

A. Struktur Pemodal Bank

A. Bank Capital Structure

Tabel A. Pengungkapan Struktur Permodalan Bank

Table A. Disclosure of Bank Capital Structure

(dalam jutaan Rp in million Rp)

| KOMPONEN MODAL COMPONENTS OF CAPITAL | | 30 Juni 2017 |
|---|---|------------------|
| | | Bank |
| I | KOMPONEN MODAL COMPONENTS OF CAPITAL | |
| A | Modal Inti Core Capital (Tier 1) | 1.268.511 |
| | 1 Modal Inti Utama Common Equity Tier 1 | 1.268.511 |
| | a. Modal Disetor Paid-up Capital | 231.000 |
| | b. Cadangan Tambahan Modal Disclosed Reserve | 1.044.976 |
| | c. Faktor Pengurang Modal Inti Utama Common Equity Tier 1 Deduction Factor | (7.465) |
| | d. Kepentingan Non Pengendali Non-controlling Interest | - |
| | 2 Modal Inti Tambahan Additional Tier 1 | - |
| B | Modal Pelengkap Supplementary Capital (Tier 2) | 41.667 |
| | 1 Modal Pelengkap Supplementary Capital (Tier 2) : | - |
| | a. Instrumen Modal dalam bentuk Saham atau dalam bentuk Lainnya Capital Instruments in the form of Shares or in any Other form | - |
| | b. Agio atau Disagio yang berasal dari penerbitan instrumen modal yang tergolong sebagai Modal Pelengkap Agio or Disagio derived from the issuance of equity instruments classified as supplementary capital | - |
| | c. Cadangan Umum PPA atas Aset Produktif (maksimal 1,25% dari ATMR untuk Risiko Kredit) Reserves General PPA on Earning Assets (maximum of 1.25% of Risk Weighted Assets for Credit Risk) | 41.667 |
| | 2 Faktor Pengurang Modal Pelengkap Supplementary Capital Deduction Factor | - |
| II | TOTAL MODAL INTI DAN MODAL PELENGKAP (A + B) TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A + B) | 1.310.178 |
| III | ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT RISK WEIGHTED ASSETS FOR CREDIT RISK | 4.627.824 |
| IV | ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL RISK WEIGHTED ASSETS FOR OPERATIONAL RISK | 579.644 |
| V | ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR RISK WEIGHTED ASSETS FOR MARKET RISK | - |
| VI | RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM UNTUK RISIKO KREDIT, RISIKO OPERASIONAL DAN RISIKO PASAR [II : (III + IV + V)] MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK [II : (III + IV + V)] | 25,16% |

B. Risiko Kredit

B. Credit Risk

Tabel B.1. Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank Secara Individu

Table B.1. Disclosure of Net Receivables by Area - Banks Individually

(dalam jutaan Rp in million Rp)

| No. | Kategori Portofolio Category Portfolio | 30 June 2017 | | | |
|--------------|--|---|---------------------|---------------------|------------------|
| | | Tagihan Bersih Berdasarkan Wilayah Net Receivables by Area | | | |
| | | Wilayah 1 Area 1 | Wilayah 2 Area 2 | Wilayah 3 Area 3 | Total |
| (1) | (2) | (3) | (4) | (5) | (6) |
| 1 | Tagihan kepada Pemerintah Receivables on Sovereigns | 1.734.844 | - | - | 1.734.844 |
| 2 | Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities | - | - | - | - |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions | - | - | - | - |
| 4 | Tagihan kepada Bank Receivables on Banks | 79.460 | - | - | 79.460 |
| 5 | Kredit Beragun Rumah Tinggal Loans Secured by Residential Property | 71.903 | 1.626 | 2.178 | 75.707 |
| 6 | Kredit Beragun Properti Komersial Loans Secured by Commercial Property | - | - | - | - |
| 7 | Kredit Pegawai/Pensiunan Employee/Retired Loans | 845.430 | 339.851 | 59.282 | 1.244.563 |
| 8 | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio | 184.783 | 21.935 | 87 | 206.805 |
| 9 | Tagihan kepada Korporasi Receivables on Corporate | 3.042.852 | 80.043 | 8.356 | 3.131.251 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Receivables | 32.949 | 9.327 | 19 | 42.295 |
| 11 | Aset Lainnya Other Assets | 779.016 | 38.481 | 11.486 | 828.983 |
| Total | | 6.771.237 | 491.263 | 81.408 | 7.343.908 |

Area 1 : Jawa dan Bali

Area 2 : Sumatera

Area 3 : Di luar Jawa, Bali dan Sumatera Outside Java, Bali and Sumatera

Tabel B.2. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Individu

Table B.2. Disclosure of Net Receivables by Contractual Maturity - Banks Individually

