

# Tabel Manajemen Risiko

## Risk Management Table

Tabel 1 Pengungkapan Struktur Pemodal Kuantitatif- Bank secara Individual /  
Table 1 Disclosure of Quantitative Capital Structure - Bank Only

(jutaan Rupiah / million Rupiah)

|            |  | 31 Desember 2017 /<br>December 31, 2017 | 31 Desember 2016 /<br>December 31, 2016 |
|------------|--|---|---|
| <b>I</b>   | <b>KOMPONEN MODAL / CAPITAL COMPONENT</b>  |   |   |
|            | <b>A Modal Inti / Core Capital (Tier-1)</b>  | 7,869,682                               | 7,486,712                               |
|            | 1 Modal disetor / Paid-in Capital  | 3,269,574                               | 3,269,574                               |
|            | 2 Cadangan Tambahan Modal / Disclosed Reserve  | 4,600,108                               | 4,227,773                               |
|            | 3 Modal Inovatif / Innovative Capital Instruments  | -                                       | -                                       |
|            | 4 Faktor Pengurang Modal Inti / Tier-1 Capital Deduction Factor  | -                                       | (10,635)                                |
|            | 5 Kepentingan Non Pengendali / Non-controlling Interest  | -                                       | -                                       |
|            | <b>B Modal Pelengkap / Complementary Capital (Tier-2)</b>  | 466,362                                 | 414,668                                 |
|            | 1 Level Atas / Upper Tier-2  | 466,362                                 | 414,668                                 |
|            | 2 Level Bawah maksimum 50% Modal Inti / Lower Tier-2 (maximum 50% of Tier-1 Capital)   | -                                       | -                                       |
|            | 3 Faktor Pengurang Modal Pelengkap / Capital Deduction Factor  | -                                       | -                                       |
|            | <b>C Faktor Pengurang Modal Inti dan Modal Pelengkap / Tier-1 and Tier-2 Capital Deduction Factor</b>  | -                                       | -                                       |
|            | Eksposur Sekuritisasi / Securitization Exposures   | -                                       | -                                       |
|            | <b>D Modal Pelengkap Tambahan Yang Memenuhi Syarat (Tier 3) / Additional Supplementary Capital (Tier-3)</b>  | -                                       | -                                       |
|            | <b>E Modal Pelengkap Tambahan yang Dialokasikan Untuk Mengantisipasi Risiko Pasar Modal / Additional Supplementary Capital For Market Risk Anticipation</b>  | -                                       | -                                       |
| <b>II</b>  | <b>TOTAL MODAL INTI DAN MODAL PELENGKAP (A + B - C) / TOTAL OF CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A+B-C)</b>  | 8,336,044                               | 7,901,380                               |
| <b>III</b> | <b>TOTAL MODAL INTI, MODAL PELENGKAP, DAN MODAL PELENGKAP TAMBAHAN YANG DIALOKASIKAN UNTUK MENGANTISIPASI RISIKO PASAR (A + B - C + E) / TOTAL OF CORE CAPITAL, SUPPLEMENTARY CAPITAL, AND ADDITIONAL SUPPLEMENTARY FOR MARKET RISK ANTICIPATION (A+B-C+E)</b> | 8,336,044                               | 7,901,380                               |
| <b>IV</b>  | <b>ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT / RISK WEIGHTED ASSET FOR CREDIT RISK</b>   | 37,309,008                              | 33,173,457                              |
| <b>V</b>   | <b>ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL / RISK WEIGHTED ASSET FOR OPERATIONAL RISK</b>   | 2,547,225                               | 2,379,313                               |
| <b>VI</b>  | <b>ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR / RISK WEIGHTED ASSET FOR MARKET RISK</b>  | 140,069                                 | 133,987                                 |
|            | A Model Standar / Standardized Method  | 140,069                                 | 133,987                                 |
|            | B Model Internal / Internal Model  | -                                       | -                                       |
| <b>VII</b> | <b>RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM UNTUK RISIKO KREDIT, RISIKO OPERASIONAL DAN RISIKO PASAR [ III : (IV + V + VI) ] / MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK [III: (IV+V+VI)]</b>                           | 20.84%                                  | 22.14%                                  |

Tabel 2.1 Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Individual /  
 Tabel 2.1 Movement of Allowance for Impairment Losses Disclosure - Bank Only

(jutaan Rupiah / million Rupiah)

| Keterangan / Description   | 31 Desember 2017 /<br>December 31, 2017                                    |  | 31 Desember 2016 /<br>December 31, 2016                                    |  |
|--|--|--|--|--|
|  | CKPN Individual /<br>Allowance for<br>Impairment<br>Losses -<br>Individual | CKPN Kolektif /<br>Allowance for<br>Impairment<br>Losses -<br>Collective | CKPN Individual /<br>Allowance for<br>Impairment<br>Losses -<br>Individual | CKPN Kolektif /<br>Allowance for<br>Impairment<br>Losses -<br>Collective |
| Saldo awal CKPN / <i>Beginning Balance – Allowance for Impairment Losses</i>   | 110,111  | 216,788  | 103,325  | 229,738  |
| Pembentukan (pemulihan) CKPN pada periode berjalan (Net) /<br><i>Additional (reversal) allowance for impairment losses during the year (Net)</i>                                   | 15,713   | (144,685)  | 6,899  | (9,392)  |
| 2.a Pembentukan CKPN pada periode berjalan /<br><i>Additional allowance for impairment losses during the year</i>  | 38,250   | 34,206   | 15,000   | 73,885   |
| 2.b Pemulihan CKPN pada periode berjalan /<br><i>Reversal allowance for impairment losses during the year</i>  | (22,537)   | (178,891)  | (8,101)  | (83,277)   |
| CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada<br>periode berjalan / <i>Allowance for impairment losses used for written off<br/>receivables during the year</i> | -  | -  | -  | -  |
| Pembentukan (pemulihan) lainnya pada periode berjalan /<br><i>Other additional (reversal) of allowance during the year</i>   | 625  | (594)  | (113)  | (3,559)  |
| Saldo akhir CKPN / <i>Ending Balance</i>   | 126,449  | 71,509   | 110,111  | 216,787  |

Tabel 2.2 Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual /  
Table 2.2 Disclosure of Net Receivables by Area – Bank Only

(jutaan Rupiah / million Rupiah)

| Kategori Porfolio / Portfolio Category  | 31 Desember 2017 / December 31, 2017                         |                   |               |                  |                  |                |                  |                   |
|---|--|-------------------|---------------|------------------|------------------|----------------|------------------|-------------------|
|   | Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area |                   |               |                  |                  |                |                  | Total             |
|   | Area 1   | Area 2            | Area 3        | Area 4           | Area 5           | Area 6         | Area 7           |                   |
| Tagihan Kepada Pemerintah /<br><i>Receivables on Sovereigns</i>   | 7,697,036  | -                 | -             | -                | -                | -              | -                | 7,697,036         |
| Tagihan Kepada Entitas Sektor Publik /<br><i>Receivables on Public Sector Entities</i>  | 2,028,984  | 179,941           | -             | -                | -                | 204,833        | -                | 2,413,758         |
| Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional /<br><i>Receivables on Multilateral Development Banks and International Institutions</i> | -  | -                 | -             | -                | -                | -              | -                | -                 |
| Tagihan Kepada Bank /<br><i>Receivables on Banks</i>  | 1,989,774  | -                 | -             | -                | -                | -              | 600,475          | 2,590,249         |
| Kredit Beragun Rumah Tinggal /<br><i>Loans Secured by Residential Property</i>  | 2,869  | 1,376             | -             | -                | -                | -              | -                | 4,245             |
| Kredit Beragun Properti Komersial /<br><i>Loans Secured by Commercial Real Estate</i>   | -  | -                 | -             | -                | -                | -              | -                | -                 |
| Kredit Pegawai/Pensiunan /<br><i>Employee/Retired Loans</i>   | -  | -                 | -             | -                | -                | -              | -                | -                 |
| Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel /<br><i>Receivables on Micro, Small Business &amp; Retail Portfolio</i>                            | 12,862   | 19,479            | 211           | -                | 11               | -              | -                | 32,563            |
| Tagihan Kepada Korporasi /<br><i>Receivables on Corporate</i>   | 19,640,700   | 15,150,487        | 28,176        | 2,623,489        | 1,818,316        | 8,150          | 3,740,652        | 43,009,970        |
| Tagihan Yang Telah Jatuh Tempo /<br><i>Past Due Receivables</i>   | -  | -                 | -             | -                | -                | -              | -                | -                 |
| Aset Lainnya /<br><i>Other Assets</i>   | 240,316  | -                 | -             | -                | -                | -              | -                | 240,316           |
| Eksposur di Unit Syariah /<br><i>Exposures at Sharia Based</i>  | -  | -                 | -             | -                | -                | -              | -                | -                 |
| <b>Jumlah / Total</b>   | <b>31,612,541</b>  | <b>15,351,283</b> | <b>28,387</b> | <b>2,623,489</b> | <b>1,818,327</b> | <b>212,983</b> | <b>4,341,127</b> | <b>55,988,137</b> |

Area 1 : Jakarta

Area 2 : Jawa Barat - West Java

Area 3 : Jawa Tengah - Central Java

Area 4 : Jawa Timur - East Java

Area 5 : Sumatera &amp; Kalimantan

Area 6 : Indonesia Timur (Bali, Sulawesi, Nusa Tenggara, Maluku &amp; Papua) - Eastern Indonesia (Bali, Sulawesi, Nusa Tenggara, Maluku &amp; Papua)

Area 7 : Diluar Indonesia - Overseas

(jutaan Rupiah / million Rupiah)

| 31 Desember 2016 / December 31, 2016                         |            |        |           |           |         |           |            |
|--|------------|--------|-----------|-----------|---------|-----------|------------|
| Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area |            |        |           |           |         |           |            |
| Area 1   | Area 2     | Area 3 | Area 4    | Area 5    | Area 6  | Area 7    | Total      |
| 5,651,505  | -          | -      | -         | -         | -       | -         | 5,651,505  |
| 2,248,190  | 229,653    | -      | -         | -         | 533,399 | -         | 3,011,242  |
| -  | -          | -      | -         | -         | -       | -         | -          |
| 1,082,453  | -          | -      | -         | -         | -       | 2,146,622 | 3,229,075  |
| 1,748  | 233        | -      | -         | -         | -       | -         | 1,981      |
| -  | -          | -      | -         | -         | -       | -         | -          |
| -  | -          | -      | -         | -         | -       | -         | -          |
| 14,840   | 22,005     | 331    | -         | -         | -       | -         | 37,176     |
| 19,127,093   | 10,296,649 | 37,056 | 1,933,735 | 2,535,928 | -       | 2,563,371 | 36,493,832 |
| -  | -          | -      | -         | -         | -       | -         | -          |
| 140,548  | -          | -      | -         | -         | -       | -         | 140,548    |
| -  | -          | -      | -         | -         | -       | -         | -          |
| 28,266,377   | 10,548,540 | 37,387 | 1,933,735 | 2,535,928 | 533,399 | 4,709,993 | 48,565,359 |

Tabel 2.3 Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual /  
Table 2.3 Disclosure of Net Receivables by Contractual Maturity – Bank Only

