

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

Dalam Jutaan Rupiah/ In Million Rupiah

Komponen Modal Capital Component		30 Juni 2018 30 June 2018	30 Juni 2017 30 June 2017
(2)		(3)	(4)
1	Dana Usaha Operating Funds		
1	Dana Usaha Operating Funds	7,165,000	6,663,750
2	Modal Disetor Paid in capital	141,760	141,760
2	Laba (Rugi) Tahun-Tahun Lalu yang Dapat Diperhitungkan Unremitted Profit From Prior Years	8,941,557	8,718,937
3	Laba (Rugi) Tahun-Tahun Berjalan yang Dapat Diperhitungkan Current Year Net Income	835,337	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
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)	536,568	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	(214,029)	-
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	(361,702)	(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	(273,188)	(168,673)
8.6	Goodwill Goodwill	-	-
8.7	Seluruh Aset tak Berwujud Lainnya Other Intangible Asset	(23,051)	(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		16,748,252	16,789,358
		30 Juni 2018 30 June 2018	30 Juni 2017 30 June 2017
ASET TERTIMBANG MENURUT RISIKO (ATMR) RISK WEIGHTED ASSET (RWA)			
			Rasio KPMM (%) CAR Ratio (%)
ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT RISK WEIGHTED ASSET - CREDIT RISK		55,922,443	44,449,176
			Dana Usaha Untuk Buffer (%) Buffer (%)
ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR RISK WEIGHTED ASSET - MARKET RISK		1,101,614	1,113,233
			Persentasi Buffer yang Wajib dipenuhi oleh Bank (%) Buffer Percentage Required to Maintain (%)
ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL RISK WEIGHTED ASSET - OPERATIONAL RISK		12,625,428	11,843,004
			Capital Conservation Buffer (%)
TOTAL ATMR TOTAL RWA		69,649,485	57,405,414
			Countercyclical Buffer (%)
RASIO KPMM SESUAI DENGAN PROFIL RISIKO (%) CAR RATIO ACCRODING TO RISK PROFILE (%)		9.9999%	9.9999%
			Capital Surcharge untuk Bank Sistemik (%)

Tabel Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual

Table Net Amount Based On Geography - Bank Only

No.	Kategori Portfolio Portfolio Category	30 Juni 2018/30 June 2018							
		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	24,971,318	-	-	-	-	-	-	24,971,318
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector	2,949,967	-	-	-	-	-	-	2,949,967
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Bank	11,385,973	10,329	-	-	-	-	-	11,396,302
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	264,840	814	-	855	-	-	-	266,509
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	11,747,015	1,533,804	2,966,726	612,656	414,758	327,045	-	17,602,004
9	Tagihan Kepada Korporasi Claims on Corporate	35,496,480	264,249	114,016	106,912	9,894	319	-	35,991,870
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	400,186	19,842	38,548	6,147	5,454	5,295	-	475,472
11	Aset Lainnya Other Assets	1,897,656	51,008	35,765	19,548	21,528	16,762	-	2,042,267
	Total	89,113,435	1,880,046	3,155,055	746,118	451,634	349,421	-	95,695,709

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 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 Residential Property	269,699	1,865	-	918	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 2018/30 June 2018					
		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	12,624,557	5,074,730	1,773,615	-	5,498,416	24,971,318
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector	1,709,641	-	1,116,370	-	123,956	2,949,967
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Bank	8,876,381	487,396	183,913	17,804	1,830,808	11,396,302
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	559	3,917	8,909	253,124	-	266,509
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	343,289	112,913	31,205	2,561	17,112,036	17,602,004
9	Tagihan Kepada Korporasi Claims on Corporate	28,451,955	3,701,924	2,182,756	913,285	741,950	35,991,870
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	283,041	49,958	27,614	959	113,900	475,472
11	Aset Lainnya Other Assets	1,500	-	-	-	2,040,767	2,042,267
	Total	52,290,923	9,430,838	5,324,382	1,187,733	27,461,833	95,695,709

