26,258,211 | 12,821,377 | 2,090,183 | 1,350,965 | 1,288,917 | 8,706,769 |
| B Kewajiban | | | | | | | |
| Liabilities | | | | | | | |
| | 1. Dana Pihak Ketiga Third-party Funds | 19,924,133 | 2,223,254 | 328,576 | 91,587 | 99,636 | 17,181,080 |
| | 2. Kewajiban pada Bank Indonesia Liabilities to BI | 0 | | | | | |
| | 3. Kewajiban pada bank lain Liabilities to other bank | 831,622 | 571,856 | | | | 259,766 |
| | 4. Surat Berharga yang Diterbitkan Issued Marketable Securities | 0 | | | | | |
| | 5. Pinjaman yang Diterima Borrowing | 0 | | | | | |
| | 6. Kewajiban lainnya Other Liabilities | 216,280 | 90,894 | 72,675 | 42,888 | 7,224 | 2,599 |
| | 7. Lain-lain Others | 7,574,001 | 6,921,154 | 653 | 53 | | 652,141 |
| | Total Kewajiban Total Liabilities | 28,546,036 | 9,807,158 | 401,904 | 134,528 | 106,860 | 18,095,586 |
| | Selisih Aset dengan Kewajiban dalam Neraca Asset - Liabilities | (2,287,825) | 3,014,219 | 1,688,279 | 1,216,437 | 1,182,057 | (9,388,817) |
| II | | | | | | | |
| REKENING ADMINISTRATIF | | | | | | | |
| Off Balance Sheet | | | | | | | |
| A Tagihan Rekening Administratif | | | | | | | |
| Off Balance Sheet Receivable | | | | | | | |
| | 1. Komitmen Commitment | 11,275,305 | 8,198,652 | 2,459,137 | 485,494 | 120,747 | 11,275 |
| | 2. Kontijensi Contigent | 37,344,868 | | | | 6,211 | 37,338,657 |
| | Total Tagihan Rekening Administratif Total Off Balance Sheet Receivable | 48,620,173 | 8,198,652 | 2,459,137 | 485,494 | 126,958 | 37,349,932 |
| B Kewajiban Rekening Administratif | | | | | | | |
| Off Balance Sheet Payable | | | | | | | |
| | 1. Komitmen Commitment | 26,745,707 | 13,083,367 | 13,128,534 | 479,177 | 54,629 | 0 |
| | 2. Kontijensi Contigent | 2,154,498 | 128,704 | 221,930 | 394,294 | 1,005,933 | 403,637 |
| | Total Kewajiban Rekening Administratif Total Off Balance Sheet Payable | 28,900,205 | 13,212,071 | 13,350,464 | 873,471 | 1,060,562 | 403,637 |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivable - Off Balance Sheet Payable | 19,719,968 | (5,013,419) | (10,891,327) | (387,977) | (933,604) | 36,946,295 |
| | Selisih [(IA-IB)+(IIA-IIB)] Difference [(IA-IB)+(IIA-IIB)] | 17,432,143 | (1,999,200) | (9,203,048) | 828,460 | 248,453 | 27,557,478 |
| | Selisih Kumulatif Cumulative Difference | 0 | (4,385,649) | (11,202,247) | (10,373,786) | (10,125,334) | 17,432,144 |

Tabel Pengungkapan Nilai *Liquidity Coverage Ratio* (LCR)

Table Liquidity Coverage Ratio (LCR)

| Nilai LCR (%) LCR (%) | | | | |
|-----------------------------------|-------------------------|---------------------------|-----------------------------|---------------------------|
| | Triwulan 1 Quarter 1 | Triwulan II Quarter II | Triwulan III Quarter III | Triwulan IV Quarter IV |
| (1) | (2) | (3) | (4) | (5) |
| Bank Secara Individu Bank Only | 282.12% | 286.77% | | |