(dalam jutaan Rp in million Rp)

| No. | Kategori Portofolio Category Portfolio | 30 June 2017 | | | | | |
|--------------|--|---|------------------------------|------------------------------|--------------------|------------------------------------|------------------|
| | | Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak Net Receivables by Contractual Maturity | | | | | |
| | | ≤ 1 tahun ≤ 1 years | >1 s.d 3 thn >1 - 3 years | >3 s.d 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 Receivables on Sovereigns | 1.734.844 | - | - | - | - | 1.734.844 |
| 2 | Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities | - | - | - | - | - | - |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - |
| 4 | Tagihan kepada Bank Receivables on Banks | 79.460 | - | - | - | - | 79.460 |
| 5 | Kredit Beragun Rumah Tinggal Loans Secured by Residential Property | 994 | 12.722 | 18.364 | 43.627 | - | 75.707 |
| 6 | Kredit Beragun Properti Komersial Loans Secured by Commercial Property | - | - | - | - | - | - |
| 7 | Kredit Pegawai/Pensiunan Employee/Retired Loans | 17.858 | 116.630 | 159.409 | 950.666 | - | 1.244.563 |
| 8 | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio | 160.340 | 19.200 | 13.825 | 13.440 | - | 206.805 |
| 9 | Tagihan kepada Korporasi Receivables on Corporate | 2.332.685 | 244.834 | 295.090 | 258.642 | - | 3.131.251 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Receivables | 12.216 | 7.778 | 17.365 | 4.936 | - | 42.295 |
| 11 | Aset Lainnya Other Assets | - | - | - | - | 828.983 | 828.983 |
| Total | | 4.338.397 | 401.164 | 504.053 | 1.271.311 | 828.983 | 7.343.908 |

Tabel B.3. Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi - Bank Secara Individu
Table B.3. Disclosure of Net Receivables by Economic Sectors - Banks Individually

(dalam jutaan Rp in million Rp)

| No. | Sektor Ekonomi Economic Sectors | Tagihan kepada Pemerintah Receivables on Sovereigns | Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions | Tagihan kepada Bank Receivables on Banks | Kredit Beragun Rumah Tinggal Loans Secured by Residential Property | Kredit Beragun Properti Komersial Loans Secured by Commercial Property | Kredit Pegawai/ Pensiunan Employee/ Retired Loans | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio | Tagihan kepada Korporasi Receivables to Corporate | Tagihan yang Telah Jatuh Tempo Past Due Receivables | Aset Lainnya Other Assets |
|---------------------|--|--|---|--|---|--|---|--|---|--|---|------------------------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| 30 Juni 2017 | | | | | | | | | | | | |
| 1 | Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry | - | - | - | - | - | - | - | 442 | - | - | - |
| 2 | Perikanan Fishery | - | - | - | - | - | - | - | - | 675 | - | - |
| 3 | Pertambangan dan Penggalian Mining and Quarrying | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Industri Pengolahan Manufacturing | - | - | - | - | - | - | - | 28.249 | 611.385 | 20 | - |
| 5 | Listrik, Gas dan Air Electricity, Gas and Water | - | - | - | - | - | - | - | 642 | - | - | - |
| 6 | Konstruksi Construction | - | - | - | - | - | - | - | 3.023 | 93.603 | - | - |
| 7 | Perdagangan Besar dan Eceran Wholesale and Retail Trading | - | - | - | - | 32 | - | - | 133.410 | 1.844.684 | 7.625 | - |
| 8 | Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage | - | - | - | - | - | - | - | 1.322 | 137.614 | 18.152 | - |
| 9 | Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communications | - | - | - | - | - | - | - | 7.029 | 121.572 | 11.543 | - |
| 10 | Perantara Keuangan Financial Intermediary | - | - | - | - | - | - | - | - | 23.831 | - | - |
| 11 | Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Rental and Business Services | - | - | - | - | - | - | - | 9.300 | 97.957 | - | - |
| 12 | Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security | - | - | - | - | - | - | - | - | - | - | - |
| 13 | Jasa Pendidikan Education Services | - | - | - | - | - | - | - | - | 1.365 | - | - |
| 14 | Jasa Kesehatan dan Kegiatan Sosial Health Services and Social Activity | - | - | - | - | - | - | - | 1.362 | 42.704 | - | - |
| 15 | Jasa Masyarakat, Sosial Budaya, Hiburan dan Perorangan Lainnya Public, Socio-Culture, Entertainment and Other Personal Services | - | - | - | - | - | - | - | 9.083 | 90.586 | - | - |
| 16 | Jasa Perorangan yang Melayani Rumah Tangga Personal Services Serving Household | - | - | - | - | - | - | - | - | - | - | - |
| 17 | Badan Internasional dan Badan Ekstra Internasional Lainnya International Institution and Other Extra International Agencies | - | - | - | - | - | - | - | - | - | - | - |
| 18 | Kegiatan yang Belum Jelas Batasannya Undefined Activities | - | - | - | - | - | - | - | - | - | - | - |
| 19 | Bukan Lapangan Usaha Non Business Field | - | - | - | - | 6.195 | - | 1.244.563 | 2.875 | 2.880 | 83 | - |
| 20 | Lainnya Others | 1.734.844 | - | - | 79.460 | 69.480 | - | - | 10.068 | 62.395 | 4.872 | 828.983 |
| | Total | 1.734.844 | - | - | 79.460 | 75.707 | - | 1.244.563 | 206.805 | 3.131.251 | 42.295 | 828.983 |