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	262,596	-	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	3,262	16,947,439	17,674,192
9	Tagihan Kepada Korporasi Claims on Corporate	21,942,951	4,643,544	751,528	77,053	749,555	28,164,631
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	175,440	40,713	14,993	244	113,184	344,574
11	Aset Lainnya Other Assets	1,500	-	-	-	2,528,271	2,529,771
	Total	40,177,946	13,184,672	3,526,942	343,187	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 2018/30 June 2018												
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 Residential 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	-	-	-	-	-	-	-	10,475	1,717,986	-	-
2	Perikanan Fishery	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Excavation	-	2,512,328	-	-	-	-	-	-	2,318,199	87,137	-
4	Industri Pengolahan Manufacturing	-	-	-	-	-	-	-	27,012	13,573,282	712	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	262,626	-	-	-	-	-	-	713,839	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-	35,832	108,356	-	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	-	-	-	-	-	-	-	33,878	5,922,076	8,753	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food Providers	-	-	-	-	-	-	-	164,819	33,219	-	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communication	-	1,038	-	-	-	-	-	43,010	1,414,032	-	-
10	Perantara Keuangan Financial Brokerage	11,680,213	173,975	-	11,206,227	-	-	-	-	8,989,512	178,345	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Leasing and Corporate Services	465	-	-	-	-	-	-	4	610,600	-	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	13,290,640	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	-	-	-	-	-	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health and Social Services	-	-	-	-	-	-	-	-	5,106	-	-
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	-	-	-	-	-	-	-	-	5,530	-	-
19	Bukan Lapangan Usaha Non Business Activity	-	-	-	-	266,509	-	-	17,286,974	77,715	200,525	-
20	Lainnya Others	-	-	-	190,075	-	-	-	-	502,285	-	2,042,267
	Total	24,971,318	2,949,967	-	11,396,302	266,509	-	-	17,602,004	35,991,870	475,472	2,042,267

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 Residential 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	-	1,333,661	-	-	-	-	-	-	2,133,367	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	1,358,907	-	8,050,846	273,023	-	-	17,674,192	28,164,631	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 2018/30 June 2018						
		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	79,997,637	1,472,742	2,291,653	593,555	322,833	258,317	84,936,737
2	Tagihan yang Mengalami Penurunan Nilai (<i>impaired</i>) Impaired Assests							
	a. Belum Jatuh Tempo/Current	330,863	10,674	27,301	-	-	-	368,838
	a. Telah Jatuh Tempo/Past Due	624,495	126,938	65,131	69,854	9,905	9,369	905,692
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Individual Impairment Provision	306,512	94,943	27,301	59,115	-	-	487,871
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Portfolio Impairment Provision	456,480	63,663	109,611	19,520	15,667	13,571	678,512
5	Tagihan yang Dihapus Buku Write Off	362,084	40,748	79,347	14,102	13,258	9,262	518,801

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 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	10,631	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 2018 / 30 June 2018							
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	1,355,733	-	-	-	2,107	-
2	Perikanan Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Excavation	4,291,958	-	136,518	49,381	5,969	-
4	Industri Pengolahan Manufacturing	12,769,287	10,675	210,841	349,156	16,856	-
5	Listrik, Gas dan Air Electricity, Gas and Water	315,352	-	-	-	2,054	-
6	Konstruksi Construction	79,968	-	43,713	3,369	62	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	5,014,165	358,163	143,418	73,872	14,929	73,517
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Accommodation and Food Providers	188,372	-	-	-	1,102	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communication	979,993	-	-	-	3,698	-
10	Perantara Keuangan Financial Brokerage	31,231,540	-	-	-	17,175	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Leasing and Corporate Services	375,418	-	-	-	559	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	13,290,640	-	-	-	-	-
13	Jasa Pendidikan Education Services	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health and Social Services	2,847	-	-	-	66	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Social Services, Social Culture, Entertainment and Individual Services	32	-	-	-	8	-
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	12,295,146	-	371,202	-	613,927	445,284
20	Lainnya Others	2,746,153	-	-	12,093	-	-
	Total	84,936,737	368,838	905,692	487,871	678,512	518,801

