

**LAPORAN PENGUNGKAPAN INFORMASI KUANTITATIF EKSPOSUR RISIKO
JUNI 2018**

A. Struktur Pemodalan 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 2018	30 Juni 2017
		Bank	Bank
I	KOMPONEN MODAL		
	COMPONENTS OF CAPITAL		
A	Modal Inti Core Capital (Tier 1)	1.348.000	1.268.511
	1 Modal Inti Utama Common Equity Tier 1	1.348.000	1.268.511
	a. Modal Disetor Paid-up Capital	231.000	231.000
	b. Cadangan Tambahan Modal Disclosed Reserve	1.127.656	1.044.976
	c. Faktor Pengurang Modal Inti Utama Common Equity Tier 1 Deduction Factor	(10.656)	(7.465)
	d. Kepentingan Non Pengendali Non-controlling Interest	-	-
	2 Modal Inti Tambahan Additional Tier 1	-	-
B	Modal Pelengkap Supplementary Capital (Tier 2)	44.192	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)	44.192	41.667
	2 Faktor Pengurang Modal Pelengkap Supplementary Capital Deduction Factor	-	-
II	TOTAL MODAL INTI DAN MODAL PELENGKAP (A + B)	1.392.192	1.310.178
	TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A + B)		
III	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT	5.052.917	4.627.824
	RISK WEIGHTED ASSETS FOR CREDIT RISK		
IV	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL	659.678	579.644
	RISK WEIGHTED ASSETS FOR OPERATIONAL RISK		
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)]	24,37%	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 Juni 2018			
		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	1.757.309	-	-	1.757.309
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	44.876	-	-	44.876
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	60.924	80	1.822	62.826
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	758.441	303.899	56.614	1.118.954
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	167.751	17.953	199	185.903
9	Tagihan kepada Korporasi Receivables on Corporate	3.565.577	105.556	22.506	3.693.639
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	20.290	7.528	11	27.829
11	Aset Lainnya Other Assets	787.717	43.415	11.199	842.331
Total		7.162.885	478.431	92.351	7.733.667

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

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

No.	Kategori Portofolio Category Portfolio	30 Juni 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 Juni 2018					
		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	1.757.309	-	-	-	-	1.757.309
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	44.876	-	-	-	-	44.876
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	1.339	11.915	15.345	34.227	-	62.826
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	14.941	105.851	150.121	848.041	-	1.118.954
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	142.712	16.980	12.300	13.911	-	185.903
9	Tagihan kepada Korporasi Receivables on Corporate	2.951.098	211.153	216.608	314.780	-	3.693.639
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	20.934	190	3.549	3.156	-	27.829
11	Aset Lainnya Other Assets	-	-	-	-	842.331	842.331
Total		4.933.209	346.089	397.923	1.214.115	842.331	7.733.667

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

No.	Kategori Portofolio Category Portfolio	30 Juni 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 2018												
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	331	-	-	-
2	Perikanan Fishery	-	-	-	-	-	-	-	-	429	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	-	-	6.601	-	-
4	Industri Pengolahan Manufacturing	-	-	-	-	-	-	-	24.319	653.183	9	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	-	-	-	-	-	-	744	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-	4.000	98.737	-	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	-	-	-	-	-	-	-	120.017	2.291.565	15.869	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage	-	-	-	-	-	-	-	860	124.239	-	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communications	-	-	-	-	-	-	-	4.284	141.981	6.605	-
10	Perantara Keuangan Financial Intermediary	-	-	-	-	-	-	-	-	22.478	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Rental and Business Services	-	-	-	-	-	-	-	8.753	155.264	284	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	-	-	-	-	-	-	-	688	8.199	-	-
14	Jasa Kesehatan dan Kegiatan Sosial Health Services and Social Activity	-	-	-	-	-	-	-	874	35.220	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-	-	7.603	102.573	-	-
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	-	-	-	-	4.771	-	1.118.954	3.250	64	225	-
20	Lainnya Others	1.757.309	-	-	44.876	58.055	-	-	10.180	53.106	4.837	842.331
Total		1.757.309	-	-	44.876	62.826	-	1.118.954	185.903	3.693.639	27.829	842.331