(jutaan Rupiah / million Rupiah)

| Kategori Porfolio / Portfolio Category   | 31 Desember 2017 / December 31, 2017                         |  |                                       |                         |                                      |                   |
|--|--|--|---------------------------------------|-------------------------|--------------------------------------|-------------------|
|  | Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area |  |                                       |                         |                                      |                   |
|  | ≤ 1 tahun /<br>< 1 year                                      | >1 thn s.d 3thn /<br>> 1 year - 3 year | >3 thn s.d 5thn /<br>>3 year - 5 year | > 5 tahun /<br>> 5 year | Non-Kontraktual /<br>Non-Contractual | Jumlah /<br>Total |
| Tagihan Kepada Pemerintah /<br>Receivables on Sovereigns   | 4,810,663  | -                                      | -                                     | -                       | 2,886,373                            | 7,697,036         |
| Tagihan Kepada Entitas Sektor Publik /<br>Receivables on Public Sector Entities  | 204,834  | 214,179                                | 1,994,745                             | -                       | -                                    | 2,413,758         |
| Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional /<br>Receivables on Multilateral Development Banks and International Institutions | -  | -                                      | -                                     | -                       | -                                    | -                 |
| Tagihan Kepada Bank /<br>Receivables on Banks  | 2,297,315  | 51,583                                 | 392                                   | 6,308                   | 234,651                              | 2,590,249         |
| Kredit Beragun Rumah Tinggal /<br>Loans Secured by Residential Property  | -  | -                                      | -                                     | 4,245                   | -                                    | 4,245             |
| Kredit Beragun Properti Komersial /<br>Loans Secured by Commercial Real Estate   | -  | -                                      | -                                     | -                       | -                                    | -                 |
| Kredit Pegawai/Pensiunan /<br>Employee/Retired Loans   | -  | -                                      | -                                     | -                       | -                                    | -                 |
| Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel /<br>Receivables on Micro, Small Business & Retail Portfolio                                | 665  | 2,633                                  | 6,653                                 | 22,612                  | -                                    | 32,563            |
| Tagihan Kepada Korporasi /<br>Receivables on Corporate   | 30,663,515   | 5,874,102                              | 4,475,745                             | 1,996,608               | -                                    | 43,009,970        |
| Tagihan Yang Telah Jatuh Tempo /<br>Past Due Receivables   | -  | -                                      | -                                     | -                       | -                                    | -                 |
| Aset Lainnya /<br>Other Assets   | -  | -                                      | -                                     | -                       | 240,316                              | 240,316           |
| Eksposur di Unit Syariah /<br>Exposures at Sharia Based  | -  | -                                      | -                                     | -                       | -                                    | -                 |
| <b>Jumlah /<br/>Total</b>  | <b>37,976,992</b>  | <b>6,142,497</b>                       | <b>6,477,535</b>                      | <b>2,029,773</b>        | <b>3,361,340</b>                     | <b>55,988,137</b> |

(jutaan Rupiah / million Rupiah)

| 31 Desember 2016 / December 31, 2016                         |                                       |                                       |                         |                                      |                   |
|--|---------------------------------------|---------------------------------------|-------------------------|--------------------------------------|-------------------|
| Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area |                                       |                                       |                         |                                      |                   |
| ≤ 1 tahun /<br>< 1 year                                      | >1 thn s.d 3thn /<br>>1 year - 3 year | >3 thn s.d 5thn /<br>>3 year - 5 year | > 5 tahun /<br>> 5 year | Non-Kontraktual /<br>Non-Contractual | Jumlah /<br>Total |
| 2,906,877  | 124,482                               | -                                     | -                       | 2,620,146                            | 5,651,505         |
| 913  | 756,788                               | 2,253,541                             | -                       | -                                    | 3,011,242         |
| -  | -                                     | -                                     | -                       | -                                    | -                 |
| 2,411,351  | 358,727                               | 46,195                                | 25,152                  | 387,650                              | 3,229,075         |
| -  | -                                     | -                                     | 1,981                   | -                                    | 1,981             |
| -  | -                                     | -                                     | -                       | -                                    | -                 |
| -  | -                                     | -                                     | -                       | -                                    | -                 |
| 461  | 3,380                                 | 6,461                                 | 26,874                  | -                                    | 37,176            |
| 26,836,085   | 4,409,428                             | 4,150,973                             | 1,097,346               | -                                    | 36,493,832        |
| -  | -                                     | -                                     | -                       | -                                    | -                 |
| -  | -                                     | -                                     | -                       | 140,548                              | 140,548           |
| -  | -                                     | -                                     | -                       | -                                    | -                 |
| 32,155,687   | 5,652,805                             | 6,457,170                             | 1,151,353               | 3,148,344                            | 48,565,359        |

Tabel 2.4 Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual /  
Table 2.4 Disclosure of Net Receivables by Economic Sectors - Bank Only

(jutaan Rupiah / million Rupiah)

| No.                                  | Sektor Ekonomi /<br>Economic Sectors   | Tagihan Kepada<br>Pemerintah /<br>Receivables on<br>Sovereigns | Tagihan Kepada Entitas<br>Sektor Publik /<br>Receivables on Public<br>Sector Entities | Tagihan Kepada Bank<br>Pembangunan Multilateral<br>dan Lembaga Internasional<br>/<br>Receivables on Multilateral<br>Development Banks and<br>International Institutions | Tagihan Kepada<br>Bank /<br>Receivables on<br>Banks | Kredit Beragun<br>Rumah Tinggal /<br>Loans Secured by<br>Residential Property | Kredit Beragun<br>Properti<br>Komersial /<br>Loans Secured by<br>Commercial Real<br>Estate |
|--------------------------------------|--|--|---|---|---|---|--|
| 31 Desember 2017 / December 31, 2017 |  |  |   |   |   |   |  |
| 1                                    | Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry   | -  | -   | -   | -   | -   | -  |
| 2                                    | Perikanan / Fishery  | -  | -   | -   | -   | -   | -  |
| 3                                    | Pertambangan dan Penggalian / Mining and Quarrying   | -  | 2,019,638   | -   | -   | -   | -  |
| 4                                    | Industri Pengolahan / Manufacturing  | -  | -   | -   | -   | -   | -  |
| 5                                    | Listrik, Gas dan Air / Electricity, Gas and Water  | -  | 179,941   | -   | -   | -   | -  |
| 6                                    | Konstruksi / Construction  | -  | 214,179   | -   | -   | -   | -  |
| 7                                    | Perdagangan Besar dan Eceran / Wholesale and Retail Trading  | -  | -   | -   | -   | -   | -  |
| 8                                    | Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage  | -  | -   | -   | -   | -   | -  |
| 9                                    | Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications  | -  | -   | -   | -   | -   | -  |
| 10                                   | Perantara Keuangan / Financial Intermediary  | 7,697,036  | -   | -   | 2,590,249   | -   | -  |
| 11                                   | Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services                                     | -  | -   | -   | -   | -   | -  |
| 12                                   | Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security     | -  | -   | -   | -   | -   | -  |
| 13                                   | Jasa Pendidikan / Education Services   | -  | -   | -   | -   | -   | -  |
| 14                                   | Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities   | -  | -   | -   | -   | -   | -  |
| 15                                   | Jasa Masyarakat, Sosial Budaya, Hiburan an Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services | -  | -   | -   | -   | -   | -  |
| 16                                   | Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers   | -  | -   | -   | -   | -   | -  |
| 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  | -  | -   | -   | -   | 4,245   | -  |
| 20                                   | Lainnya / Others   | -  | -   | -   | -   | -   | -  |
| <b>Jumlah / Total</b>                |  | <b>7,697,036</b>   | <b>2,413,758</b>  | <b>-</b>  | <b>2,590,249</b>                                    | <b>4,245</b>  | <b>-</b>   |
| 31 Desember 2016 / December 31, 2016 |  |  |   |   |   |   |  |
| 1                                    | Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry   | -  | -   | -   | -   | -   | -  |
| 2                                    | Perikanan / Fishery  | -  | -   | -   | -   | -   | -  |
| 3                                    | Pertambangan dan Penggalian / Mining and Quarrying   | -  | 2,780,677   | -   | -   | -   | -  |
| 4                                    | Industri Pengolahan / Manufacturing  | -  | -   | -   | -   | -   | -  |
| 5                                    | Listrik, Gas dan Air / Electricity, Gas and Water  | -  | 229,652   | -   | -   | -   | -  |
| 6                                    | Konstruksi / Construction  | -  | -   | -   | -   | -   | -  |
| 7                                    | Perdagangan Besar dan Eceran / Wholesale and Retail Trading  | -  | -   | -   | -   | -   | -  |
| 8                                    | Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage  | -  | -   | -   | -   | -   | -  |
| 9                                    | Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications  | -  | -   | -   | -   | -   | -  |
| 10                                   | Perantara Keuangan / Financial Intermediary  | 5,527,023  | 913   | -   | 3,229,075   | -   | -  |
| 11                                   | Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services                                     | -  | -   | -   | -   | -   | -  |
| 12                                   | Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security     | 124,482  | -   | -   | -   | -   | -  |
| 13                                   | Jasa Pendidikan / Education Services   | -  | -   | -   | -   | -   | -  |
| 14                                   | Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities   | -  | -   | -   | -   | -   | -  |
| 15                                   | Jasa Masyarakat, Sosial Budaya, Hiburan an Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services | -  | -   | -   | -   | -   | -  |
| 16                                   | Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers   | -  | -   | -   | -   | -   | -  |
| 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  | -  | -   | -   | -   | 1,981   | -  |
| 20                                   | Lainnya / Others   | -  | -   | -   | -   | -   | -  |
| <b>Jumlah / Total</b>                |  | <b>5,651,505</b>   | <b>3,011,242</b>  | <b>-</b>  | <b>3,229,075</b>                                    | <b>1,981</b>  | <b>-</b>   |

(jutaan Rupiah / million Rupiah)

| Kredit Pegawai/<br>Pensiunan /<br>Employee<br>/Retired Loans | Tagihan Kepada Usaha<br>Mikro, Usaha Kecil dan<br>Portofolio Ritel /<br>Receivables on Micro,<br>Small Business & Retail<br>Portfolio | Tagihan Kepada<br>Korporasi /<br>Receivables on<br>Corporate | Tagihan Yang Telah Jatuh<br>Tempo /<br>Past Due Receivables | Aset Lainnya/<br>Other Assets | Eksposur di Unit Syariah /<br>Exposures at Sharia<br>Based Business Activity<br>Unit |
|--|---|--|---|-------------------------------|--|
| -  | -   | 682,661  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | 3,590,927  | -   | -                             | -  |
| -  | -   | 20,242,247   | -   | -                             | -  |
| -  | -   | 1,304,708  | -   | -                             | -  |
| -  | -   | 1,281,987  | -   | -                             | -  |
| -  | -   | 6,915,701  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | 287,562  | -   | -                             | -  |
| -  | -   | 7,621,630  | -   | -                             | -  |
| -  | -   | 1,049,985  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | 32,562   | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | 31,405  | -  | -   | -                             | -  |
| -  | 1,158   | -  | -   | 240,316                       | -  |
| -  | <b>32,563</b>   | <b>43,009,970</b>  | -   | <b>240,316</b>                | -  |
| -  | -   | 973,853  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | 3,410,500  | -   | -                             | -  |
| -  | -   | 17,503,910   | -   | -                             | -  |
| -  | -   | 6,758  | -   | -                             | -  |
| -  | -   | 1,100,043  | -   | -                             | -  |
| -  | -   | 4,695,680  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | 551,500  | -   | -                             | -  |
| -  | -   | 7,203,150  | -   | -                             | -  |
| -  | -   | 1,048,438  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | -   | -  | -   | -                             | -  |
| -  | 35,995  | -  | -   | -                             | -  |
| -  | 1,181   | -  | -   | 140,548                       | -  |
| -  | <b>37,176</b>   | <b>36,493,832</b>  | -   | <b>140,548</b>                | -  |