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

No.	Keterangan Description	30 Juni 2018/30 June 2018		31 Desember 2017/31 December 2017	
		CKPN Individual Individual Impairment Provision	CKPN Kolektif Portfolio Impairment Provision	CKPN Individual Individual Impairment Provision	CKPN Kolektif Portfolio Impairment Provision
(1)	(2)	(3)	(4)	(3)	(4)
1	Saldo Awal CKPN	353,742	687,150	549,747	603,147
2	Pembentukan (Pemulihan) CKPN pada Periode Berjalan (Net)				
	Pembentukan CKPN pada Periode Berjalan				
2.a	Charge of Impairment Provision for the Current Year (Net)	188,445	447,016	-	930,581
	Pemulihan CKPN pada Periode Berjalan				
2.b	Release of Impairment Provision for the Current Year (Net)	-	-	(147,577)	-
3	CKPN yang Digunakan untuk Melakukan Hapus Buku Atas	(73,517)	(445,284)	(52,219)	(841,377)
4	Pembentukan (pemulihan) lainnya pada periode berjalan	19,201	(10,370)	3,791	(5,201)
Saldo Akhir CKPN/Ending Balance of Impairment Provision		487,871	678,512	353,742	687,150

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

		30 Juni 2018/30 June 2018													
		Tagihan Bersih/Net Amount													
No.	Kategori Portfolio Portfolio Category	Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang/Long Term Rating						Peringkat Jangka Pendek/Short Term Rating				Tanpa Peringkat Unrated	Total	
		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		-	-		3,984,774	-	-	-	-	-	-	-	20,986,544	24,971,318
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector		-	-	173,764	2,775,992	-	-	-	-	-	-	-	211	2,949,967
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Bank and International Institution		-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Bank		582,854	1,020,484	2,303,138	1,104,613	3,878,003	-	1,761	-	-	-	-	2,505,449	11,396,302
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		1,488,181	633,772	31,592	852,111	1,395,592	97,995	300,332	-	-	-	-	31,192,295	35,991,870
10	Tagihan yang Telah Jatuh Tempo Past Due Claims														
11	Aset Lainnya Other Assets														
	TOTAL		2,071,035	1,654,256	2,508,494	8,717,490	5,273,595	97,995	302,093	-	-	-	-	54,684,499	75,309,457

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

Dalam Jutaan Rupiah/In Million Rupiah

No.		Kategori Portfolio Portfolio Category		30 Juni 2017/30 June 2017												Tampa Peringkat Unrated	Total	
				Tagihan Bersih/Net Amount														
				Lembaga Pemeringkat Rating Agency	Peringkat Jangka Panjang/Long Term Rating						Peringkat Jangka Pendek/Short Term 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-	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 id A- idA+ to id A-	idBBB+ s.d id BBB- id BBB+ to id BBB-	idBB+ s.d id BB- id BB+ to id BB-	id B+ s.d id B- id B+ to id B-	Kurang dari idB- Below idB-	idA1	idA2	idA3 s.d id A4 idA3 to id A4	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 Resedential 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 Portfollo																	
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	-	-	-	-	-	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 2018/30 June 2018									
BANK SECARA INDIVIDUAL Bank Only									
1	Suku Bunga Interest Rate	30,146	6,910	-	54,650	671,325	128,388	-	128,388
2	Nilai Tukar Foreign Exchange	530,132	6,910	-	614,502	79,535	1,612,162	-	1,612,162
3	Lainnya Others	-	-	-	-	-	-	-	-
	TOTAL	560,278	13,820	-	669,152	750,860	1,740,550	-	1,740,550