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 Kemasyarakatan, 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	206.806	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 Juni 2018			
		Wilayah Area			
		Wilayah 1 Area 1	Wilayah 2 Area 2	Wilayah 3 Area 3	Total
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan Receivables	6.852.934	492.409	88.388	7.433.731
2	Tagihan yang Mengalami Penurunan Nilai (<i>Impaired</i>) Impaired Receivables	36.553	30.236	460	67.249
	a. Belum Jatuh Tempo Non Past Due	-	-	-	-
	b. Telah Jatuh Tempo Past Due	36.553	30.236	460	67.249
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for Impairment Losses - Individual	4.746	14.573	-	19.319
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for Impairment Losses - Collective	19.901	8.417	508	28.826
5	Tagihan yang Dihapus Buku Written-Off Receivables	1.685	-	-	1.685

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 Juni 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 2018							
1	Pertanian, Perburuan dan Kehutanan Agriculture, Hunting and Forestry	331	-	-	-	-	-
2	Perikanan Fishery	161	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	3.260	-	-	-	-	-
4	Industri Pengolahan Manufacturing	617.732	-	751	-	(1.556)	-
5	Listrik, Gas dan Air Electricity, Gas and Water	657	-	-	-	-	-
6	Konstruksi Construction	92.372	-	-	-	(314)	-
7	Perdagangan Besar dan Eceran Wholesale and Retail Trading	2.204.615	-	33.946	(10.611)	(11.542)	1.682
8	Penyediaan Akomodasi dan Penyediaan Makan Minum Hotel and Food & Beverage	121.720	-	-	-	(31)	-
9	Transportasi, Pergudangan dan Komunikasi Transportation, Warehouse and Communications	150.658	-	10.744	(3.492)	(1.059)	-
10	Perantara Keuangan Financial Intermediary	22.465	-	-	-	(1)	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan Real Estate, Rental and Business Services	158.188	-	980	-	(908)	-
12	Administrasi Pemerintahan, Pertahanan dan Jaminan Sosial Wajib Public Administration, Defense and Compulsory Social Security	-	-	-	-	-	-
13	Jasa Pendidikan Education Services	8.416	-	-	-	(2)	-
14	Jasa Kesehatan dan Kegiatan Sosial Health Services and Social Activity	34.092	-	-	-	(275)	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya Public, Socio-Culture, Entertainment and Other Personal Services	105.340	-	-	-	(1.120)	-
16	Jasa Perorangan yang Melayani Rumah Tangga Personal Services Serving Household	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya Internasional Institution and Other Extra International Agencies	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya Undefined Activities	-	-	-	-	-	-
19	Bukan Lapangan Usaha Non Business Field	1.133.155	-	6.116	-	(6.666)	-
20	Lainnya Others	2.780.569	-	14.712	(5.216)	(5.352)	3
Total		7.433.731	-	67.249	(19.319)	(28.826)	1.685

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	580.683	-	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 Makan Minum 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 Internasional 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 Juni 2018		30 Juni 2017	
		CKPN Individual Allowance for Impairment Losses Individual	CKPN Kolektif Allowance for Impairment Losses Collective	CKPN Individual Allowance for Impairment Losses Individual	CKPN Kolektif Allowance for Impairment Losses Collective
(1)	(2)	(3)	(4)	(3)	(4)
1	Saldo Awal CKPN Beginning balance - allowance for impairment losses	19.408	26.492	20.319	21.853
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Provision (reversal) allowance for impairment losses during the year (Net)	1.596	2.334	16.063	4.650
	2.a. Pembentukan CKPN pada periode berjalan Provision allowance for impairment losses during the year	1.596	2.334	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	(1.685)	-	(3.999)	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan Other provision (reversal) of allowance during the year	-	-	-	-
	Saldo akhir CKPN Ending Balance	19.319	28.826	32.383	26.503

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 Juni 2018					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	1.757.309	-	-	-	-	1.757.309
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	44.876	-	-	-	-	44.876
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	62.826	-	-	-	-	62.826
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Property	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	1.118.954	-	-	-	-	1.118.954
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	166.358	11.009	-	-	-	155.349
9	Tagihan kepada Korporasi Receivables on Corporate	3.373.828	183.698	-	-	-	3.190.130
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	27.829	-	-	-	-	27.829
11	Aset Lainnya Other Assets	842.331	-	-	-	-	842.331
	Total Eksposur Neraca Total Exposures Balance Sheet	7.394.311	194.707	-	-	-	7.199.604
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	19.545	7.310	-	-	-	12.235
9	Tagihan kepada Korporasi Receivables on Corporate	319.811	20.323	-	-	-	299.488
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-
	Total Eksposur Rekening Administratif Total Exposures Off-Balance Sheet	339.356	27.633	-	-	-	311.723
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)	7.733.667	222.340	-	-	-	7.511.327