Tabel B.4. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individu

Table B.4. Disclosure of Receivables and Provisioning Based on Area - Banks Individually

| No. | Keterangan Description | 30 June 2017 | | | |
|-----|---|---------------------|---------------------|---------------------|------------------|
| | | Wilayah Area | | | |
| | | Wilayah 1 Area 1 | Wilayah 2 Area 2 | Wilayah 3 Area 3 | Total |
| (1) | (2) | (3) | (4) | (5) | (6) |
| 1 | Tagihan Receivables | 6.538.515 | 503.997 | 81.321 | 7.123.833 |
| 2 | Tagihan yang Mengalami Penurunan Nilai (<i>Impaired</i>) Impaired Receivables | 61.155 | 30.437 | 275 | 91.867 |
| | a. Belum Jatuh Tempo Non Past Due | - | - | - | - |
| | b. Telah Jatuh Tempo Past Due | 61.155 | 30.437 | 275 | 91.867 |
| 3 | Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for Impairment Losses - Individual | 17.286 | 15.097 | - | 32.383 |
| 4 | Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for Impairment Losses - Collective | 19.425 | 6.737 | 341 | 26.503 |
| 5 | Tagihan yang Dihapus Buku Written-Off Receivables | 3.999 | - | - | 3.999 |

Area 1 : Jawa dan Bali

Area 2 : Sumatera

Area 3 : Di luar Jawa, Bali dan Sumatera Outside Java, Bali and Sumatera

Tabel B.5. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individu

Table B.5. Disclosure Of Receivables and Provisioning based on Economic Sectors - Banks Individually

(dalam jutaan Rp in million Rp)

| No. | Sektor Ekonomi Economic Sectors | Tagihan Receivables | Tagihan yang Mengalami Penurunan Nilai Impaired Receivables | | Cadangan Kerugian Penurunan Nilai (CKPN) Individual Allowance for Impairment Losses Individual | Cadangan Kerugian Penurunan Nilai (CKPN) Kolektif Allowance for Impairment Losses Collective | Tagihan Yang Dihapus Buku Written-Off Receivables |
|---------------------|--|------------------------|--|-------------------------------|---|---|---|
| | | | Belum Jatuh Tempo Non Past Due | Telah Jatuh Tempo Past Due | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 30 Juni 2017 | | | | | | | |
| 1 | Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry | 442 | - | - | - | - | - |
| 2 | Perikanan Fishery | 436 | - | - | - | - | - |
| 3 | Pertambangan dan Penggalian Mining and Quarrying | - | - | - | - | - | - |
| 4 | Industri Pengolahan Manufacturing | 590.683 | - | 1.508 | - | 4.039 | - |
| 5 | Listrik, Gas dan Air Electricity, Gas and Water | 528 | - | - | - | - | - |
| 6 | Konstruksi Construction | 88.253 | - | 43 | - | 93 | - |
| 7 | Perdagangan Besar dan Eceran Wholesale and Retail Trading | 1.840.875 | - | 28.303 | 12.320 | 11.111 | 3.999 |
| 8 | Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman Hotel and Food & Beverage | 164.728 | - | 30.140 | 11.989 | 28 | - |
| 9 | Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communications | 140.212 | - | 15.757 | 3.745 | 1.639 | - |
| 10 | Perantara Keuangan Financial Intermediary | 23.820 | - | - | - | 13 | - |
| 11 | Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Rental and Business Services | 100.401 | - | - | - | 210 | - |
| 12 | Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security | - | - | - | - | - | - |
| 13 | Jasa Pendidikan Education Services | 1.336 | - | - | - | - | - |
| 14 | Jasa Kesehatan dan Kegiatan Sosial Health Services and Social Activity | 42.611 | - | - | - | 11 | - |
| 15 | Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Public, Socio-Culture, Entertainment and Other Personal Services | 81.725 | - | - | - | 1.089 | - |
| 16 | Jasa Perorangan yang Melayani Rumah Tangga Personal Services Serving Household | - | - | - | - | - | - |
| 17 | Badan Internasional dan Badan Ekstra Internasional Lainnya International Institution and Other Extra International Agencies | - | - | - | - | - | - |
| 18 | Kegiatan yang Belum Jelas Batasannya Undefined Activities | - | - | - | - | - | - |
| 19 | Bukan Lapangan Usaha Non Business Field | 1.259.698 | - | 3.261 | - | 4.336 | - |
| 20 | Lainnya Others | 2.798.085 | - | 12.855 | 4.329 | 3.934 | - |
| | Total | 7.123.833 | - | 91.867 | 32.383 | 26.503 | 3.999 |