Tabel 2.5 Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual /  
Table 2.5 Disclosure of Receivables and Provisioning based on Area - Bank Only

(jutaan Rupiah / million Rupiah)

| No | Keterangan / Description   | 31 Desember 2017 / December 31, 2017                  |            |        |           |           |         |         |            |
|----|--|---|------------|--------|-----------|-----------|---------|---------|------------|
|    |  | Tagihan Berdasarkan Wilayah / Net Receivables by Area |            |        |           |           |         |         |            |
|    |  | Area 1  | Area 2     | Area 3 | Area 4    | Area 5    | Area 6  | Area 7  | Total      |
| 1  | Tagihan / Receivables  | 29,229,065  | 14,052,890 | 23,162 | 2,509,895 | 1,791,508 | 212,983 | 562,097 | 48,381,600 |
| 2  | Tagihan yang mengalami penurunan nilai (impaired) / Impaired Receivables                             |   |            |        |           |           |         |         |            |
| a. | Belum Jatuh Tempo / Non Past Due   | 126,449   | -          | -      | -         | -         | -       | -       | 126,449    |
| b. | Telah jatuh tempo / Past Due   | -   | -          | -      | -         | -         | -       | -       | -          |
| 4  | Cadangan kerugian penurunan nilai (CKPN) - Individual / Allowance for Impairment Losses - Individual | 126,449   | -          | -      | -         | -         | -       | -       | 126,449    |
| 5  | Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Allowance for Impairment Losses - Collective   | 20,308  | 38,334     | 123    | 4,490     | 4,703     | 3,551   | -       | 71,509     |
| 6  | Tagihan yang dihapus buku / Written-Off Receivables  | -   | -          | -      | -         | -         | -       | -       | -          |

Area 1 : Jakarta  
 Area 2 : Jawa Barat - West Java  
 Area 3 : Jawa Tengah - Central Java  
 Area 4 : Jawa Timur - East Java  
 Area 5 : Sumatera & Kalimantan  
 Area 6 : Indonesia Timur (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua) - Eastern Indonesia (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua)  
 Area 7 : Diluar Indonesia - Overseas

Tabel 2.6 Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual /  
Table 2.6 Disclosure of Receivables and Provisioning based on Economic Sectors - Bank Only

(jutaan Rupiah / million Rupiah)

| 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 |   |   |   |
| 31 Desember 2017 / December 31, 2017  |                       |   |                              |   |   |   |
| Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry  | 682,661               | -   | -                            | -   | 182   | -   |
| Perikanan / Fishery   | -                     | -   | -                            | -   | -   | -   |
| Pertambangan dan Penggalian / Mining and Quarrying  | 3,856,903             | -   | -                            | -   | 4,059   | -   |
| Industri Pengolahan / Manufacturing   | 17,922,071            | -   | -                            | -   | 47,215  | -   |
| Listrik, Gas dan Air / Electricity, Gas and Water   | 1,484,466             | -   | -                            | -   | 777   | -   |
| Konstruksi / Construction   | 458,367               | 26,449  | -                            | 26,449  | 725   | -   |
| Perdagangan Besar dan Eceran / Wholesale and Retail Trading   | 5,204,643             | -   | -                            | -   | 11,945  | -   |
| Penyediaan Akomodasi dan Penyediaan Makanan dan Minuman / Hotel and Food & Beverage   | -                     | -   | -                            | -   | -   | -   |
| Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications   | 367,087               | 100,000   | -                            | 100,000   | 147   | -   |
| Perantara Keuangan / Financial Intermediary   | 17,365,372            | -   | -                            | -   | 3,044   | -   |
| Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services  | 737,844               | -   | -                            | -   | 3,302   | -   |
| Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security          | -                     | -   | -                            | -   | -   | -   |
| Jasa Pendidikan / Education Services  | -                     | -   | -                            | -   | -   | -   |
| Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activity  | -                     | -   | -                            | -   | -   | -   |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services | 25,062                | -   | -                            | -   | 113   | -   |
| Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households   | -                     | -   | -                            | -   | -   | -   |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies         | -                     | -   | -                            | -   | -   | -   |
| Kegiatan yang Belum Jelas Batasannya / Undefined Activities   | -                     | -   | -                            | -   | -   | -   |
| Bukan Lapangan Usaha / Non Business Field   | 35,650                | -   | -                            | -   | -   | -   |
| Lainnya / Others  | 241,474               | -   | -                            | -   | -   | -   |
| <b>Jumlah / Total</b>   | <b>48,381,600</b>     | <b>126,449</b>  | <b>-</b>                     | <b>126,449</b>  | <b>71,509</b>   | <b>-</b>  |

(jutaan Rupiah / million Rupiah)

| 31 Desember 2016 / December 31, 2016                  |           |        |           |           |         |           |            |
|---|-----------|--------|-----------|-----------|---------|-----------|------------|
| Tagihan Berdasarkan Wilayah / Net Receivables by Area |           |        |           |           |         |           |            |
| Area 1  | Area 2    | Area 3 | Area 4    | Area 5    | Area 6  | Area 7    | Total      |
| 26,262,577  | 9,442,819 | 34,133 | 1,906,788 | 2,219,425 | 533,399 | 2,006,153 | 42,405,294 |
| 150,871   | 9,000     | -      | -         | -         | -       | -         | 159,871    |
| -   | -         | -      | -         | -         | -       | -         | -          |
| 101,111   | 9,000     | -      | -         | -         | -       | -         | 110,111    |
| 123,256   | 73,803    | 126    | 2,023     | 3,789     | 13,791  | -         | 216,788    |
| -   | -         | -      | -         | -         | -       | -         | -          |

(jutaan Rupiah / million Rupiah)

| Sektor Ekonomi /<br>Economic Sectors  | Tagihan /<br>Receivables | Tagihan yang Mengalami Penurunan Nilai /<br>Impaired Receivables |                                 | Cadangan kerugian Penurunan nilai (CKPN)-<br>Individual /<br>Allowance for Impairment Losses -<br>Individual | Cadangan kerugian Penurunan nilai (CKPN)-<br>Kolektif /<br>Allowance for Impairment Losses -<br>Collective | Tagihan yang dihapus buku /<br>Written-Off Receivables |
|---|--------------------------|--|---------------------------------|--|--|--|
|   |                          | Belum Jatuh Tempo /<br>Non Past Due                              | Telah Jatuh Tempo /<br>Past Due |  |  |  |
| 31 Desember 2016 / December 31, 2016  |                          |  |                                 |  |  |  |
| Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry  | 677,822                  | -  | -                               | -  | 220  | -  |
| Perikanan / Fishery   | -                        | -  | -                               | -  | -  | -  |
| Pertambangan dan Penggalian / Mining and Quarrying  | 5,732,241                | -  | -                               | -  | 103,364  | -  |
| Industri Pengolahan / Manufacturing   | 15,423,062               | 9,000  | -                               | 9,000  | 81,048   | -  |
| Listrik, Gas dan Air / Electricity, Gas and Water   | 229,652                  | -  | -                               | -  | 476  | -  |
| Konstruksi / Construction   | 177,299                  | 50,871   | -                               | 1,111  | 1,234  | -  |
| Perdagangan Besar dan Eceran / Wholesale and Retail Trading   | 3,438,226                | -  | -                               | -  | 12,939   | -  |
| Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage   | -                        | -  | -                               | -  | -  | -  |
| Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications   | 634,012                  | 100,000  | -                               | 100,000  | 906  | -  |
| Perantara Keuangan / Financial Intermediary   | 15,054,815               | -  | -                               | -  | 14,726   | -  |
| Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services  | 733,977                  | -  | -                               | -  | 1,488  | -  |
| Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security          | 124,482                  | -  | -                               | -  | 387  | -  |
| Jasa Pendidikan / Education Services  | -                        | -  | -                               | -  | -  | -  |
| Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activity  | -                        | -  | -                               | -  | -  | -  |
| Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services | -                        | -  | -                               | -  | -  | -  |
| Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households   | -                        | -  | -                               | -  | -  | -  |
| Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies         | -                        | -  | -                               | -  | -  | -  |
| Kegiatan yang Belum Jelas Batasannya / Undefined Activities   | -                        | -  | -                               | -  | -  | -  |
| Bukan Lapangan Usaha / Non Business Field   | 37,976                   | -  | -                               | -  | -  | -  |
| Lainnya / Others  | 141,729                  | -  | -                               | -  | -  | -  |
| <b>Jumlah / Total</b>   | <b>42,405,293</b>        | <b>159,871</b>   | <b>-</b>                        | <b>110,111</b>   | <b>216,788</b>   | <b>-</b>   |

Tabel 3.1 Pengungkapan Tagihan Bersih Berdasarkan Kategori Porfolio dan Skala Peringkat - Bank secara Individual/  
 Table 3.1 Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

| 31 Desember 2017 / December 31, 2017  |                                       |  |                      |                     |                        |                      |                    |                   |
|---|---------------------------------------|--|----------------------|---------------------|------------------------|----------------------|--------------------|-------------------|
| Kategori Porfolio /<br>Portfolio Category   | Lembaga Peringkat /<br>Rating Company | Tagihan Bersih / Net Receivables               |                      |                     |                        |                      |                    |                   |
|   |                                       | Peringkat Jangka Panjang /<br>Long Term Rating |                      |                     |                        |                      |                    |                   |
|   | Standard and Poor's                   | AAA  | AA+ to AA-           | A+ to A-            | BBB+ to BBB-           | BB+ to BB-           | B+ to B-           | Less than B-      |
|   | Fitch Rating                          | AAA  | AA+ to AA-           | A+ to A-            | BBB+ to BBB-           | BB+ to BB-           | B+ to B-           | Less than B-      |
|   | Moody's                               | Aaa  | Aa1 to Aa3           | A1 to A3            | Baa1to Baa3            | Ba1 to Ba3           | B1 to B3           | Less than B3      |
|   | 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) | Less than B-(idn) |
|   | PT. ICRA Indonesia                    | [Idr]AAA                                       | [Idr]AA+ to [Idr]AA- | [Idr]A+ to [Idr]A-  | [Idr]BBB+ to [Idr]BBB- | [Idr]BB+ to [Idr]BB- | [Idr]B+ to [Idr]B- | Less than [Idr]B- |
| PT. PEFINDO   | idAAA                                 | idAA+ to idAA-                                 | idA to id A-         | idBBB+ to idBBB-    | idBB to idBB-          | idB+ to B-           | Less than id B-    |                   |
| Tagihan Kepada Pemerintah / Receivables on Sovereigns   | -                                     | -  | -                    | -                   | 7,697,036              | -                    | -                  | -                 |
| Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities  | -                                     | -  | -                    | -                   | 1,814,805              | 233,203              | 365,750            | -                 |
| Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions | -                                     | -  | -                    | -                   | -                      | -                    | -                  | -                 |
| Tagihan Kepada Bank / Receivables on Banks  | 14,899                                | 75,764   | 302,248              | 170,609             | 391,399                | -                    | -                  | -                 |
| Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property  | -                                     | -  | -                    | -                   | -                      | -                    | -                  | -                 |
| Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate   | -                                     | -  | -                    | -                   | -                      | -                    | -                  | -                 |
| Kredit Pegawai/Pensiunan / Employee/Retired Loans   | -                                     | -  | -                    | -                   | -                      | -                    | -                  | -                 |
| Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio                                | -                                     | -  | -                    | -                   | -                      | -                    | -                  | -                 |
| Tagihan kepada Korporasi / Receivables on Corporate   | 314,878                               | 4,103,165                                      | 2,307,706            | 2,142,111           | 34,040                 | -                    | -                  | -                 |
| Tagihan yang Telah Jatuh Tempo / Past Due Receivables   | -                                     | -  | -                    | -                   | -                      | -                    | -                  | -                 |
| Aset Lainnya / Other Assets   | -                                     | -  | -                    | -                   | -                      | -                    | -                  | -                 |
| Eksposur di Unit Usaha Syariah (apabila ada) / Exposures at Sharia Based Business Activity Unit   | -                                     | -  | -                    | -                   | -                      | -                    | -                  | -                 |
| <b>Jumlah / Total</b>   | <b>329,777</b>                        | <b>4,178,929</b>                               | <b>2,609,954</b>     | <b>11,824,561</b>   | <b>658,642</b>         | <b>365,750</b>       | <b>-</b>           | <b>-</b>          |