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 2018 / 30 June 2018										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	24,955,295	-	-	-	-	-	-	152	-	-	152	15
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-	2,686,379	-	-	-	-	1,343,189	132,976
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	653,448	5,041,308	-	-	-	2,234,134	-	2,014,549	-	-	4,139,878	409,848
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	-	-	266,509	-	-	-	-	-	-	-	93,278	9,235
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	23,541	-	-	-	-	239,478	11,639,098	-	-	-	8,849,062	876,057
9	Tagihan kepada Korporasi Claims on Corporate	224,461	2,101,083	-	-	-	975,860	-	27,685,122	366,888	-	29,143,601	2,885,216
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	399	-	-	-	-	-	-	959	465,641	-	699,422	69,243
11	Aset Lainnya Other Assets	413,042	-	-	-	-	-	-	1,627,725	1,500	-	1,629,975	161,368
	Total Eksposur Neraca Total on Balance Sheet	26,270,186	7,142,391	266,509	-	-	6,135,851	11,639,098	31,328,507	834,029	-	45,898,557	4,543,957
B Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif Off Balance Sheet													
1	Tagihan Kepada Pemerintah Claims on Sovereign	-	-	-	-	-	-	-	313	-	-	313	31
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	-	-	-	-	-	263,588	-	-	-	-	131,794	13,048
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	-	-	-	-	-	34,446	-	-	-	-	17,223	1,705
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	404	-	-	-	-	-	5,699,461	-	-	-	4,274,596	423,185
9	Tagihan kepada Korporasi Claims on Corporate	18,001	1,089	-	-	-	140,132	-	4,168,994	3,614	-	4,244,700	420,225
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	-	-	-	-	-	-	-	-	8,472	-	12,706	1,258
	Total Eksposur TRA Total Off Balance Sheet	18,405	1,089	-	-	-	438,166	5,699,461	4,169,307	12,086	-	8,681,332	859,452
C Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)													
1	Tagihan Kepada Pemerintah Claims on Sovereign	15,559	-	-	-	-	-	-	-	-	-	-	-
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	-	141,120	-	-	-	741,588	-	535,710	-	-	934,728	92,538
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	-	-	-	-	-	-	22	-	-	-	17	2
6	Tagihan kepada Korporasi Claims on Corporate	-	20,871	-	-	-	799	-	284,881	-	-	289,455	28,656
	Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk	15,559	161,991	-	-	-	742,387	22	820,591	-	-	1,224,200	121,196

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 Ekspor 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	-	-	-	-	1,530,183	-	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	-	-	-	-	-	-	-	12,402,292	-	-	9,192,197	918,301
9	Tagihan kepada Korporasi Claims on Corporate	-	2,015,568	-	-	-	-	394,580	-	22,749,774	78,645	23,143,144	2,312,000
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	-	-	-	-	-	-	-	-	243	338,456	507,211	50,670
11	Aset Lainnya Other Assets	593,744	-	-	-	-	-	-	-	1,934,527	1,500	1,936,777	193,484
	Total Ekspor Neraca Total on Balance Sheet	27,338,886	7,514,688	273,023	-	-	-	3,280,805	12,402,292	24,950,488	418,601	37,395,894	3,735,850
B Ekspor 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	-	-	-	-	-	-	94,188	-	-	-	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	-	-	-	-	-	-	-	5,271,874	-	-	3,953,463	394,951
9	Tagihan kepada Korporasi Claims on Corporate	-	1,550	-	-	-	-	96,437	-	2,627,073	9,049	2,580,686	257,811
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	-	-	-	-	-	-	-	-	-	5,875	8,813	880
	Total Ekspor TRA Total Off Balance Sheet	-	2,898	-	-	-	-	192,130	5,271,874	2,627,389	14,924	6,591,394	658,480
C Ekspor 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	-	177,514	-	180,437	18,026
	Total Ekspor Counterparty Credit Risk Total Counterparty Credit Risk	2,666	333,248	-	-	-	-	302,805	26	217,470	-	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 2018/30 June 2018					Bagian Yang Tidak Dijamin Unsecured Exposure
		Tagihan Bersih Net Amount	Bagian Yang Dijamin Secured 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	24,955,447	-	-	-		24,955,447
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	2,686,379	-	-	-		2,686,379
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-		-
4	Tagihan Kepada Bank Claims on Banks	9,943,439	653,448	-	-		9,289,991
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	266,509	-	-	-		266,509
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	11,902,117	23,541	239,478	-		11,639,098
9	Tagihan kepada Korporasi Claims on Corporate	31,353,414	224,461	948,279	-		30,180,674
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	466,999	399	-	-		466,600
11	Aset Lainnya Other Assets	2,042,267	-	-	-		2,042,267
Total Eksposur Neraca Total on Balance Sheet		83,616,571	901,849	1,187,757	-	-	81,526,965
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	313	-	-	-		313
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	263,588	-	-	-		263,588
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-		-
4	Tagihan Kepada Bank Claims on Banks	34,446	-	-	-		34,446
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	5,699,865	404	-	-		5,699,461
9	Tagihan kepada Korporasi Claims on Corporate	4,331,830	18,001	140,521	-		4,173,308
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	8,472	2	-	-		8,470
Total Eksposur TRA Total Exposure of Off Balance Sheet		10,338,514	18,407	140,521	-	-	10,179,586
C Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)							
1	Tagihan Kepada Pemerintah Claims on Sovereign	15,559	-	-	-		15,559
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	1,418,418	-	-	-		1,418,418
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Claims on Micro and Small Enterprise and Retail Portfolio	22	-	-	-		22
6	Tagihan kepada Korporasi Claims on Corporate	306,551	-	-	-		306,551
Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk		1,740,550	-	-	-	-	1,740,549
Total (A+B+C)		95,695,635	920,256	1,328,278	-	-	93,447,100