Tabel Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual

Table Operational Risk under Basic Indicator Approach - Bank Only

Dalam Jutaan Rupiah/In Million Rupiah

| No. | Pendekatan / Approach | 30 Juni 2017/30 June 2017 | | |
|--------------|--|---|-------------------------------|-------------------|
| | | Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average of last 3 years) | Beban Modal Capital Charge | ATMR RWA |
| (1) | (2) | (3) | (4) | (5) |
| 1 | Pendekatan Indikator Dasar Basic Indicator Approach | 6,316,269 | 947,440 | 11,843,004 |
| TOTAL | | 6,316,269 | 947,440 | 11,843,004 |

QUANTITATIVE DISCLOSURE

Interest Rate Exposures in Accrual book

Interest Rate Exposure (IRE) measures the potential pre-tax impact on Net Interest Margin over a specified reporting period, for accrual positions, due to defined shifts in appropriate interest rates. Net Interest Margin ("NIM") is the difference between the yield earned on the accrual portfolio assets (including customer loans) and the rate paid on the liabilities (including customer deposits or company borrowings). NIM is affected by changes in the level of interest rates..

Citibank Indonesia uses a 12-Month Interest Rate Exposures (12M IRE) ,i.e., the un-discounted impact on the next 12-months' accounting earnings from shift of interest rates.

Below is the 12M IRE for position as of 30 June 2017:

| CCY | Scenario | Unit | 12M IRE |
|-----|-----------|--------|---------|
| IDR | + 100 bps | US \$K | (7,448) |
| JPY | + 100 bps | US \$K | 0 |
| USD | + 100 bps | US \$K | 235 |
| IDR | - 100 bps | US \$K | 7,448 |
| JPY | - 100 bps | US \$K | 0 |
| USD | - 100 bps | US \$K | (323) |

12M IRE of IDR for -\$7,448k is the estimated undiscounted accounting loss in the next 12 months if the interest rate goes up by 100bps. Vice versa, in case of the market rate goes down by -100bps, then the estimated undiscounted accounting gain would be +\$7448k in the next 12 months.

Economic Value of Accrual book

In addition to measuring the impact of interest rate changes on accounting earnings for a specific period, Citibank Indonesia measures the impact of interest rate changes on the capital. This impact can be measured using Stress Test which results the impact of Interest Rate changes on the economic value of Assets and Liabilities.

Below is the economic value under 4 Stress scenarios.

| Accrual Stress Loss | | | | |
|---------------------|-----------|----------|----------|----------|
| USD K | S1 | S2 | S3 | S4 |
| Ccy | (130,633) | (621) | (33,335) | (9,709) |
| IDR | (108,827) | 38,287 | (21,609) | 10,796 |
| SGD | 1 | (0) | 0 | (0) |
| AUD | 1 | (0) | 1 | (1) |
| EUR | (2) | (1) | (1) | (1) |
| GBP | 1 | (0) | 0 | (0) |
| JPY | 0 | 0 | 0 | 0 |
| NZD | 0 | (0) | 0 | (0) |
| USD | (21,807) | (38,906) | (11,726) | (20,503) |

The above economic value is calculated based on internal Citi Stress parameters. The description of each stress scenario is provided below.

Scenario 1 (S1) : Rates go up across the curve

Scenario 2 (S2) : Rates go down across the curve

Scenario 3 (S3) : Front end goes up, rear end goes down

Scenario 4 (S4) : Front end goes down, rear end goes up.

Interest Rate Exposures dari buku Akrual

Interest Rate Exposure (IRE) mengukur potensi dampak *Net Interest Margin (NIM)* sebelum pajak dari periode pelaporan tertentu, untuk posisi akrual, yang disebabkan oleh pergeseran suku bunga tertentu. NIM adalah perbedaan antara suku bunga penghasilan dari kelompok aset yang bersifat akrual (termasuk pinjaman ke nasabah) dan suku bunga bayar dari kewajiban (termasuk deposito dari nasabah perorangan maupun badan usaha). NIM dipengaruhi oleh perubahan tingkat suku bunga.

Citibank Indonesia menggunakan *12-Month Interest Rate Exposure*, yaitu dampak dari pendapatan dalam akuntansi sebelum *discount* dari pergeseran suku bunga tertentu untuk 12 bulan ke depan.