| 31 Desember 2016 / December 31, 2016  |                                       |  |                      |                     |                        |                      |                    |                   |
|---|---------------------------------------|--|----------------------|---------------------|------------------------|----------------------|--------------------|-------------------|
| Kategori Porfolio /<br>Portfolio Category   | Lembaga Peringkat /<br>Rating Company | Tagihan Bersih / Net Receivables               |                      |                     |                        |                      |                    |                   |
|   |                                       | Peringkat Jangka Panjang /<br>Long Term Rating |                      |                     |                        |                      |                    |                   |
|   | Standard and Poor's                   | AAA  | AA+ to AA-           | A+ to A-            | BBB+ to BBB-           | BB+ to BB-           | B+ to B-           | Less than B-      |
|   | Fitch Rating                          | AAA  | AA+ to AA-           | A+ to A-            | BBB+ to BBB-           | BB+ to BB-           | B+ to B-           | Less than B-      |
|   | Moody's                               | Aaa  | Aa1 to Aa3           | A1 to A3            | Baa1to Baa3            | Ba1 to Ba3           | B1 to B3           | Less than B3      |
|   | 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) | Less than B-(idn) |
|   | PT. ICRA Indonesia                    | [Idr]AAA                                       | [Idr]AA+ to [Idr]AA- | [Idr]A+ to [Idr]A-  | [Idr]BBB+ to [Idr]BBB- | [Idr]BB+ to [Idr]BB- | [Idr]B+ to [Idr]B- | Less than [Idr]B- |
| PT. PEFINDO   | idAAA                                 | idAA+ to idAA-                                 | idA to id A-         | idBBB+ to idBBB-    | idBB to idBB-          | idB+ to B-           | Less than id B-    |                   |
| Tagihan Kepada Pemerintah / Receivables on Sovereigns   | -                                     | -  | -                    | -                   | 5,651,505              | -                    | -                  | -                 |
| Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities  | -                                     | -  | -                    | -                   | 2,476,930              | 533,399              | -                  | -                 |
| Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions | -                                     | -  | -                    | -                   | -                      | -                    | -                  | -                 |
| Tagihan Kepada Bank / Receivables on Banks  | 200,400                               | 226,150  | 2,146,295            | 32,309              | 40,527                 | -                    | -                  | -                 |
| Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property  | -                                     | -  | -                    | -                   | -                      | -                    | -                  | -                 |
| Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate   | -                                     | -  | -                    | -                   | -                      | -                    | -                  | -                 |
| Kredit Pegawai/Pensiunan / Employee/Retired Loans   | -                                     | -  | -                    | -                   | -                      | -                    | -                  | -                 |
| Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio                                | -                                     | -  | -                    | -                   | -                      | -                    | -                  | -                 |
| Tagihan kepada Korporasi / Receivables on Corporate   | 304,391                               | 4,692,099                                      | 1,783,396            | 2,309,001           | 748,750                | -                    | -                  | -                 |
| Tagihan yang Telah Jatuh Tempo / Past Due Receivables   | -                                     | -  | -                    | -                   | -                      | -                    | -                  | -                 |
| Aset Lainnya / Other Assets   | -                                     | -  | -                    | -                   | -                      | -                    | -                  | -                 |
| Eksposur di Unit Usaha Syariah (apabila ada) / Exposures at Sharia Based Business Activity Unit   | -                                     | -  | -                    | -                   | -                      | -                    | -                  | -                 |
| <b>Jumlah / Total</b>   | <b>504,791</b>                        | <b>4,918,249</b>                               | <b>3,929,691</b>     | <b>2,341,310</b>    | <b>8,917,712</b>       | <b>533,399</b>       | <b>-</b>           | <b>-</b>          |

| 31 Desember 2017 / December 31, 2017        |                     |                      |                   |                           |                |
|---|---------------------|----------------------|-------------------|---------------------------|----------------|
| Tagihan Bersih / Net Receivables            |                     |                      |                   |                           |                |
| Peringkat Jangka Pendek / Short Term Rating |                     |                      |                   | Tanpa Peringkat / Unrated | Jumlah / Total |
| A-1   | A-2                 | A-3                  | Less than A-3     |                           |                |
| F1+ to F1                                   | F2                  | F3                   | Less than F3      |                           |                |
| P-1   | P-2                 | P-3                  | Less than P-3     |                           |                |
| F1+(idn) to F1(idn)                         | F2(idn)             | F3(idn)              | Less than F3(idn) |                           |                |
| [Idr]A1+ to [Idr]A1                         | [Idr]A2+ to [Idr]A2 | [Idr]A3+ to [Idr] A3 | Less than [Idr]A3 |                           |                |
| idA1  | idA2                | idA3 to idA4         | Less than idA4    |                           |                |
| -   | -                   | -                    | -                 | -                         | 7,697,036      |
| -   | -                   | -                    | -                 | -                         | 2,413,758      |
| -   | -                   | -                    | -                 | -                         | -              |
| -   | -                   | -                    | -                 | 1,635,330                 | 2,590,249      |
| -   | -                   | -                    | -                 | 4,245                     | 4,245          |
| -   | -                   | -                    | -                 | -                         | -              |
| -   | -                   | -                    | -                 | -                         | -              |
| -   | -                   | -                    | -                 | 32,563                    | 32,563         |
| -   | -                   | -                    | -                 | 34,108,070                | 43,009,970     |
| -   | -                   | -                    | -                 | -                         | -              |
| -   | -                   | -                    | -                 | 240,316                   | 240,316        |
| -   | -                   | -                    | -                 | -                         | -              |
| -   | -                   | -                    | -                 | 36,020,524                | 55,988,137     |

| 31 Desember 2016 / December 31, 2016        |                     |                      |                   |                           |                |
|---|---------------------|----------------------|-------------------|---------------------------|----------------|
| Tagihan Bersih / Net Receivables            |                     |                      |                   |                           |                |
| Peringkat Jangka Pendek / Short Term Rating |                     |                      |                   | Tanpa Peringkat / Unrated | Jumlah / Total |
| A-1   | A-2                 | A-3                  | Less than A-3     |                           |                |
| F1+ to F1                                   | F2                  | F3                   | Less than F3      |                           |                |
| P-1   | P-2                 | P-3                  | Less than P-3     |                           |                |
| F1+(idn) to F1(idn)                         | F2(idn)             | F3(idn)              | Less than F3(idn) |                           |                |
| [Idr]A1+ to [Idr]A1                         | [Idr]A2+ to [Idr]A2 | [Idr]A3+ to [Idr] A3 | Less than [Idr]A3 |                           |                |
| idA1  | idA2                | idA3 to idA4         | Less than idA4    |                           |                |
| -   | -                   | -                    | -                 | -                         | 5,651,505      |
| -   | -                   | -                    | -                 | 913                       | 3,011,242      |
| -   | -                   | -                    | -                 | -                         | -              |
| -   | -                   | -                    | -                 | 583,394                   | 3,229,075      |
| -   | -                   | -                    | -                 | 1,981                     | 1,981          |
| -   | -                   | -                    | -                 | -                         | -              |
| -   | -                   | -                    | -                 | -                         | -              |
| -   | -                   | -                    | -                 | 37,176                    | 37,176         |
| -   | -                   | -                    | -                 | 26,656,195                | 36,493,832     |
| -   | -                   | -                    | -                 | -                         | -              |
| -   | -                   | -                    | -                 | 140,548                   | 140,548        |
| -   | -                   | -                    | -                 | -                         | -              |
| -   | -                   | -                    | -                 | 27,420,207                | 48,565,359     |

Tabel 3.2 Pengungkapan Risiko Kredit Pihak Lawan : Transaksi Derivatif /  
 Tabel 3.2 Disclosure of Counterparty Credit Risk : Derivative Transaction

(jutaan Rupiah / million Rupiah)

| 31 Desember 2017 / December 31, 2017 |                         |   |                          |  |  |  |           |  |
|--------------------------------------|-------------------------|---|--------------------------|--|--|--|-----------|--|
|                                      | National Amount         |   |                          | Tagihan Derivatif /<br>Derivative<br>Receivables | Kewajiban<br>Derivatif/<br>Derivative<br>Liabilities | Tagihan Bersih<br>sebelum MRK /<br>Net Receivables<br>before CRM | MRK / CRM | Tagihan Bersih<br>setelah MRK /<br>Net Receivable after<br>CRM |
|                                      | ≤ 1 Tahun /<br>≤ 1 Year | > 1 Tahun -<br>≤ 5 Tahun /<br>> 1 Year -<br>≤ 5 Years | > 5 Tahun /<br>> 5 Years |  |  |  |           |  |
| 1 Suku Bunga / Interest Rate         | 2,083,502               | 666,173   | 196,728                  | 20,546   | 18,223   | 26,827   | -         | 26,827   |
| 2 Nilai Tukar / Foreign Exchange     | 17,754,874              | 1,972,730   | 13,568                   | 195,442  | 146,006  | 482,711  | -         | 482,711  |
| 3 Lainnya / Others                   | -                       | -   | -                        | -  | -  | -  | -         | -  |
| <b>TOTAL</b>                         | <b>19,838,376</b>       | <b>2,638,903</b>                                      | <b>210,296</b>           | <b>215,988</b>                                   | <b>164,229</b>                                       | <b>509,538</b>   | <b>-</b>  | <b>509,538</b>   |

(jutaan Rupiah / million Rupiah)

| 31 Desember 2016 / December 31, 2016 |   |                          |  |  |  |           |  |
|--------------------------------------|---|--------------------------|--|--|--|-----------|--|
| National Amount                      |   |                          | Tagihan Derivatif /<br>Derivative<br>Receivables | Kewajiban<br>Derivatif/<br>Derivative<br>Liabilities | Tagihan Bersih<br>sebelum MRK /<br>Net Receivables<br>before CRM | MRK / CRM | Tagihan Bersih<br>setelah MRK /<br>Net Receivable after<br>CRM |
| ≤ 1 Tahun /<br>≤ 1 Year              | > 1 Tahun -<br>≤ 5 Tahun /<br>> 1 Year -<br>≤ 5 Years | > 5 Tahun /<br>> 5 Years |  |  |  |           |  |
| 143,165                              | 3,944,745   | 450,789                  | 20,884   | 15,870   | 279,848  | -         | 279,848  |
| 6,485,865                            | 6,436,413   | -                        | 259,668  | 173,804  | 678,530  | -         | 678,530  |
| -                                    | -   | -                        | -  | -  | -  | -         | -  |
| 6,629,030                            | 10,381,158  | 450,789                  | 280,552  | 189,674  | 958,378  | -         | 958,378  |