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					Bagian Yang Tidak Dijamin Unsecured Exposure
		Tagihan Bersih Net Amount	Bagian Yang Dijamin Secured 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	12,402,292	60,176	257,561	-		12,084,555
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	76,178,783	906,121	379,268	-	-	74,893,394
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	-		5,271,284
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	-	-	7,872,606
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	191,955	-	-	-		191,955
	Total Eksposur Counterparty Credit Risk Total Counterparty Credit Risk	856,215	-	-	-	-	856,215
	Total (A+B+C)	85,144,213	991,786	530,213	-	-	83,622,214

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 2018/30 June 2018			30 Juni 2017/30 June 2017		
		Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah Claims on Sovereign	24,955,447	152	152	26,745,287	145	145
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	2,686,379	1,343,189	1,343,189	1,356,054	678,023	678,023
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	9,943,439	4,466,602	4,139,878	7,295,090	2,130,713	1,842,839
5	Kredit Beragun Rumah Tinggal Claims Secured by Residential Property	266,509	93,278	93,278	273,023	95,558	95,558
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	11,902,117	8,926,587	8,849,062	12,402,293	9,301,720	9,192,197
9	Tagihan kepada Korporasi Claims on Corporate	31,353,414	29,842,201	29,143,601	25,238,567	23,468,145	23,143,144
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	466,999	700,020	699,422	338,699	507,927	507,211
11	Aset Lainnya Other Assets	2,042,267	-	1,629,975	2,529,771	1,936,777	1,936,777
TOTAL		83,616,571	45,372,029	45,898,557	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 2018/30 June 2018			30 Juni 2017/30 June 2017		
		Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah Claims on Sovereign	313	313	313	316	316	316
2	Tagihan Kepada Entitas Sektor Publik Claims on Public Sector Entity	263,588	131,794	131,794	2,853	1,022	1,022
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Claims on Banks	34,446	17,223	17,223	94,188	47,094	47,094
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	5,699,865	4,274,899	4,274,596	5,271,874	3,953,905	3,953,462
9	Tagihan kepada Korporasi Claims on Corporate	4,331,830	4,332,032	4,244,700	2,734,109	2,689,175	2,580,686
10	Tagihan yang Telah Jatuh Tempo Past Due Claims	8,472	12,708	12,706	5,875	8,813	8,813
TOTAL		10,338,514	8,768,969	8,681,332	8,109,215	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 2018/30 June 2018			30 Juni 2017/30 June 2017		
		Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	Tagihan Bersih Net Amount	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah Claims on Sovereign	15,558	-	-	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	1,418,418	934,728	934,728	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	23	17	17	26	19	19
6	Tagihan kepada Korporasi Claims on Corporate	306,551	289,455	289,455	191,954	180,437	180,437
7	Eksposur Tertimbang dari Credit Valuation Adjustment (CVA) Weighted Exposure from Credit Valuation Adjustment (CVA)	-	-	118,001	-	-	26,347
TOTAL		1,740,550	1,224,200	1,342,201	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 2018/ 30 June 2018	30 Juni 2017/ 30 June 2017
TOTAL ATMR RISIKO KREDIT	55,922,443	44,449,176
TOTAL FAKTOR PENGURANG MODAL	-	-