Berikut adalah laporan 12M IRE per tanggal 30 Juni 2017:

| | | Kurs usd/idr | | 13,327.5 |
|-----|-----------|--------------|----------|----------|
| CCY | Scenario | Unit | 12M IRE | |
| IDR | + 100 bps | IDR jutaan | (99,263) | |
| JPY | + 100 bps | IDR jutaan | 0 | |
| USD | + 100 bps | IDR jutaan | 3,132 | |
| IDR | - 100 bps | IDR jutaan | 99,263 | |
| JPY | - 100 bps | IDR jutaan | 0 | |
| USD | - 100 bps | IDR jutaan | (4,305) | |

12M IRE dari IDR sebesar -IDR 99,263 juta adalah perkiraan nilai kerugian dari akuntansi sebelum *discount* untuk 12 bulan ke depan jika suku bunga di pasar naik +100bps. Sebaliknya, dalam hal suku bunga di pasar turun -100bps, maka perkiraan keuntungan akuntansi sebelum *discount* adalah +IDR 99,263 juta untuk 12 bulan ke depan.

Economic Value buku Akrual

Sebagai tambahan dari pengukuran terhadap dampak perubahan suku bunga pada pendapatan berdasarkan akuntansi pada periode tertentu, Citibank Indonesia mengukur dampak perubahan suku bunga terhadap modal. Dampak ini dapat diperhitungkan menggunakan Stress Test yang menghasilkan dampak perubahan suku bunga terhadap nilai ekonomis dari Aset dan kewajiban.

Berikut ini adalah nilai ekonomi dalam 4 skenario Stress

| Accrual Stress Loss | | | | |
|---------------------|-------------|-----------|-----------|-----------|
| IDR jutaan | S1 | S2 | S3 | S4 |
| Mata uang | (1,741,016) | (8,272) | (444,270) | (129,392) |
| IDR | (1,450,395) | 510,269 | (287,993) | 143,886 |
| SGD | 10 | (3) | 4 | (2) |
| AUD | 12 | (4) | 8 | (8) |
| EUR | (24) | (16) | (16) | (16) |
| GBP | 7 | (1) | 5 | (1) |
| JPY | 0 | 0 | 0 | 0 |
| NZD | 1 | (1) | 1 | (1) |
| USD | (290,627) | (518,517) | (156,279) | (273,250) |

Nilai ekonomis di atas dihitung berdasarkan parameter Stress internal dari Citibank. Berikut adalah penjelasan untuk masing-masing scenario Stress :

Skenario 1 (S1) : Suku bunga naik di seluruh kurva

Skenario 2 (S2) : Suku bunga turun di seluruh kurva

Skenario 3 (S3) : Bagian depan naik, bagian belakang turun

Skenario 4 (S4) : Bagian depan turun, bagian belakang naik.

Trading Portfolio

VAR estimates, at a 99% confidence level, the potential decline in the value (loss) of a position or a portfolio under normal market conditions assuming a one-day holding period.

Trading VAR position as of 30 Juni 2017 based on market factor:

| Market Factor | VAR (USD 'K) |
|---------------|--------------|
| FX Spot | 211 |
| FX Vega | 0 |
| IR Delta | 929 |
| IR Vega | 0 |
| Total | 1,058 |

Potential loss from Trading position as of 30 Juni 2017 is - \$1058k which contributed from FX spot (-\$211k) and Interest rate position (-\$929k).

Kelompok Trading

VAR adalah metode perhitungan potensi penurunan nilai (kerugian) dari suatu posisi berdasarkan tingkat kepercayaan 99% dalam kondisi normal dengan asumsi holding period satu hari.

Posisi VAR untuk kelompok *Trading* pada tanggal 30 Juni 2017 berdasarkan *market factor* :

Kurs USD/IDR 13,327.5

| Market Factor | VAR (IDR 'jutaan) |
|---------------|-------------------|
| FX Spot | 2,807 |
| FX Vega | 0 |
| IR Delta | 12,382 |
| IR Vega | 0 |
| Total | 15,188 |

Potensi kerugian dari posisi *Trading* per tanggal 30 Juni 2017 adalah IDR 15.2 milyar yang dihasilkan dari *FX spot* (-IDR 2.8 milyar) dan posisi *Interes Rate* (-IDR 12.4 milyar).