Tabel 4.1 Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual/  
 Tabel 4.1 Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Only

(jutaan Rupiah / million Rupiah)

| Kategori Portofolio  | 31 Desember 2017 / December 31, 2017                                 |                  |              |          |          |                  |               |                   |          |          | ATMR              | Beban Modal      |
|--|--|------------------|--------------|----------|----------|------------------|---------------|-------------------|----------|----------|-------------------|------------------|
|  | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit |                  |              |          |          |                  |               |                   |          |          |                   |                  |
|  | 0%   | 20%              | 35%          | 40%      | 45%      | 50%              | 75%           | 100%              | 150%     | Lainnya  |                   |                  |
| <b>Eksposur Neraca / Balance Sheet Exposures</b>   |  |                  |              |          |          |                  |               |                   |          |          |                   |                  |
| Tagihan Kepada Pemerintah / Receivables on Sovereigns  | 7,695,831  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities   | -  | -                | -            | -        | -        | 1,814,804        | -             | 438,037           | -        | -        | 1,345,439         | 121,090          |
| Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International             | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Tagihan Kepada Bank / Receivables on Banks   | -  | 576,138          | -            | -        | -        | 1,759,026        | -             | -                 | -        | -        | 994,741           | 89,527           |
| Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property   | -  | -                | 4,245        | -        | -        | -                | -             | -                 | -        | -        | 1,486             | 134              |
| Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate  | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Kredit Pegawai/Pensiunan / Employee/Retired Loans  | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio                               | -  | -                | -            | -        | -        | -                | 32,563        | -                 | -        | -        | 24,422            | 2,198            |
| Tagihan Kepada Korporasi / Receivables on Corporate  | 25,358   | 4,281,106        | -            | -        | -        | 5,436,072        | -             | 25,951,655        | -        | -        | 29,525,912        | 2,657,332        |
| Tagihan Yang Telah Jatuh Tempo / Past Due Receivables  | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Aset Lainnya / Other Assets  | 5,023  | -                | -            | -        | -        | -                | -             | 235,293           | -        | -        | 235,293           | 21,176           |
| Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit  | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| <b>Total Eksposur Neraca</b>   | <b>7,726,212</b>   | <b>4,857,244</b> | <b>4,245</b> | <b>-</b> | <b>-</b> | <b>9,009,902</b> | <b>32,563</b> | <b>26,624,985</b> | <b>-</b> | <b>-</b> | <b>32,127,293</b> | <b>2,891,456</b> |
| <b>Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/ Contingency Receivables Exposures</b> |  |                  |              |          |          |                  |               |                   |          |          |                   |                  |
| Tagihan Kepada Pemerintah / Receivables on Sovereigns  | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities   | -  | -                | -            | -        | -        | -                | -             | 160,917           | -        | -        | 160,917           | 14,483           |
| Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International             | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Tagihan Kepada Bank / Receivables on Banks   | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property   | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate  | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Kredit Pegawai/Pensiunan / Employee/Retired Loans  | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio                               | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Tagihan Kepada Korporasi / Receivables on Corporate  | 157  | 76,313           | -            | -        | -        | 4,872,970        | -             | 2,113,091         | -        | -        | 4,564,839         | 410,836          |
| Tagihan Yang Telah Jatuh Tempo / Past Due Receivables  | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit  | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| <b>Total Eksposur TRA</b>  | <b>157</b>   | <b>76,313</b>    | <b>-</b>     | <b>-</b> | <b>-</b> | <b>4,872,970</b> | <b>-</b>      | <b>2,274,008</b>  | <b>-</b> | <b>-</b> | <b>4,725,756</b>  | <b>425,318</b>   |
| <b>Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk</b>  |  |                  |              |          |          |                  |               |                   |          |          |                   |                  |
| Tagihan Kepada Pemerintah / Receivables on Sovereigns  | 1,205  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| 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             | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Tagihan Kepada Bank / Receivables on Banks   | -  | 95,956           | -            | -        | -        | 128,883          | -             | 30,246            | -        | -        | 200,914           | 18,082           |
| Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio                               | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| Tagihan Kepada Korporasi / Receivables on Corporate  | -  | 60,623           | -            | -        | -        | 26,481           | -             | 166,144           | -        | -        | 255,045           | 22,954           |
| Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit  | -  | -                | -            | -        | -        | -                | -             | -                 | -        | -        | -                 | -                |
| <b>Total Eksposur Counterparty Credit Risk</b>   | <b>1,205</b>   | <b>156,579</b>   | <b>-</b>     | <b>-</b> | <b>-</b> | <b>155,364</b>   | <b>-</b>      | <b>196,390</b>    | <b>-</b> | <b>-</b> | <b>455,959</b>    | <b>41,036</b>    |

(jutaan Rupiah / million Rupiah)

| 31 Desember 2016 / December 31, 2016                                 |           |       |     |     |           |        |            |      |         | ATMR       | Beban Modal |
|--|-----------|-------|-----|-----|-----------|--------|------------|------|---------|------------|-------------|
| Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit |           |       |     |     |           |        |            |      |         |            |             |
| 0%   | 20%       | 35%   | 40% | 45% | 50%       | 75%    | 100%       | 150% | Lainnya |            |             |
| 5,646,478  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| -  | -         | -     | -   | -   | 1,014,719 | -      | 1,996,523  | -    | -       | 2,503,883  | 225,349     |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| -  | 2,207,944 | -     | -   | -   | 488,574   | -      | -          | -    | -       | 685,876    | 61,729      |
| -  | -         | 1,981 | -   | -   | -         | -      | -          | -    | -       | 693        | 62          |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| -  | -         | -     | -   | -   | -         | 37,176 | -          | -    | -       | 27,882     | 2,509       |
| 39,800   | 4,850,925 | -     | -   | -   | 2,504,163 | -      | 23,366,352 | -    | -       | 25,588,618 | 2,302,976   |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| 6,340  | -         | -     | -   | -   | -         | -      | 134,208    | -    | -       | 134,208    | 12,079      |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| 5,692,618  | 7,058,869 | 1,981 | -   | -   | 4,007,456 | 37,176 | 25,497,083 | -    | -       | 28,941,160 | 2,604,704   |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| -  | 87,492    | -     | -   | -   | 3,154,232 | -      | 2,070,074  | -    | -       | 3,664,688  | 329,822     |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| -  | 87,492    | -     | -   | -   | 3,154,232 | -      | 2,070,074  | -    | -       | 3,664,688  | 329,822     |
| 5,027  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| -  | 231,698   | -     | -   | -   | 274,811   | -      | 26,048     | -    | -       | 209,793    | 18,881      |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| -  | 58,074    | -     | -   | -   | 33,034    | -      | 329,686    | -    | -       | 357,818    | 32,204      |
| -  | -         | -     | -   | -   | -         | -      | -          | -    | -       | -          | -           |
| 5,027  | 289,772   | -     | -   | -   | 307,845   | -      | 355,734    | -    | -       | 567,611    | 51,085      |



Tabel 4.2 Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual/  
Tabel 4.2 Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Only

(jutaan Rupiah / million Rupiah)

| Kategori Portofolio /<br>Portfolio Category   | Tagihan Bersih /<br>Net Receivable | 31 Desember 2017 / December 31, 2017 |                        |                                |                     | Bagian Yang Tidak<br>Dijamin /<br>Portion uncovered |
|---|------------------------------------|--------------------------------------|------------------------|--------------------------------|---------------------|---|
|   |                                    | Bagian yang Dijamin Dengan           |                        |                                |                     |   |
|   |                                    | Agunan /<br>Collateral               | Garansi /<br>Guarantee | Asuransi Kredit /<br>Insurance | Lainnya /<br>Others |   |
| <b>Eksposur Neraca / Balance Sheet Exposures</b>  |                                    |                                      |                        |                                |                     |   |
| Tagihan Kepada Pemerintah / Receivables on Sovereigns   | 7,695,831                          | -                                    | -                      | -                              | -                   | 7,695,831   |
| Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities  | 2,252,841                          | 803,874                              | -                      | -                              | -                   | 1,448,967   |
| Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International            | -                                  | -                                    | -                      | -                              | -                   | -   |
| Tagihan Kepada Bank / Receivables on Banks  | 2,335,164                          | -                                    | -                      | -                              | -                   | 2,335,164   |
| Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property  | 4,245                              | -                                    | -                      | -                              | -                   | 4,245   |
| Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate   | -                                  | -                                    | -                      | -                              | -                   | -   |
| Kredit Pegawai/Pensiunan / Employee/Retired Loans   | -                                  | -                                    | -                      | -                              | -                   | -   |
| Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio                              | 32,563                             | -                                    | -                      | -                              | -                   | 32,563  |
| Tagihan Kepada Korporasi / Receivables on Corporate   | 35,694,191                         | 3,079,458                            | 799,875                | -                              | -                   | 31,814,858  |
| Tagihan Yang Telah Jatuh Tempo / Past Due Receivables   | -                                  | -                                    | -                      | -                              | -                   | -   |
| Aset Lainnya / Other Assets   | 240,316                            | -                                    | -                      | -                              | -                   | 240,316   |
| Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit   | -                                  | -                                    | -                      | -                              | -                   | -   |
| <b>Total Eksposur Neraca</b>  | <b>48,255,151</b>                  | <b>3,883,332</b>                     | <b>799,875</b>         | <b>-</b>                       | <b>-</b>            | <b>43,571,944</b>                                   |
| <b>Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures</b> |                                    |                                      |                        |                                |                     |   |
| Tagihan Kepada Pemerintah / Receivables on Sovereigns   | -                                  | -                                    | -                      | -                              | -                   | -   |
| Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities  | 160,917                            | -                                    | -                      | -                              | -                   | 160,917   |
| Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International            | -                                  | -                                    | -                      | -                              | -                   | -   |
| Tagihan Kepada Bank / Receivables on Banks  | -                                  | -                                    | -                      | -                              | -                   | -   |
| Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property  | -                                  | -                                    | -                      | -                              | -                   | -   |
| Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate   | -                                  | -                                    | -                      | -                              | -                   | -   |
| Kredit Pegawai/Pensiunan / Employee/Retired Loans   | -                                  | -                                    | -                      | -                              | -                   | -   |
| Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio                              | -                                  | -                                    | -                      | -                              | -                   | -   |
| Tagihan Kepada Korporasi / Receivables on Corporate   | 7,062,531                          | 4,256,626                            | 602,308                | -                              | -                   | 2,203,597   |
| Tagihan Yang Telah Jatuh Tempo / Past Due Receivables   | -                                  | -                                    | -                      | -                              | -                   | -   |
| Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit   | -                                  | -                                    | -                      | -                              | -                   | -   |
| <b>Total Eksposur TRA</b>   | <b>7,223,448</b>                   | <b>4,256,626</b>                     | <b>602,308</b>         | <b>-</b>                       | <b>-</b>            | <b>2,364,514</b>                                    |
| <b>Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk</b>   |                                    |                                      |                        |                                |                     |   |
| Tagihan Kepada Pemerintah / Receivables on Sovereigns   | 1,205                              | -                                    | -                      | -                              | -                   | 1,205   |
| 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            | -                                  | -                                    | -                      | -                              | -                   | -   |
| Tagihan Kepada Bank / Receivables on Banks  | 255,085                            | -                                    | -                      | -                              | -                   | 255,085   |
| Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio                              | -                                  | -                                    | -                      | -                              | -                   | -   |
| Tagihan Kepada Korporasi / Receivables on Corporate   | 253,248                            | -                                    | -                      | -                              | -                   | 253,248   |
| Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit   | -                                  | -                                    | -                      | -                              | -                   | -   |
| <b>Total Eksposur Counterparty Credit Risk</b>  | <b>509,538</b>                     | <b>-</b>                             | <b>-</b>               | <b>-</b>                       | <b>-</b>            | <b>509,538</b>                                      |
| <b>Total (A+B+C)</b>  | <b>55,988,137</b>                  | <b>8,139,958</b>                     | <b>1,402,183</b>       | <b>-</b>                       | <b>-</b>            | <b>46,445,996</b>                                   |