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 2018/30 June 2018		30 Juni 2017/30 June 2017	
		Bank Bank		Bank Bank	
		Beban Modal Capital Charge	ATMR RWA	Beban Modal Capital Charge	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Risiko Suku Bunga Interest Rate Risk				
	a. Risiko Spesifik Specific Risk	-	-	-	-
	b. Risiko Umum General Risk	71,834	897,922	72,093	901,163
2	Risiko Nilai Tukar Foreign Exchange Risk	16,295	203,692	16,966	212,070
3	Risiko Ekuitas *) Equity Risk *)				
4	Risiko Komoditas *) Commodity Risk *)				
5	Risiko Option Option Risk	-	-	-	-
TOTAL		88,129	1,101,614	89,059	1,113,233

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 2018/30 June 2018			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	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)	(6)	(7)	(8)
1	Pendekatan Indikator Dasar Basic Indicator Approach	6,733,562	1,010,034	12,625,428	6,316,269	947,440	11,843,004
TOTAL		6,733,562	1,010,034	12,625,428	6,316,269	947,440	11,843,004

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

Dalam Jutaan Rupiah/In Million Rupiah

30 Juni 2018/30 Juni 2018							
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	237,334	237,334	-	-	-	-
	2. Penempatan pada Bank Indonesia Placement to BI	6,514,344	1,190,395	496,798	856,194	1,639,296	2,331,661
	3. Penempatan pada bank lain Placement to Other Bank	164,204	164,004	-	-	-	200
	4. Surat Berharga Marketable Securities	11,303,327	192,913	505,366	532,936	4,394,874	5,677,238
	5. Kredit yang diberikan Loans	32,370,098	8,311,183	4,241,885	3,244,317	2,047,659	14,525,054
	6. Tagihan lainnya Other Receivables	48,230	14,152	20,682	13,396	-	-
	7. Lain-lain Others	4,509,363	7	-	-	-	4,509,356
	Total Aset Total Assets	55,146,900	10,109,988	5,264,731	4,646,843	8,081,829	27,043,509
	B	Kewajiban					
		Liabilities					
	1. Dana Pihak Ketiga Third-party Funds	36,953,773	9,834,703	4,262,372	3,847,864	590,838	18,417,996
	2. Kewajiban pada Bank Indonesia Liabilities to BI	-	-	-	-	-	-
	3. Kewajiban pada bank lain Liabilities to other bank	3,968,512	2,968,512	-	-	-	1,000,000
	4. Surat Berharga yang Diterbitkan Issued Marketable Securities	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowing	-	-	-	-	-	-
	6. Kewajiban lainnya Other Liabilities	53,213	19,135	20,682	13,396	-	-
	7. Lain-lain Others	4,612,116	1,632,751	-	-	-	2,979,365
	Total Kewajiban Total Liabilities	45,587,614	14,455,101	4,283,054	3,861,260	590,838	22,397,361
	Selisih Aset dengan Kewajiban dalam Neraca Asset - Liabilities	9,559,286	(4,345,113)	981,677	785,583	7,490,991	4,646,148
II	REKENING ADMINISTRATIF						
	Off Balance Sheet						
	A	Tagihan Rekening Administratif					
		Off Balance Sheet Receivable					
	1. Komitmen Commitment	-	-	-	-	-	-
	2. Kontijensi Contigent	511,530	425	-	45,535	190	465,380
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivable	511,530	425	-	45,535	190	465,380
	B	Kewajiban Rekening Administratif					
		Off Balance Sheet Payable					
	1. Komitmen Commitment	46,976,179	20,820,028	11,317,442	7,420,530	7,418,179	-
	2. Kontijensi Contigent	1,088,321	39,793	88,282	338,593	354,711	266,942
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Payable	48,064,500	20,859,821	11,405,724	7,759,123	7,772,890	266,942
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivable - Off Balance Sheet Payable	(47,552,970)	(20,859,396)	(11,405,724)	(7,713,588)	(7,772,700)	198,438
	Selisih [(IA-IB)+(IIA-IIB)] Difference [(IA-IB)+(IIA-IIB)]	(37,993,684)	(25,204,509)	(10,424,047)	(6,928,005)	(281,709)	4,844,586
	Selisih Kumulatif Cummulative Difference	-	(25,204,509)	(35,628,556)	(42,556,561)	(42,838,270)	(37,993,684)