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	Tagihan Bersih Net Receivables	30 Juni 2017				Bagian Yang Tidak Dijamin Unsecured Portion
			Bagian Yang Dijamin Dengan 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

(dalam jutaan Rp in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2018			30 Juni 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	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)	(6)	(7)	(8)
1	Tagihan kepada Pemerintah Receivables on Sovereigns	1.757.309	-	-	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	44.876	8.975	8.975	79.460	15.892	15.892
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	62.826	21.989	21.989	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	1.118.954	559.477	559.477	-	-	-
8	Tagihan kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business and Retail Portfolio	166.358	124.769	116.512	183.085	137.314	129.998
9	Tagihan kepada Korporasi Receivables on Corporate	3.373.828	3.373.828	3.190.130	2.885.324	2.885.324	2.761.673
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	27.829	39.346	39.346	42.295	61.017	61.017
11	Aset Lainnya Other Assets	842.331	-	807.824	828.983	-	775.399
Total		7.394.311	4.128.384	4.744.253	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

(dalam jutaan Rp in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2018			30 Juni 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	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)	(6)	(7)	(8)
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	19.545	14.659	9.176	23.720	17.790	8.408
9	Tagihan kepada Korporasi Receivables on Corporate	319.811	319.811	299.488	245.927	245.927	226.658
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-
Total		339.356	334.470	308.664	269.647	263.717	235.066

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

c. Counterparty Credit Risk Exposures

(dalam jutaan Rp in million Rp)

No.	Kategori Portofolio Category Portfolio	30 Juni 2018			30 Juni 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	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)	(6)	(7)	(8)
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

(dalam jutaan Rp in million Rp)

No.	Jenis Transaksi Type of Transaction	30 Juni 2018			30 Juni 2017		
		Nilai Eksposur Exposures	Faktor Pengurang Modal Capital Deduction Factor	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation	Nilai Eksposur Exposures	Faktor Pengurang Modal Capital Deduction Factor	ATMR Setelah MRK Risk Weighted Assets After Credit Risk Mitigation
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
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

(dalam jutaan Rp in million Rp)

No.	Jenis Transaksi Type of Transaction	30 Juni 2018		30 Juni 2017	
		Faktor Pengurang Modal Capital Deduction Factor	ATMR Risk Weighted Assets	Faktor Pengurang Modal Capital Deduction Factor	ATMR Risk Weighted Assets
(1)	(2)	(3)	(4)	(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

(dalam jutaan Rp in million Rp)

	30 Juni 2018	30 Juni 2017
TOTAL ATMR RISIKO KREDIT		
TOTAL RISK WEIGHTED ASSETS FOR CREDIT RISK	5.052.917	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 Juni 2018					
			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	52.392	52.392	-	-	-	-
	2. Penempatan pada Bank Indonesia Placements with Bank Indonesia	1.739.396	1.542.376	49.492	147.528	-	-
	3. Penempatan pada Bank Lain Placements with Other Bank	10.122	10.122	-	-	-	-
	4. Surat Berharga Securities	-	-	-	-	-	-
	5. Kredit yang Diberikan Loans	4.592.698	427.944	510.255	901.879	1.206.974	1.545.646
	6. Tagihan Lainnya Other Receivables	-	-	-	-	-	-
	7. Lain-lain Others	34.622	32.581	-	-	-	2.041
	Total Aset Total Assets	6.429.230	2.065.415	559.747	1.049.407	1.206.974	1.547.687
B	Kewajiban Liabilities						
	1. Dana Pihak Ketiga Deposits	5.679.122	4.483.529	714.037	353.152	113.941	14.463
	2. Kewajiban pada Bank Indonesia Liabilities with Bank Indonesia	-	-	-	-	-	-
	3. Kewajiban pada Bank Lain Liabilities with Other Bank	1.268	1.268	-	-	-	-
	4. Surat Berharga yang Diterbitkan Securities Issued	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowings	-	-	-	-	-	-
	6. Kewajiban Lainnya Other Liabilities	31.981	31.981	-	-	-	-
	7. Lain-lain Others	133.523	44.581	122	14.400	2.535	71.885
	Total Kewajiban Total Liabilities	5.845.894	4.561.359	714.159	367.552	116.476	86.348
	Selisih Aset dengan Kewajiban dalam Neraca On Balance Sheet Assets and Liabilities Differences	583.336	(2.495.944)	(154.412)	681.855	1.090.498	1.461.339