(jutaan Rupiah / million Rupiah)

| Tagihan Bersih /<br>Net Receivable | 31 Desember 2016 / December 31, 2016 |                        |                                |                     | Bagian Yang Tidak<br>Dijamin /<br>Portion uncovered |
|------------------------------------|--------------------------------------|------------------------|--------------------------------|---------------------|---|
|                                    | Bagian yang Dijamin Dengan           |                        |                                |                     |   |
|                                    | Agunan /<br>Collateral               | Garansi /<br>Guarantee | Asuransi Kredit /<br>Insurance | Lainnya /<br>Others |   |
| 5,646,478                          | -                                    | -                      | -                              | -                   | 5,646,478   |
| 3,011,242                          | 1,013,806                            | -                      | -                              | -                   | 1,997,436   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| 2,696,518                          | -                                    | -                      | -                              | -                   | 2,696,518   |
| 1,981                              | -                                    | -                      | -                              | -                   | 1,981   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| 37,176                             | -                                    | -                      | -                              | -                   | 37,176  |
| 30,761,240                         | 409,002                              | 1,144,607              | -                              | -                   | 29,207,631  |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| 140,548                            | -                                    | -                      | -                              | -                   | 140,548   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| <b>42,295,183</b>                  | <b>1,422,808</b>                     | <b>1,144,607</b>       | <b>-</b>                       | <b>-</b>            | <b>39,727,768</b>                                   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| 5,311,798                          | 2,497,315                            | 617,016                | -                              | -                   | 2,197,467   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| <b>5,311,798</b>                   | <b>2,497,315</b>                     | <b>617,016</b>         | <b>-</b>                       | <b>-</b>            | <b>2,197,467</b>                                    |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| 5,027                              | -                                    | -                      | -                              | -                   | 5,027   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| 532,557                            | -                                    | -                      | -                              | -                   | 532,557   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| 420,794                            | -                                    | -                      | -                              | -                   | 420,794   |
| -                                  | -                                    | -                      | -                              | -                   | -   |
| 958,378                            | -                                    | -                      | -                              | -                   | 958,378   |
| <b>48,565,359</b>                  | <b>3,920,123</b>                     | <b>1,761,623</b>       | <b>-</b>                       | <b>-</b>            | <b>42,883,613</b>                                   |

Tabel 5.1 Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Aset di Neraca /  
Table 5.1 Calculation of Risk Weighted Assets for Credit Risk under Standardized Method

(jutaan Rupiah / million Rupiah)

| No           | Kategori Porfolio /<br>Portfolio Category   | 31 Desember 2017 / December 31, 2017 |                                      |                                     |
|--------------|---|--------------------------------------|--------------------------------------|-------------------------------------|
|              |   | Tagihan Bersih /<br>Net Receivable   | ATMR Sebelum MRK /<br>RWA Before CRM | ATMR Setelah MRK /<br>RWA After CRM |
| 1            | Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>  | 7,695,831                            | -                                    | -                                   |
| 2            | Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>   | 2,252,841                            | 1,345,439                            | 1,345,439                           |
| 3            | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and International</i> | -                                    | -                                    | -                                   |
| 4            | Tagihan Kepada Bank / <i>Receivables on Banks</i>   | 2,335,164                            | 994,741                              | 994,741                             |
| 5            | Kredit Beragun Rumah Tinggal / <i>Loans Secured by Residential Property</i>   | 4,245                                | 1,486                                | 1,486                               |
| 6            | Kredit Beragun Properti Komersial / <i>Loans Secured by Commercial Real Estate</i>  | -                                    | -                                    | -                                   |
| 7            | Kredit Pegawai/Pensiunan / <i>Employee/Retired Loans</i>  | -                                    | -                                    | -                                   |
| 8            | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business &amp; Retail Portfolio</i>               | 32,563                               | 24,422                               | 24,422                              |
| 9            | Tagihan Kepada Korporasi / <i>Receivables on Corporate</i>  | 35,694,191                           | 31,478,257                           | 29,525,911                          |
| 10           | Tagihan Yang Telah Jatuh Tempo / <i>Past Due Receivables</i>  | -                                    | -                                    | -                                   |
| 11           | Aset Lainnya / <i>Other Assets</i>  | 240,316                              | -                                    | 235,293                             |
| <b>TOTAL</b> |   | <b>48,255,151</b>                    | <b>33,844,345</b>                    | <b>32,127,292</b>                   |

Tabel 5.2 Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif

Table 5.2 Calculation of Risk Weighted Assets for Credit Risk under Standardized Approach: Off Balance Sheet Commitment/Contingency Exposures

(jutaan Rupiah / million Rupiah)

| No           | Kategori Porfolio /<br>Portfolio Category   | 31 Desember 2017 / December 31, 2017 |                                      |                                     |
|--------------|---|--------------------------------------|--------------------------------------|-------------------------------------|
|              |   | Tagihan Bersih /<br>Net Receivable   | ATMR Sebelum MRK /<br>RWA Before CRM | ATMR Setelah MRK /<br>RWA After CRM |
| 1            | Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>  | -                                    | -                                    | -                                   |
| 2            | Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>   | 160,917                              | 160,917                              | 160,917                             |
| 3            | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and International</i> | -                                    | -                                    | -                                   |
| 4            | Tagihan Kepada Bank / <i>Receivables on Banks</i>   | -                                    | -                                    | -                                   |
| 5            | Kredit Beragun Rumah Tinggal / <i>Loans Secured by Residential Property</i>   | -                                    | -                                    | -                                   |
| 6            | Kredit Beragun Properti Komersial / <i>Loans Secured by Commercial Real Estate</i>  | -                                    | -                                    | -                                   |
| 7            | Kredit Pegawai/Pensiunan / <i>Employee/Retired Loans</i>  | -                                    | -                                    | -                                   |
| 8            | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business &amp; Retail Portfolio</i>               | -                                    | -                                    | -                                   |
| 9            | Tagihan Kepada Korporasi / <i>Receivables on Corporate</i>  | 7,062,531                            | 6,651,916                            | 4,564,839                           |
| 10           | Tagihan Yang Telah Jatuh Tempo / <i>Past Due Receivables</i>  | -                                    | -                                    | -                                   |
| <b>TOTAL</b> |   | <b>7,223,448</b>                     | <b>6,812,833</b>                     | <b>4,725,756</b>                    |

(jutaan Rupiah / million Rupiah)

| 31 Desember 2016 / December 31, 2016 |                                      |                                     |
|--------------------------------------|--------------------------------------|-------------------------------------|
| Tagihan Bersih /<br>Net Receivable   | ATMR Sebelum MRK /<br>RWA Before CRM | ATMR Setelah MRK /<br>RWA After CRM |
| 5,646,478                            | -                                    | -                                   |
| 3,011,242                            | 3,010,786                            | 2,503,883                           |
| -                                    | -                                    | -                                   |
| 2,696,518                            | 685,876                              | 685,876                             |
| 1,981                                | 693                                  | 693                                 |
| -                                    | -                                    | -                                   |
| -                                    | -                                    | -                                   |
| 37,176                               | 27,882                               | 27,882                              |
| 30,761,240                           | 26,365,114                           | 25,588,618                          |
| -                                    | -                                    | -                                   |
| 140,548                              | -                                    | 134,208                             |
| 42,295,183                           | 30,090,351                           | 28,941,160                          |

(jutaan Rupiah / million Rupiah)

| 31 Desember 2016 / December 31, 2016 |                                      |                                     |
|--------------------------------------|--------------------------------------|-------------------------------------|
| Tagihan Bersih /<br>Net Receivable   | ATMR Sebelum MRK /<br>RWA Before CRM | ATMR Setelah MRK /<br>RWA After CRM |
| -                                    | -                                    | -                                   |
| -                                    | -                                    | -                                   |
| -                                    | -                                    | -                                   |
| -                                    | -                                    | -                                   |
| -                                    | -                                    | -                                   |
| -                                    | -                                    | -                                   |
| -                                    | -                                    | -                                   |
| -                                    | -                                    | -                                   |
| 5,311,798                            | 4,882,009                            | 3,664,687                           |
| -                                    | -                                    | -                                   |
| 5,311,798                            | 4,882,009                            | 3,664,687                           |

Tabel 5.3 Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk) /

Table 5.3 Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: Counterparty Credit Risk Exposure

(jutaan Rupiah / million Rupiah)

| No           | Kategori Porfolio /<br>Portfolio Category   | 31 Desember 2017 / December 31, 2017 |                                      |                                     |
|--------------|---|--------------------------------------|--------------------------------------|-------------------------------------|
|              |   | Tagihan Bersih /<br>Net Receivable   | ATMR Sebelum MRK /<br>RWA Before CRM | ATMR Setelah MRK /<br>RWA After CRM |
| 1            | Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>  | 1,205                                | -                                    | -                                   |
| 2            | Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>   | -                                    | -                                    | -                                   |
| 3            | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and International</i> | -                                    | -                                    | -                                   |
| 4            | Tagihan Kepada Bank / <i>Receivables on Banks</i>   | 255,085                              | 113,879                              | 113,879                             |
| 5            | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business &amp; Retail Portfolio</i>               | -                                    | -                                    | -                                   |
| 6            | Tagihan Kepada Korporasi / <i>Receivables on Corporate</i>  | 253,248                              | 191,509                              | 191,509                             |
| 7            | Eksposur Tertimbang dari Credit Valuation adjustment (CVA)  |                                      |                                      | 150,572                             |
| <b>TOTAL</b> |   | <b>509,538</b>                       | <b>305,388</b>                       | <b>455,960</b>                      |

Tabel 5.4 Pengungkapan Total Pengukuran Risiko Kredit /

Table 5.4 Disclosure of Total Credit Risk Measurement

(jutaan Rupiah / million Rupiah)

|   | 31 Desember 2017 /<br>December 31, 2017 | 31 Desember 2016 /<br>December 31, 2016 |
|---|---|---|
| TOTAL ATMR RISIKO KREDIT / TOTAL RWA - CREDIT RISK            | 37,309,008                              | 33,173,457                              |
| TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR | -                                       | -                                       |

Tabel 6 Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar - Bank Secara Individual