Tabel B.6. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individu

Table B.6. Movements of Impairment Provision Disclosure - Banks Individually

(dalam jutaan Rp in million Rp)

| | Keterangan Description | 30 June 2017 | |
|-----|---|---|---|
| | | CKPN Individual Allowance for Impairment Losses Individual | CKPN Kolektif Allowance for Impairment Losses Collective |
| (1) | (2) | (3) | (4) |
| 1 | Saldo Awal CKPN Beginning balance - allowance for impairment losses | 20.319 | 21.853 |
| 2 | Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Provision (reversal) allowance for impairment losses during the year (Net) | 16.063 | 4.650 |
| | 2.a. Pembentukan CKPN pada periode berjalan Provision allowance for impairment losses during the year | 16.063 | 4.650 |
| | 2.b. Pemulihan CKPN pada periode berjalan Reversal allowance for impairment losses during the year | - | - |
| 3 | CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan Allowance for impairment losses used for written-off receivables during the year | (3.999) | - |
| 4 | Pembentukan (pemulihan) lainnya pada periode berjalan Other provision (reversal) of allowance during the year | - | - |
| | Saldo akhir CKPN Ending Balance | 32.383 | 26.503 |

Tabel B.7. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individu
Table B.7. Disclosure of Net Receivables by Portfolio and Rating Category - Banks Individually

(dalam jutaan Rp in million Rp)

| | | 30 June 2017 | | | | | | | | | | | | Tanpa Peringkat Without Rating | Total | |
|-------------------------------|--|--|--|------------------------|----------------------|--------------------|---|----------------------|--|---------------------------------|---|------|------|-----------------------------------|-----------|-----------------------------------|
| No. | Kategori Portofolio Category Portfolio | Tagihan Bersih Net Receivables | | | | | | | | | | | | | | |
| | | Lembaga Pemeringkat Rating Agencies | Peringkat Jangka Panjang Long Term Rating | | | | | | Peringkat Jangka Pendek Short Term Rating | | | | | | | |
| | | | Standard and Poor's | AAA | AA+ to AA- | A+ to A- | BBB+ to BBB- | BB+ to BB- | B+ to B- | Kurang dari B- Lower than B- | A-1 | A-2 | A-3 | | | Kurang dari A-3 Lower than A-3 |
| | | | Fitch Rating | AAA | AA+ to AA- | A+ to A- | BBB+ to BBB- | BB+ to BB- | B+ to B- | Kurang dari B- Lower than B- | F1+ to F1 | F2 | F3 | | | Kurang dari F3 Lower than F3 |
| | | | Moody's | Aaa | Aa1 to Aa3 | A1 to A3 | Baa1 to Baa3 | Ba1 to Ba3 | B1 to B3 | Kurang dari B3 Lower than B3 | P-1 | P-2 | P-3 | Kurang dari P-3 Lower than P-3 | | |
| PT, Fitch Ratings Indonesia | AAA (Idn) | AA+(Idn) to AA-(Idn) | A+(Idn) to A-(Idn) | BBB+(Idn) to BBB-(Idn) | BB+(Idn) to BB-(Idn) | B+(Idn) to B-(Idn) | Kurang dari B-(Idn) Lower than B-(Idn) | F1+(Idn) to F1-(Idn) | F2(Idn) | F3(Idn) | Kurang dari F3(Idn) Lower than F3(Idn) | | | | | |
| PT Pemeringkat Efek Indonesia | idAAA | idAA+ to idAA- | idA+ to idA- | idBBB+ to idBBB- | idBB+ to idBB- | idB+ to idB- | Kurang dari idB- Lower than idB- | idA1 | idA2 | idA3 to idA4 | Kurang dari idA4 Lower than idA4 | | | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) | (15) | (16) | |
| 1 | Tagihan kepada Pemerintah Receivables on Sovereigns | | - | - | - | - | - | - | - | - | - | - | - | - | 1.734.844 | 1.734.844 |
| 2 | Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions | | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Tagihan kepada Bank Receivables on Banks | | - | 619 | 57.110 | 21.731 | - | - | - | - | - | - | - | - | - | 79.460 |
| 5 | Kredit Beragun Rumah Tinggal Loans Secured by Residential Property | | | | | | | | | | | | | | 75.707 | 75.707 |
| 6 | Kredit Beragun Properti Komersial Loans Secured by Commercial Property | | | | | | | | | | | | | | - | - |
| 7 | Kredit Pegawai/Pensiunan Employee/Retired Loans | | | | | | | | | | | | | | 1.244.563 | 1.244.563 |
| 8 | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio | | | | | | | | | | | | | | 206.805 | 206.805 |
| 9 | Tagihan kepada Korporasi Receivables on Corporate | | - | - | - | - | - | - | - | - | - | - | - | - | 3.131.251 | 3.131.251 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Receivables | | | | | | | | | | | | | | 42.295 | 42.295 |
| 11 | Aset Lainnya Other Assets | | | | | | | | | | | | | | 828.983 | 828.983 |
| | Total | | - | 619 | 57.110 | 21.731 | - | - | - | - | - | - | - | - | 7.264.448 | 7.343.908 |

Tabel B.9. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individu
Table B.9. Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Banks Individually