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	-	-	-	-
	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	-	-	-	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	-
	7. Lain-lain Others	3,733,435	-	-	-	-	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	-	-	-	-	-	-
	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	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowing	-	-	-	-	-	-
	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	-	-	-	-	-	-
	2. Kontijensi Contigent	122,252	-	-	-	-	122,252
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivable	122,252	-	-	-	-	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-IIB)] Difference [(IA-IB)+(IIA-IIB)]	(31,808,117)	(15,952,125)	(27,782,637)	(617,172)	3,431,983	9,111,834
	Selisih Kumulatif Cummulative Difference	-	(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 2018/30 Juni 2018							
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	175,714	175,714	-	-	-	-
	2. Penempatan pada Bank Indonesia Placement to BI	4,270,340	2,454,127	-	-	-	1,816,213
	3. Penempatan pada bank lain Placement to Other Bank	4,576,271	3,858,954	-	-	716,500	817
	4. Surat Berharga Marketable Securities	4,569,265	341,957	221,986	150,752	1,769,827	2,084,743
	5. Kredit yang diberikan Loans	14,241,770	5,194,410	3,286,743	1,412,537	716,657	3,631,423
	6. Tagihan lainnya Other Receivables	684,372	224,322	228,979	134,659	47,432	48,980
	7. Lain-lain Others	1,658,047	1,032,170	57	1,290	9,816	614,714
	Total Aset Total Assets	30,175,779	13,281,654	3,737,765	1,699,238	3,260,232	8,196,890
B Kewajiban							
Liabilities							
	1. Dana Pihak Ketiga Third-party Funds	21,307,349	4,555,679	622,982	319,244	99,436	15,710,008
	2. Kewajiban pada Bank Indonesia Liabilities to BI	-	-	-	-	-	-
	3. Kewajiban pada bank lain Liabilities to other bank	162,445	162,373	-	-	-	72
	4. Surat Berharga yang Diterbitkan Issued Marketable Securities	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowing	-	-	-	-	-	-
	6. Kewajiban lainnya Other Liabilities	622,724	200,563	182,879	55,772	84,518	98,992
	7. Lain-lain Others	8,405,541	468,814	64,456	38,748	37,430	7,796,093
	Total Kewajiban Total Liabilities	30,498,059	5,387,429	870,317	413,764	221,384	23,605,165
	Selisih Aset dengan Kewajiban dalam Neraca Asset - Liabilities	(322,280)	7,894,225	2,867,448	1,285,474	3,038,848	(15,408,275)
II							
REKENING ADMINISTRATIF							
Off Balance Sheet							
A Tagihan Rekening Administratif							
Off Balance Sheet Receivable							
	1. Komitmen Commitment	6,201,007	3,722,834	1,124,489	1,330,641	23,043	-
	2. Kontijensi Contigent	3,059,914	218,690	804,486	70,145	504,187	1,462,405
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivable	9,260,920	3,941,524	1,928,975	1,400,786	527,230	1,462,405
B Kewajiban Rekening Administratif							
Off Balance Sheet Payable							
	1. Komitmen Commitment	33,790,326	15,453,472	9,467,401	4,693,763	4,175,690	-
	2. Kontijensi Contigent	2,270,674	116,417	256,378	212,872	1,211,759	473,248
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Payable	36,061,000	15,569,889	9,723,779	4,906,635	5,387,449	473,248
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivable - Off Balance Sheet Payable	(26,800,080)	(11,628,365)	(7,794,805)	(3,505,849)	(4,860,219)	989,157
	Selisih [(IA-IB)+(IIA-IIB)] Difference [(IA-IB)+(IIA-IIB)]	(27,122,360)	(3,734,140)	(4,927,356)	(2,220,375)	(1,821,371)	(14,419,118)
	Selisih Kumulatif Cumulative Difference	-	(3,734,140)	(8,661,496)	(10,881,871)	(12,703,242)	(27,122,360)