Table 6 Disclosure of Market Risk Using Standardized Method - Bank Only

(jutaan Rupiah / million Rupiah)

| No           | Jenis Risiko /<br>Type of Risk                    | 31 Desember 2017 / December 31, 2017 |                | 31 Desember 2016 / December 31, 2016 |                |
|--------------|---|--------------------------------------|----------------|--------------------------------------|----------------|
|              |   | Beban Modal /<br>Capital Charge      | ATMR /<br>RWA  | Beban Modal /<br>Capital Charge      | ATMR /<br>RWA  |
| 1            | Risiko Suku Bunga / <i>Interest Rate Risk</i>     |                                      |                |                                      |                |
|              | a. Risiko Spesifik / <i>Specific Risk</i>         | -                                    | -              | -                                    | -              |
|              | b. Risiko Umum / <i>General Risk</i>              | 9,738                                | 121,726        | 10,092                               | 126,149        |
| 2            | Risiko Nilai Tukar / <i>Foreign Exchange Risk</i> | 1,468                                | 18,343         | 627                                  | 7,838          |
| 3            | Risiko Ekuitas / <i>Equity Risk</i>               | -                                    | -              | -                                    | -              |
| 4            | Risiko Komoditas / <i>Commodity Risk</i>          | -                                    | -              | -                                    | -              |
| 5            | Risiko Option / <i>Option Risk</i>                | -                                    | -              | -                                    | -              |
| <b>TOTAL</b> |   | <b>11,206</b>                        | <b>140,069</b> | <b>10,719</b>                        | <b>133,987</b> |

(jutaan Rupiah / million Rupiah)

| 31 Desember 2016 / December 31, 2016 |                                      |                                     |
|--------------------------------------|--------------------------------------|-------------------------------------|
| Tagihan Bersih /<br>Net Receivable   | ATMR Sebelum MRK /<br>RWA Before CRM | ATMR Setelah MRK /<br>RWA After CRM |
| 5,027                                | -                                    | -                                   |
| -                                    | -                                    | -                                   |
| -                                    | -                                    | -                                   |
| 532,557                              | 209,793                              | 209,793                             |
| -                                    | -                                    | -                                   |
| 420,794                              | 357,817                              | 357,817                             |
| -                                    | -                                    | -                                   |
| 958,378                              | 567,610                              | 567,610                             |

Tabel 7 Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual  
Table 7 Quantitative Disclosure of Operational Risk - Bank Only

(jutaan Rupiah / million Rupiah)

| Pendekatan Yang Digunakan /<br>Indicator Approach   | Pendapatan Bruto (Rata-rata 3 tahun<br>terakhir) /<br>Average Gross Income in the Past 3<br>years | Beban Modal /<br>Capital Charge | ATMR /<br>RWA |
|---|---|---------------------------------|---------------|
| 31 Desember 2017 / December 31, 2017<br>Pendekatan Indikator Dasar / Basic Indicator Approach | 1,358,517   | 203,778                         | 2,547,225     |
| Total   | 1,358,517   | 203,778                         | 2,547,225     |
| 31 Desember 2016 / December 31, 2016<br>Pendekatan Indikator Dasar / Basic Indicator Approach | 1,268,964   | 190,345                         | 2,379,313     |
| Total   | 1,268,964   | 190,345                         | 2,379,313     |

Tabel 8.1 Pengungkapan Profil Maturitas Rupiah - Bank secara Individual /  
 Tabel 8.1 Disclosure of Rupiah Maturity Profile - Bank Only

(jutaan Rupiah / million Rupiah)

| No        | POS-POS / Accounts   | 31 Desember 2017 / December 31, 2017 |                          |   |  |  |                             |
|-----------|--|--------------------------------------|--------------------------|---|--|--|-----------------------------|
|           |  | Saldo / Balance                      | ≤ 1 bulan /<br>< 1 month | > 1 bln - 3 bln /<br>> 1 month - 3 months | > 3 bln - 6 bln /<br>> 3 months - 6 months | > 6 bln - 12 bln /<br>> 6 months - 12 months | > 12 bulan /<br>> 12 months |
| <b>I</b>  | <b>Neraca / Balance Sheet</b>  |                                      |                          |   |  |  |                             |
|           | <b>A Aset / Assets</b>   |                                      |                          |   |  |  |                             |
|           | 1 Kas / Cash   | 1,872                                | 1,872                    | -   | -  | -  | -                           |
|           | 2 Penempatan pada Bank Indonesia / Placement with Bank Indonesia   | 5,135,269                            | 2,915,626                | 815,062                                   | 834,993                                    | 569,588                                      | -                           |
|           | 3 Penempatan pada bank lain / Placement with Other Banks   | 504,167                              | 504,167                  | -   | -  | -  | -                           |
|           | 4 Surat Berharga / Marketable Securities   | 437,132                              | 174,117                  | 145,455                                   | 117,560                                    | -  | -                           |
|           | 5 Kredit yang diberikan / Loans  | 12,730,741                           | 9,245,379                | 1,728,979                                 | 221,052                                    | 83,500                                       | 1,451,831                   |
|           | 6 Tagihan Lainnya / Other Receivables  | 1,497,479                            | 407,382                  | 625,456                                   | 464,300                                    | 341  | -                           |
|           | 7 Lain-lain / Others   | 139,562                              | 139,562                  | -   | -  | -  | -                           |
|           | <b>Total Aset / Total Assets</b>   | <b>20,446,222</b>                    | <b>13,388,105</b>        | <b>3,314,952</b>                          | <b>1,637,905</b>                           | <b>653,429</b>                               | <b>1,451,831</b>            |
|           | <b>B Liabilitas / Liabilities</b>  |                                      |                          |   |  |  |                             |
|           | 1 Dana Pihak Ketiga / Third Party Fund   | 7,856,480                            | 7,603,722                | 211,224                                   | 30,334                                     | 11,200                                       | -                           |
|           | 2 Liabilitas kepada Bank Indonesia / Liabilities with Bank Indonesia   | 787                                  | 787                      | -   | -  | -  | -                           |
|           | 3 Liabilitas kepada bank lain / Liabilities with Other Banks   | 687,900                              | 104,071                  | -   | 583,829                                    | -  | -                           |
|           | 4 Surat Berharga yang Diterbitkan / Securities Issued  | -                                    | -                        | -   | -  | -  | -                           |
|           | 5 Pinjaman yang Diterima / Borrowing   | -                                    | -                        | -   | -  | -  | -                           |
|           | 6 Liabilitas Lainnya / Other Liabilities   | 1,345,986                            | 345,674                  | 576,198                                   | 424,114                                    | -  | -                           |
|           | 7 Lain-lain / Others   | 268,176                              | 268,176                  | -   | -  | -  | -                           |
|           | <b>Total Liabilitas / Total Liabilities</b>  | <b>10,159,329</b>                    | <b>8,322,430</b>         | <b>787,422</b>                            | <b>1,038,277</b>                           | <b>11,200</b>                                | <b>-</b>                    |
|           | <b>Selisih Aset dengan Liabilitas dalam Neraca / Assets and Liabilities Differences</b>                                  | <b>10,286,893</b>                    | <b>5,065,675</b>         | <b>2,527,530</b>                          | <b>599,628</b>                             | <b>642,229</b>                               | <b>1,451,831</b>            |
| <b>II</b> | <b>Rekening Administratif / Off Balance Sheet</b>  |                                      |                          |   |  |  |                             |
|           | <b>A Tagihan Rekening Administratif / Off Balance Sheet Receivables</b>  |                                      |                          |   |  |  |                             |
|           | 1 Komitmen / Commitment  | 9,902,181                            | 3,079,195                | 1,728,060                                 | 786,996                                    | 2,265,179                                    | 2,042,751                   |
|           | 2 Kontinjensi / Contingencies  | 31,197                               | -                        | -   | -  | -  | 31,197                      |
|           | <b>Total Tagihan Rekening Administratif / Total Off Balance Sheet</b>  | <b>9,933,378</b>                     | <b>3,079,195</b>         | <b>1,728,060</b>                          | <b>786,996</b>                             | <b>2,265,179</b>                             | <b>2,073,948</b>            |
|           | <b>B Liabilitas Rekening Administratif / Off Balance Sheet Liabilities</b>   |                                      |                          |   |  |  |                             |
|           | 1 Komitmen / Commitment  | 12,234,259                           | 3,778,334                | 2,469,730                                 | 797,391                                    | 2,292,420                                    | 2,896,384                   |
|           | 2 Kontinjensi / Contingencies  | -                                    | -                        | -   | -  | -  | -                           |
|           | <b>Total Kewajiban Rekening Administratif / Total Off Balance Sheet Liabilities</b>                                      | <b>12,234,259</b>                    | <b>3,778,334</b>         | <b>2,469,730</b>                          | <b>797,391</b>                             | <b>2,292,420</b>                             | <b>2,896,384</b>            |
|           | <b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Assets and Liabilities Differences</b> | <b>(2,300,881)</b>                   | <b>(699,139)</b>         | <b>(741,670)</b>                          | <b>(10,395)</b>                            | <b>(27,241)</b>                              | <b>(822,436)</b>            |
|           | <b>[(IA-IB) + (IIA-IIIB)]</b>  | <b>7,986,012</b>                     | <b>4,366,536</b>         | <b>1,785,860</b>                          | <b>589,233</b>                             | <b>614,988</b>                               | <b>629,395</b>              |
|           | <b>Selisih Kumulatif / Cumulative Differences</b>  | <b>7,986,012</b>                     | <b>4,366,536</b>         | <b>6,152,396</b>                          | <b>6,741,629</b>                           | <b>7,356,617</b>                             | <b>7,986,012</b>            |

| 31 Desember 2016 / December 31, 2016 |                          |   |  |  |                             |
|--------------------------------------|--------------------------|---|--|--|-----------------------------|
| Saldo / Balance                      | ≤ 1 bulan /<br>< 1 month | > 1 bln - 3 bln /<br>> 1 month - 3 months | > 3 bln - 6 bln /<br>> 3 months - 6 months | > 6 bln - 12 bln /<br>> 6 months - 12 months | > 12 bulan /<br>> 12 months |
|                                      |                          |   |  |  |                             |
|                                      |                          |   |  |  |                             |
| 2,287                                | 2,287                    | -   | -  | -  | -                           |
| 3,406,721                            | 1,089,265                | 494,101                                   | 778,926                                    | 1,044,429                                    | -                           |
| 203,492                              | 203,492                  | -   | -  | -  | -                           |
| 163,777                              | 93,915                   | 15,911                                    | 53,951                                     | -  | -                           |
| 11,129,690                           | 6,748,735                | 1,566,531                                 | 340,573                                    | 1,084,481                                    | 1,389,370                   |
| 1,363,283                            | 328,905                  | 436,858                                   | 597,520                                    | -  | -                           |
| 87,131                               | 87,131                   | -   | -  | -  | -                           |
| 16,356,381                           | 8,553,730                | 2,513,401                                 | 1,770,970                                  | 2,128,910                                    | 1,389,370                   |
|                                      |                          |   |  |  |                             |
|                                      |                          |   |  |  |                             |
| 6,447,825                            | 6,019,432                | 384,638                                   | 43,755                                     | -  | -                           |
| 395                                  | 395                      | -   | -  | -  | -                           |
| 734,273                              | 734,273                  | -   | -  | -  | -                           |
| -                                    | -                        | -   | -  | -  | -                           |
| 264                                  | -                        | 128                                       | -  | 136  | -                           |
| 1,269,171                            | 239,919                  | 431,732                                   | 597,520                                    | -  | -                           |
| 236,427                              | 236,427                  | -   | -  | -  | -                           |
| 8,688,355                            | 7,230,446                | 816,498                                   | 641,275                                    | 136  | -                           |
| 7,668,026                            | 1,323,284                | 1,696,903                                 | 1,129,695                                  | 2,128,774                                    | 1,389,370                   |
|                                      |                          |   |  |  |                             |
|                                      |                          |   |  |  |                             |
|                                      |                          |   |  |  |                             |
| 7,681,795                            | 2,131,430                | 677,556                                   | 287,029                                    | 907,627                                      | 3,678,153                   |
| 25,185                               | -                        | -   | -  | -  | 25,185                      |
| 7,706,980                            | 2,131,430                | 677,556                                   | 287,029                                    | 907,627                                      | 3,703,338                   |
|                                      |                          |   |  |  |                             |
|                                      |                          |   |  |  |                             |
| 6,933,620                            | 774,826                  | 743,705                                   | 336,645                                    | 1,027,527                                    | 4,050,917                   |
| -                                    | -                        | -   | -  | -  | -                           |
| 6,933,620                            | 774,826                  | 743,705                                   | 336,645                                    | 1,027,527                                    | 4,050,917                   |
| 773,360                              | 1,356,604                | (66,149)                                  | (49,616)                                   | (119,900)                                    | (347,579)                   |
| 8,441,386                            | 2,679,888                | 1,630,754                                 | 1,080,079                                  | 2,008,874                                    | 1,041,791                   |
| 8,441,386                            | 2,679,888                | 4,310,642                                 | 5,390,721                                  | 7,399,595                                    | 8,441,386                   |