(dalam jutaan Rp in million Rp)

| No. | Kategori Portofolio Category Portfolio | 30 June 2017 | | | | | Bagian Yang Tidak Dijamin Unsecured Portion |
|----------|--|-----------------------------------|--|----------------------|-------------------------------------|-------------------|--|
| | | Tagihan Bersih Net Receivables | Bagian Yang Dijamin Dengan Portion Secured by | | | | |
| | | | Agunan Collateral | Garansi Guarantee | Asuransi Kredit Credit Insurance | Lainnya Others | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| A | Eksposur Neraca Balance Sheet Exposures | | | | | | |
| | Balance Sheet Exposures | | | | | | |
| 1 | Tagihan kepada Pemerintah Receivables on Sovereigns | 1.734.844 | - | - | - | - | 1.734.844 |
| 2 | Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities | - | - | - | - | - | - |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - |
| 4 | Tagihan kepada Bank Receivables on Banks | 79.460 | - | - | - | - | 79.460 |
| 5 | Kredit Beragun Rumah Tinggal Loans Secured by Residential Property | 75.707 | - | - | - | - | 75.707 |
| 6 | Kredit Beragun Properti Komersial Loans Secured by Commercial Property | - | - | - | - | - | - |
| 7 | Kredit Pegawai/Pensiunan Employee/Retired Loans | 1.244.563 | - | - | - | - | 1.244.563 |
| 8 | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio | 183.085 | 9.754 | - | - | - | 173.331 |
| 9 | Tagihan kepada Korporasi Receivables on Corporate | 2.885.324 | 123.651 | - | - | - | 2.761.673 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Receivables | 42.295 | - | - | - | - | 42.295 |
| 11 | Aset Lainnya Other Assets | 828.983 | - | - | - | - | 828.983 |
| | Total Eksposur Neraca Total Exposures Balance Sheet | 7.074.261 | 133.405 | - | - | - | 6.940.856 |
| B | Eksposur Rekening Administratif | | | | | | |
| | Off-Balance Sheet Exposures | | | | | | |
| 1 | Tagihan kepada Pemerintah Receivables on Sovereigns | - | - | - | - | - | - |
| 2 | Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities | - | - | - | - | - | - |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - |
| 4 | Tagihan kepada Bank Receivables on Banks | - | - | - | - | - | - |
| 5 | Kredit Beragun Rumah Tinggal Loans Secured by Residential Property | - | - | - | - | - | - |
| 6 | Kredit Beragun Properti Komersial Loans Secured by Commercial Property | - | - | - | - | - | - |
| 7 | Kredit Pegawai/Pensiunan Employee/Retired Loans | - | - | - | - | - | - |
| 8 | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio | 23.720 | 12.509 | - | - | - | 11.211 |
| 9 | Tagihan kepada Korporasi Receivables on Corporate | 245.927 | 19.269 | - | - | - | 226.658 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Receivables | - | - | - | - | - | - |
| | Total Eksposur Rekening Administratif Total Exposures Off-Balance Sheet | 269.647 | 31.778 | - | - | - | 237.869 |
| C | Eksposur Counterparty Credit Risk | | | | | | |
| | Counterparty Credit Risk Exposures | | | | | | |
| 1 | Tagihan kepada Pemerintah Receivables on Sovereigns | - | - | - | - | - | - |
| 2 | Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities | - | - | - | - | - | - |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions | - | - | - | - | - | - |
| 4 | Tagihan kepada Bank Receivables on Banks | - | - | - | - | - | - |
| 5 | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio | - | - | - | - | - | - |
| 6 | Tagihan kepada Korporasi Receivables on Corporate | - | - | - | - | - | - |
| | Total Eksposur Counterparty Credit Risk Total Exposures Counterparty Credit Risk | - | - | - | - | - | - |
| | Total (A+B+C) | 7.343.908 | 165.183 | - | - | - | 7.178.725 |

Tabel B.10. Pengungkapan Perhitungan ATMR untuk Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank Secara Individu

Tabel B.10. Disclosure of Calculation of Risk Weighted Assets for Credit Risk by Using Standardized Approach - Banks Individually

a. Eksposur Aset di Neraca

a. On Balance Sheet Assets Exposures

| No. | Kategori Portofolio Category Portfolio | 30 June 2017 | | |
|-----|--|-----------------------------------|--|---|
| | | Tagihan Bersih Net Receivables | ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation | ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation |
| (1) | (2) | (3) | (4) | (5) |
| 1 | Tagihan kepada Pemerintah Receivables on Sovereigns | 1.734.844 | - | - |
| 2 | Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities | - | - | - |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions | - | - | - |
| 4 | Tagihan kepada Bank Receivables on Banks | 79.460 | 15.892 | 15.892 |
| 5 | Kredit Beragun Rumah Tinggal Loans Secured by Residential Property | 75.707 | 26.497 | 26.497 |
| 6 | Kredit Beragun Properti Komersial Loans Secured by Commercial Property | 1.244.563 | 622.282 | 622.282 |
| 7 | Kredit Pegawai/Pensiunan Employee/Retired Loans | - | - | - |
| 8 | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio | 183.085 | 137.314 | 129.998 |
| 9 | Tagihan kepada Korporasi Receivables on Corporate | 2.885.324 | 2.885.324 | 2.761.673 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Receivables | 42.295 | 61.017 | 61.017 |
| 11 | Aset Lainnya Other Assets | 828.983 | - | 775.399 |
| | Total | 7.074.261 | 3.748.326 | 4.392.758 |

b. Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif

b. Off-Balance Sheet Commitment/Contingency Exposures

| No. | Kategori Portofolio Category Portfolio | 30 June 2017 | | |
|-----|--|-----------------------------------|--|---|
| | | Tagihan Bersih Net Receivables | ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation | ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation |
| (1) | (2) | (3) | (4) | (5) |
| 1 | Tagihan kepada Pemerintah Receivables on Sovereigns | - | - | - |
| 2 | Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities | - | - | - |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions | - | - | - |
| 4 | Tagihan kepada Bank Receivables on Banks | - | - | - |
| 5 | Kredit Beragun Rumah Tinggal Loans Secured by Residential Property | - | - | - |
| 6 | Kredit Beragun Properti Komersial Loans Secured by Commercial Property | - | - | - |
| 7 | Kredit Pegawai/Pensiunan Employee/Retired Loans | - | - | - |
| 8 | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio | 23.720 | 17.790 | 8.408 |
| 9 | Tagihan kepada Korporasi Receivables on Corporate | 245.927 | 245.927 | 226.658 |
| 10 | Tagihan yang Telah Jatuh Tempo Past Due Receivables | - | - | - |
| | Total | 269.647 | 263.717 | 235.066 |

c. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)

c. Counterparty Credit Risk Exposures

| No. | Kategori Portofolio Category Portfolio | 30 June 2017 | | |
|--------------|--|-----------------------------------|--|---|
| | | Tagihan Bersih Net Receivables | ATMR Sebelum MRK Risk Weighted Assets Before Credit Risk Mitigation | ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation |
| (1) | (2) | (3) | (4) | (5) |
| 1 | Tagihan kepada Pemerintah Receivables on Sovereigns | - | - | - |
| 2 | Tagihan kepada Entitas Sektor Publik Receivables on Public Sector Entities | - | - | - |
| 3 | Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions | - | - | - |
| 4 | Tagihan kepada Bank Receivables on Banks | - | - | - |
| 5 | Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio | - | - | - |
| 6 | Tagihan kepada Korporasi Receivables on Corporate | - | - | - |
| 7 | Eksposur Tertimbang dari Credit Valuation Adjustment (CVA) Risk Weighted of Credit Valuation Adjustment | - | - | - |
| Total | | - | - | - |

d. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk)

d. Settlement Risk Exposures

| No. | Jenis Transaksi Type of Transaction | 30 June 2017 | | |
|--------------|---|-----------------------------|--|---|
| | | Nilai Eksposur Exposures | Faktor Pengurang Modal Capital Deduction Factor | ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation |
| (1) | (2) | (3) | (4) | (5) |
| 1 | Delivery versus payment | | | - |
| a. | Beban Modal/Capital Charges 8% (5-15 hari) | - | | - |
| b. | Beban Modal/Capital Charges 50% (16-30 hari) | - | | - |
| c. | Beban Modal/Capital Charges 75% (31-45 hari) | - | | - |
| d. | Beban Modal/Capital Charges 100% (lebih dari 45 hari) | - | | - |
| 2 | Non-delivery versus payment | - | - | |
| Total | | - | - | - |

e. Eksposur Sekuritisasi

e. Securitization Exposures

| No. | Jenis Transaksi Type of Transaction | 30 June 2017 | |
|--------------|--|--|------------------------------|
| | | Faktor Pengurang Modal Capital Deduction Factor | ATMR Risk Weighted Assets |
| (1) | (2) | (3) | (4) |
| 1 | Fasilitas Kredit Pendukung yang memenuhi persyaratan Qualified Supporting Credit Facility | - | - |
| 2 | Fasilitas Kredit Pendukung yang tidak memenuhi persyaratan Unqualified Supporting Credit Facility | - | - |
| 3 | Fasilitas Likuiditas yang memenuhi persyaratan Qualified Liquidity Facility | | - |
| 4 | Fasilitas Likuiditas yang tidak memenuhi persyaratan Unqualified Liquidity Facility | - | - |
| 5 | Pembelian Efek Beragun Aset yang memenuhi persyaratan Purchase of Securities Guaranteed by qualified assets | - | - |
| 6 | Pembelian Efek Beragun Aset yang tidak memenuhi persyaratan Purchase of Securities Guaranteed by unqualified assets | - | - |
| 7 | Eksposur Sekuritisasi yang tidak tercakup dalam ketentuan mengenai prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum Securities Exposure which are not included in the provisions on the principles of prudance in asset securities activities fo commercial banks | | - |
| Total | | - | - |

f. Total Pengukuran Risiko Kredit

f. Total Credit Risk Disclosure

| | 30 June 2017 |
|--|--------------|
| TOTAL ATMR RISIKO KREDIT | |
| TOTAL RISK WEIGHTED ASSETS FOR CREDIT RISK | 4.627.824 |
| TOTAL FAKTOR PENGURANG MODAL | |
| TOTAL CAPITAL DEDUCTION FACTOR | |