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 Juni 2018					
			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)
II	REKENING ADMINISTRATIF OFF BALANCE SHEET						
A	Tagihan Rekening Administratif Off Balance Sheet Receivables						
	1. Komitmen Commitments	-	-	-	-	-	-
	2. Kontijensi Contingencies	57	-	-	-	-	57
	Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables	57	-	-	-	-	57
B	Kewajiban Rekening Administratif Off Balance Sheet Liabilities						
	1. Komitmen Commitments	1.374.653	80.340	155.327	442.265	696.713	8
	2. Kontijensi Contingencies	121.209	67.309	17.000	23.600	13.300	-
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities	1.495.862	147.649	172.327	465.865	710.013	8
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivables and Liabilities Differences	(1.495.805)	(147.649)	(172.327)	(465.865)	(710.013)	49
	Selisih Differences [(IA-IB)+(IIA-IIB)]	(912.469)	(2.643.593)	(326.739)	215.990	380.485	1.461.388
	Selisih Kumulatif Cummulative Differences		(2.643.593)	(2.970.332)	(2.754.342)	(2.373.857)	(912.469)

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 Juni 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

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 Juni 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)	
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-IIB)]	(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 Juni 2018					
		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
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I	NERACA BALANCE SHEET						
A	Aset Assets						
	1. Kas Cash	52	52	-	-	-	-
	2. Penempatan pada Bank Indonesia Placements with Bank Indonesia	1.250	1.250	-	-	-	-
	3. Penempatan pada Bank lain Placements with Other Bank	2.425	2.425	-	-	-	-
	4. Surat Berharga Securities	-	-	-	-	-	-
	5. Kredit yang Diberikan Loans	7.589	564	299	5.080	553	1.093
	6. Tagihan Lainnya Other Receivables	510	241	269	-	-	-
	7. Lain-lain Others	25	25	-	-	-	-
	Total Aset Total Assets	11.851	4.557	568	5.080	553	1.093
B	Kewajiban Liabilities						
	1. Dana Pihak Ketiga Deposits	11.084	10.415	669	-	-	-
	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	572	303	269	-	-	-
	7. Lain-lain Others	7	7	-	-	-	-
	Total Kewajiban Total Liabilities	11.663	10.725	938	-	-	-
	Selisih Aset dengan Kewajiban dalam Neraca On Balance Sheet Assets and Liabilities Differences	188	(6.168)	(370)	5.080	553	1.093

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 Juni 2018					
		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
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
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	3.672	291	1.862	1.464	55	-
	2. Kontijensi Contingencies	-	-	-	-	-	-
	Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities	3.672	291	1.862	1.464	55	-
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Receivables and Liabilities Differences	(3.672)	(291)	(1.862)	(1.464)	(55)	-
	Selisih Differences [(IA-IB)+(IIA-IIB)]	(3.484)	(6.459)	(2.232)	3.616	498	1.093
	Selisih Kumulatif Cummulative Differences		(6.459)	(8.691)	(5.075)	(4.577)	(3.484)

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 - 12 month	> 6 > 12 bulan > 12 month
(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

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 - 12 month	> 6 > 12 bulan > 12 month	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
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 Juni 2018			30 Juni 2017		
		Pendapatan Bruto (Rata-rata 3 tahun terakhir) Gross Income (Average of last 3 years)	Beban Modal Capital Charges	ATMR Risk Weighted Assets	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)	(6)	(7)	(8)
1	Pendekatan Indikator Dasar Basic Indikator Approach	351.828	52.774	659.678	927.430	46.372	579.644
TOTAL		351.828	52.774	659.678	927.430	46.372	579.644