Tabel 8.2 Pengungkapan Profil Maturitas Valuta Asing - Bank secara Individual /  
Tabel 8.2 Disclosure of Foreign Exchange Maturity Profile - Bank Only

(jutaan Rupiah / million Rupiah)

| No | POS-POS / Accounts   | 31 Desember 2017 / December 31, 2017 |                       |  |   |   |                          |
|----|--|--------------------------------------|-----------------------|--|---|---|--------------------------|
|    |  | Saldo / Balance                      | ≤ 1 bulan / < 1 month | > 1 bln - 3 bln / > 1 month - 3 months | > 3 bln - 6 bln / > 3 months - 6 months | > 6 bln - 12 bln / > 6 months - 12 months | > 12 bulan / > 12 months |
| I  | <b>Neraca / Balance Sheet</b>  |                                      |                       |  |   |   |                          |
|    | <b>A Aset / Assets</b>   |                                      |                       |  |   |   |                          |
|    | 1 Kas / Cash   | 232                                  | 232                   | -                                      | -                                       | -   | -                        |
|    | 2 Penempatan pada Bank Indonesia / Placement with Bank Indonesia   | 177,685                              | 177,685               | -                                      | -                                       | -   | -                        |
|    | 3 Penempatan pada bank lain / Placement with Other Banks   | 16,988                               | 16,988                | -                                      | -                                       | -   | -                        |
|    | 4 Surat Berharga / Marketable Securities   | 96,404                               | 13,734                | 22,356                                 | 60,314                                  | -   | -                        |
|    | 5 Kredit yang diberikan / Loans  | 1,726,813                            | 626,492               | 227,671                                | 87,158                                  | 192,179                                   | 593,313                  |
|    | 6 Tagihan Lainnya / Other Receivables  | 42,049                               | 11,414                | 18,096                                 | 12,539                                  | -   | -                        |
|    | 7 Lain-lain / Others   | 4,006                                | 3,554                 | -                                      | 452                                     | -   | -                        |
|    | <b>Total Aset / Total Assets</b>   | <b>2,064,177</b>                     | <b>850,099</b>        | <b>268,123</b>                         | <b>160,463</b>                          | <b>192,179</b>                            | <b>593,313</b>           |
|    | <b>B Liabilitas / Liabilities</b>  |                                      |                       |  |   |   |                          |
|    | 1 Dana Pihak Ketiga / Third Party Fund   | 837,638                              | 711,288               | 121,141                                | 209                                     | 5,000                                     | -                        |
|    | 2 Liabilitas kepada Bank Indonesia / Liabilities with Bank Indonesia   | -                                    | -                     | -                                      | -                                       | -   | -                        |
|    | 3 Liabilitas kepada bank lain / Liabilities with Other Banks   | 180,503                              | 120,503               | 60,000                                 | -                                       | -   | -                        |
|    | 4 Surat Berharga yang Diterbitkan / Securities Issued  | -                                    | -                     | -                                      | -                                       | -   | -                        |
|    | 5 Pinjaman yang Diterima / Borrowing   | 1,122,207                            | 50,000                | 100,000                                | 150,000                                 | 342,207                                   | 480,000                  |
|    | 6 Liabilitas Lainnya / Other Liabilities   | 34,732                               | 10,004                | 15,555                                 | 9,173                                   | -   | -                        |
|    | 7 Lain-lain / Others   | 8,775                                | 8,775                 | -                                      | -                                       | -   | -                        |
|    | <b>Total Liabilitas / Total Liabilities</b>  | <b>2,183,855</b>                     | <b>900,570</b>        | <b>296,696</b>                         | <b>159,382</b>                          | <b>347,207</b>                            | <b>480,000</b>           |
|    | <b>Selisih Aset dengan Liabilitas dalam Neraca / Assets and Liabilities Differences</b>                                  | <b>(119,678)</b>                     | <b>(50,471)</b>       | <b>(28,573)</b>                        | <b>1,081</b>                            | <b>(155,028)</b>                          | <b>113,313</b>           |
| II | <b>Rekening Administratif / Off Balance Sheet</b>  |                                      |                       |  |   |   |                          |
|    | <b>A Tagihan Rekening Administratif / Off Balance Sheet Receivables</b>  |                                      |                       |  |   |   |                          |
|    | 1 Komitmen / Commitment  | 982,430                              | 308,314               | 180,026                                | 64,442                                  | 178,805                                   | 250,843                  |
|    | 2 Kontinjensi / Contingencies  | 1                                    | -                     | -                                      | -                                       | -   | 1                        |
|    | <b>Total Tagihan Rekening Administratif / Total Off Balance Sheet</b>  | <b>982,431</b>                       | <b>308,314</b>        | <b>180,026</b>                         | <b>64,442</b>                           | <b>178,805</b>                            | <b>250,844</b>           |
|    | <b>B Liabilitas Rekening Administratif / Off Balance Sheet Liabilities</b>   |                                      |                       |  |   |   |                          |
|    | 1 Komitmen / Commitment  | 1,067,820                            | 268,361               | 180,306                                | 68,351                                  | 196,894                                   | 353,908                  |
|    | 2 Kontinjensi / Contingencies  | -                                    | -                     | -                                      | -                                       | -   | -                        |
|    | <b>Total Kewajiban Rekening Administratif / Total Off Balance Sheet Liabilities</b>                                      | <b>1,067,820</b>                     | <b>268,361</b>        | <b>180,306</b>                         | <b>68,351</b>                           | <b>196,894</b>                            | <b>353,908</b>           |
|    | <b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Assets and Liabilities Differences</b> | <b>(85,389)</b>                      | <b>39,953</b>         | <b>(280)</b>                           | <b>(3,909)</b>                          | <b>(18,089)</b>                           | <b>(103,064)</b>         |
|    | <b>[(IA-IB) + (IIA-IIIB)]</b>  | <b>(205,067)</b>                     | <b>(10,518)</b>       | <b>(28,853)</b>                        | <b>(2,828)</b>                          | <b>(173,117)</b>                          | <b>10,249</b>            |
|    | <b>Selisih Kumulatif / Cumulative Differences</b>  | <b>(205,067)</b>                     | <b>(10,518)</b>       | <b>(39,371)</b>                        | <b>(42,199)</b>                         | <b>(215,316)</b>                          | <b>(205,067)</b>         |

Tabel 8.3 Pengungkapan Nilai Liquidity Coverage Ratio (LCR) - Bank secara Individual /  
Tabel 8.3 Disclosure of Liquidity Coverage Ratio - Bank Only

| NILAI LCR / LCR AMOUNT (%)        |            |             |              |             |
|-----------------------------------|------------|-------------|--------------|-------------|
| 2017                              |            |             |              |             |
|                                   | Triwulan I | Triwulan II | Triwulan III | Triwulan IV |
| Bank Secara Individual /Bank Only | 256.64%    | 198.91%     | 189.83%      | 218.25%     |

| 31 Desember 2016 / December 31, 2016 |                          |  |  |   |                             |
|--------------------------------------|--------------------------|--|--|---|-----------------------------|
| Saldo / Balance                      | ≤ 1 bulan /<br>< 1 month | > 1 bln - 3 bln /<br>> 1 month - 3<br>months | > 3 bln - 6 bln /<br>> 3 months - 6 months | > 6 bln - 12 bln /<br>> 6 months - 12<br>months | > 12 bulan /<br>> 12 months |
|                                      |                          |  |  |   |                             |
|                                      |                          |  |  |   |                             |
| 301                                  | 301                      | -  | -  | -   | -                           |
| 157,080                              | 157,080                  | -  | -  | -   | -                           |
| 144,514                              | 144,514                  | -  | -  | -   | -                           |
| 28,395                               | 4,871                    | 11,315                                       | 10,867                                     | 1,342   | -                           |
| 1,548,676                            | 535,310                  | 96,835                                       | 106,830                                    | 40,962  | 768,739                     |
| 64,076                               | 23,435                   | 30,513                                       | 10,128                                     | -   | -                           |
| 2,820                                | 2,820                    | -  | -  | -   | -                           |
| 1,945,862                            | 868,331                  | 138,663                                      | 127,825                                    | 42,304  | 768,739                     |
|                                      |                          |  |  |   |                             |
|                                      |                          |  |  |   |                             |
| 827,993                              | 693,812                  | 112,627                                      | 17,554                                     | 4,000   | -                           |
| -                                    | -                        | -  | -  | -   | -                           |
| 68,664                               | 68,664                   | -  | -  | -   | -                           |
| -                                    | -                        | -  | -  | -   | -                           |
| 970,000                              | 50,000                   | 100,000                                      | 150,000                                    | 260,000   | 410,000                     |
| 39,913                               | 12,842                   | 17,735                                       | 9,336                                      | -   | -                           |
| 1,581                                | 1,581                    | -  | -  | -   | -                           |
| 1,908,151                            | 826,899                  | 230,362                                      | 176,890                                    | 264,000   | 410,000                     |
| 37,711                               | 41,432                   | (91,699)                                     | (49,065)                                   | (221,696)                                       | 358,739                     |
|                                      |                          |  |  |   |                             |
|                                      |                          |  |  |   |                             |
|                                      |                          |  |  |   |                             |
| 769,491                              | 61,005                   | 64,142                                       | 36,086                                     | 74,794  | 533,464                     |
| 11,957                               | -                        | -  | -  | -   | 11,957                      |
| 781,448                              | 61,005                   | 64,142                                       | 36,086                                     | 74,794  | 545,421                     |
|                                      |                          |  |  |   |                             |
|                                      |                          |  |  |   |                             |
| 1,059,097                            | 133,190                  | 102,173                                      | 32,267                                     | 144,787   | 646,680                     |
| -                                    | -                        | -  | -  | -   | -                           |
| 1,059,097                            | 133,190                  | 102,173                                      | 32,267                                     | 144,787   | 646,680                     |
| (277,649)                            | (72,185)                 | (38,031)                                     | 3,819                                      | (69,993)  | (101,259)                   |
| (239,938)                            | (30,753)                 | (129,730)                                    | (45,246)                                   | (291,689)                                       | 257,480                     |
| (239,938)                            | (30,753)                 | (160,483)                                    | (205,729)                                  | (497,418)                                       | (239,938)                   |