D. Risiko Likuiditas
D. Liquidity Risk

Tabel D.1.a. Pengungkapan Profil Maturitas Rupiah - Bank secara Individu
Table D.1.a. Disclosure of IDR Maturity Profile - Banks Individually

(dalam jutaan Rp in million Rp)

| No | Pos-pos Account | 30 June 2017 | | | | | |
|-----------|---|--------------------|-------------------------|-------------------------------|-------------------------------|---------------------------------|---------------------------|
| | | Saldo Balance | Jatuh Tempo Maturity | | | | |
| | | | ≤ 1 bulan ≤ 1 month | > 1 - 3 bln > 1 - 3 months | > 3 - 6 bln > 3 - 6 months | > 6 - 12 bln > 6 - 12 months | > 12 bulan > 12 months |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| I | NERACA BALANCE SHEET | | | | | | |
| A | Aset Assets | | | | | | |
| | 1. Kas Cash | 58.241 | 58.241 | - | - | - | - |
| | 2. Penempatan pada Bank Indonesia Placements with Bank Indonesia | 1.718.185 | 1.326.821 | 98.808 | 196.193 | 96.363 | - |
| | 3. Penempatan pada Bank Lain Placements with Other Bank | 19.376 | 19.376 | - | - | - | - |
| | 4. Surat Berharga Securities | - | - | - | - | - | - |
| | 5. Kredit yang Diberikan Loans | 4.285.141 | 188.689 | 374.347 | 648.457 | 1.176.828 | 1.896.820 |
| | 6. Tagihan Lainnya Other Receivables | - | - | - | - | - | - |
| | 7. Lain-lain Others | 34.532 | 32.491 | - | - | - | 2.041 |
| | Total Aset Total Assets | 6.115.475 | 1.625.618 | 473.155 | 844.650 | 1.273.191 | 1.898.861 |
| B | Kewajiban Liabilities | | | | | | |
| | 1. Dana Pihak Ketiga Deposits | 5.425.794 | 4.036.832 | 872.922 | 403.566 | 100.029 | 12.445 |
| | 2. Kewajiban pada Bank Indonesia Liabilities with Bank Indonesia | - | - | - | - | - | - |
| | 3. Kewajiban pada Bank Lain Liabilities with Other Bank | 2.058 | 2.058 | - | - | - | - |
| | 4. Surat Berharga yang Diterbitkan Securities Issued | - | - | - | - | - | - |
| | 5. Pinjaman yang Diterima Borrowings | - | - | - | - | - | - |
| | 6. Kewajiban Lainnya Other Liabilities | 35.286 | 35.286 | - | - | - | - |
| | 7. Lain-lain Others | 126.019 | 39.387 | 123 | 23.017 | - | 63.492 |
| | Total Kewajiban Total Liabilities | 5.589.157 | 4.113.563 | 873.045 | 426.583 | 100.029 | 75.937 |
| | Selisih Aset dengan Kewajiban dalam Neraca On Balance Sheet Assets and Liabilities Differences | 526.318 | (2.487.945) | (399.890) | 418.067 | 1.173.162 | 1.822.924 |
| II | REKENING ADMINISTRATIF OFF BALANCE SHEET | | | | | | |
| A | Tagihan Rekening Administratif Off Balance Sheet Receivables | | | | | | |
| | 1. Komitmen Commitments | - | - | - | - | - | - |
| | 2. Kontijensi Contingencies | 201 | - | - | - | - | 201 |
| | Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables | 201 | - | - | - | - | 201 |
| B | Kewajiban Rekening Administratif Off Balance Sheet Liabilities | | | | | | |
| | 1. Komitmen Commitments | 1.093.480 | 70.847 | 173.109 | 357.558 | 491.307 | 659 |
| | 2. Kontijensi Contingencies | 128.251 | 90.093 | 10.358 | 20.350 | 7.450 | - |
| | Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities | 1.221.731 | 160.940 | 183.467 | 377.908 | 498.757 | 659 |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivables and Liabilities Differences | (1.221.530) | (160.940) | (183.467) | (377.908) | (498.757) | (458) |
| | Selisih Differences [(IA-IB)+(IIA-IB)] | (695.212) | (2.648.885) | (583.357) | 40.159 | 674.405 | 1.822.466 |
| | Selisih Kumulatif Cumulative Differences | | (2.648.885) | (3.232.242) | (3.192.083) | (2.517.678) | (695.212) |

Tabel D.1.b. Pengungkapan Profil Maturitas Valas - Bank secara Individu

Table D.1.b. Disclosure of Foreign Exchange Maturity Profile - Banks Individually