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					
		Asstet					
	1. Kas Cash	146,576	146,576	-	-	-	-
	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	-	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	-	-	-	-	-	-
	3. Kewajiban pada bank lain Liabilities to other bank	831,622	571,856	-	-	-	259,766
	4. Surat Berharga yang Diterbitkan Issued Marketable Securities	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowing	-	-	-	-	-	-
	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	-	(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 2018 (%) LCR 2018 (%)				
(1)	Triwulan I Quarter 1	Triwulan II Quarter II	Triwulan III Quarter III	Triwulan IV Quarter IV
	(2)	(3)	(4)	(5)
Bank Secara Individu Bank Only	328.72%	266.39%		

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 30th of June 2018 :

In USD thousand				
CCY	Scenario	12M IRE	Limit	%Util
IDR	+ 100 bps	(7,074)	(15,000)	47.2%
JPY	+ 100 bps	(0)	(500)	0.0%
USD	+ 100 bps	(321)	(4,000)	8.0%
IDR	- 100 bps	7,074	(15,000)	47.2%
JPY	- 100 bps		(500)	
USD	- 100 bps	191	(4,000)	4.8%

12M IRE of IDR for -\$7,074k 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 +\$7,074k in the next 12 months.

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 30th of June 2018 based on market factor:

Market Factor	VAR (USD 'K)
FX Spot	(58)
FX Vega	0
IR Delta	736
IR Vega	0
Total	678

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).

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 ini adalah laporan *12M IRE* untuk posisi per tanggal 30 Juni 2018 :

Satuan Jutaan Rupiah		Kurs USD/IDR		14330
CCY	Scenario	12M IRE	Limit	%Util
IDR	+ 100 bps	(101,370)	(214,950)	47.2%
JPY	+ 100 bps	(2)	(7,165)	0.0%
USD	+ 100 bps	(4,600)	(57,320)	8.0%
IDR	- 100 bps	101,370	(214,950)	47.2%
JPY	- 100 bps		(7,165)	
USD	- 100 bps	2,742	(57,320)	4.8%

12M IRE dari IDR sebesar –IDR 101,370 juta adalah perkiraan nilai kerugian dari akuntansi sebelum *discount* untuk 12 bulan ke depan jika suku bunga di pasar naik sebesar +100bps. Sebaliknya, dalam hal suku bunga di pasar turun sebesar -100bps, maka perkiraan keuntungan akuntansi sebelum *discount* adalah +IDR 101,370 juta untuk 12 bulan ke depan.

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 2018 berdasarkan *market factor* :

Kurs USD/IDR		14,330
Market Factor	VAR (IDR jutaan)	
FX Spot	(834)	
FX Vega	0	
IR Delta	10,553	
IR Vega	0	
Total	9,719	

Potential loss from Trading position as of 30th of June 2018 is -\$678k which contributed from FX spot (+\$58k) and Interest rate position (-\$736k).

Potensi kerugian dari posisi *Trading* per tanggal 30 Juni 2018 adalah IDR 9,719 juta (atau IDR 9.72 milyar) yang dihasilkan dari *FX spot* (IDR 834 juta) dan posisi *Interest Rate* (-IDR 10553 juta).