(dalam jutaan Rp in million Rp)

| No | Pos-pos Account | 30 June 2017 | | | | | Saldo Balance | Jatuh Tempo / Maturity | | | | |
|-----------|--|------------------------|------------------------------|------------------------------|--------------------------------|--------------------------|------------------|------------------------|-----|-----|-----|-----|
| | | ≤ 1 bulan ≤ 1 month | > 1 - 3 bln > 1 - 3 month | > 3 - 6 bln > 3 - 6 month | > 6 - 12 bln > 6 - 12 month | > 12 bulan > 12 month | | | | | | |
| | | | | | | | | (4) | (5) | (6) | (7) | (8) |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | | | | | |
| I | NERACA BALANCE SHEET | | | | | | | | | | | |
| A | Aset / Assets | | | | | | | | | | | |
| | 1. Kas Cash | 62 | 62 | - | - | - | - | | | | | |
| | 2. Penempatan pada Bank Indonesia Placements with Bank Indonesia | 1.250 | 1.250 | - | - | - | - | | | | | |
| | 3. Penempatan pada Bank lain Placements with Other Bank | 4.508 | 4.508 | - | - | - | - | | | | | |
| | 4. Surat Berharga Securities | - | - | - | - | - | - | | | | | |
| | 5. Kredit yang Diberikan Loans | 7.353 | 679 | 424 | 4.172 | 554 | 1.524 | | | | | |
| | 6. Tagihan Lainnya Other Receivables | 457 | 242 | 179 | 36 | - | - | | | | | |
| | 7. Lain-lain Others | 27 | 27 | - | - | - | - | | | | | |
| | Total Aset / Total Assets | 13.657 | 6.768 | 603 | 4.208 | 554 | 1.524 | | | | | |
| B | Kewajiban / Liabilities | | | | | | | | | | | |
| | 1. Dana Pihak Ketiga Deposits | 12.998 | 11.561 | 1.417 | 10 | 10 | - | | | | | |
| | 2. Kewajiban pada Bank Indonesia Liabilities with Bank Indonesia | - | - | - | - | - | - | | | | | |
| | 3. Kewajiban pada Bank Lain Liabilities with Other Bank | - | - | - | - | - | - | | | | | |
| | 4. Surat Berharga yang Diterbitkan Securities Issued | - | - | - | - | - | - | | | | | |
| | 5. Pinjaman yang Diterima Borrowings | - | - | - | - | - | - | | | | | |
| | 6. Kewajiban Lainnya Other Liabilities | 457 | 242 | 179 | 36 | - | - | | | | | |
| | 7. Lain-lain Others | 7 | 7 | - | - | - | - | | | | | |
| | Total Kewajiban / Total Liabilities | 13.462 | 11.810 | 1.596 | 46 | 10 | - | | | | | |
| | Selisih Aset dengan Kewajiban dalam Neraca On Balance Sheet Assets and Liabilities Differences | 195 | (5.042) | (993) | 4.162 | 544 | 1.524 | | | | | |
| II | REKENING ADMINISTRATIF / OFF BALANCE SHEET | | | | | | | | | | | |
| A | Tagihan Rekening Administratif Off Balance Sheet Receivables | | | | | | | | | | | |
| | 1. Komitmen / Commitments | - | - | - | - | - | - | | | | | |
| | 2. Kontijensi / Contingencies | - | - | - | - | - | - | | | | | |
| | Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables | - | - | - | - | - | - | | | | | |
| B | Kewajiban Rekening Administratif Off Balance Sheet Liabilities | | | | | | | | | | | |
| | 1. Komitmen / Commitments | 1.825 | 200 | 498 | 1.071 | 56 | - | | | | | |
| | 2. Kontijensi / Contingencies | - | - | - | - | - | - | | | | | |
| | Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities | 1.825 | 200 | 498 | 1.071 | 56 | - | | | | | |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivables and Liabilities Differences | (1.825) | (200) | (498) | (1.071) | (56) | - | | | | | |
| | Selisih / Differences [(IA-IB)+(IIA-IIB)] | (1.630) | (5.242) | (1.491) | 3.091 | 488 | 1.524 | | | | | |
| | Selisih Kumulatif / Cumulative Differences | | (5.242) | (6.733) | (3.642) | (3.154) | (1.630) | | | | | |

E. Risiko Operasional

E. Operational Risk

Tabel E. Pengungkapan Risiko Operasional - Bank secara Individu

Table E. Disclosure of Operational Risk - Banks Individually

(dalam jutaan Rp in million Rp)

| No. | Pendekatan Yang Digunakan Indicator Approach | 30 June 2017 | | |
|--------------|---|---|--------------------------------|---------------------------------|
| | | Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average of last 3 years) | Beban Modal Capital Charges | ATMR Risk Weighted Assets |
| (1) | (2) | (3) | (4) | (5) |
| 1 | Pendekatan Indikator Dasar Basic Indikator Approach | 927.430 | 46.372 | 579.644 |
| TOTAL | | 927.430 | 46.372 | 579.644 |