

Tabel 1.a. Pengungkapan Kuantitatif Struktur Permodalan Bank Umum
Table 1.a. Disclosure of Capital Structure of Commercial Bank

(dalam jutaan rupiah - in million rupiah)

KOMPONEN MODAL	30 juni 2018	30 juni 2017	CAPITAL COMPONENT
	June 30, 2018	June 30, 2017	
	Bank	Bank	
	Bank Only	Bank Only	
I Modal Inti (Tier 1)	1.344.375	1.312.007	I Equity Tier 1
1 Modal Inti Utama (CET 1)	1.344.375	1.312.007	1 Common Equity Tier 1 (CET 1)
1.1 Modal disetor (Setelah dikurangi Saham Treasury)	1.000.000	1.000.000	1.1 Capital Injection (After Shorten By Treasury Stock)
1.2 Cadangan Tambahan Modal ¹⁾	368.139	333.220	1.2 Disclosed Reserve ¹⁾
1.2.1 Agio / Disagio			1.2.1 Agio / Disagio
1.2.2 Modal sumbangan			1.2.2 Donation capital
1.2.3 Cadangan umum	484.058	419.311	1.2.3 General reserve
1.2.4 Laba/Rugi tahun-tahun lalu yang dapat diperhitungkan			1.2.4 Last years profit taken into account
1.2.5 Laba/Rugi tahun berjalan yang dapat diperhitungkan	119.588	112.669	1.2.5 Current year profit taken into account
1.2.6 Selisih lebih karena penjabaran laporan keuangan			1.2.6 The difference more due to financial statements explanation
1.2.7 Dana setoran modal	-	-	1.2.7 Fund paid up capital
1.2.8 Waran yang diterbitkan			1.2.8 Issued Warrant
1.2.9 Opsi saham yang diterbitkan dalam rangka program kompensasi berbasis saham			1.2.9 Stock Options Issued In Order To Stock Based Compensation
1.2.10 Pendapatan komprehensif lain			1.2.10 Other Comprehensive Income
1.2.11 Saldo surplus revaluasi aset tetap			1.2.11 The balance of revaluation surplus of fixed assets
1.2.12 Selisih kurang antara PPA dan cadangan kerugian penurunan nilai atas aset produktif	(235.507)	(198.760)	1.2.12 The difference between less PPA for possible loss and loss allowance
1.2.13 Penyisihan Penghapusan Aset (PPA) atas aset non produktif yang wajib dihitung			1.2.13 PPA allowance based on calculated non-earning assets
1.2.14 Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book			1.2.14 Cash shortage of value adjustments of financial instrument
1.3 Kepentingan Non Pengendali yang dapat diperhitungkan	-	-	1.3 Non interest calculated Control
1.4 Faktor Pengurang Modal Inti Utama ¹⁾	23.764	21.213	1.4 Regulatory Adjustments to Common Equity Tier 1 ¹⁾
1.4.1 Perhitungan pajak tangguhan	23.681	21.126	1.4.1 Tax Deferred Interest Calculation
1.4.2 Goodwill			1.4.2 Goodwill
1.4.3 Aset tidak berwujud lainnya	83	87	1.4.3 Other intangible assets
1.4.4 Penyertaan yang diperhitungkan sebagai faktor pengurang			1.4.4 Inclusion as a factor to reckon with termination
1.4.5 Kekurangan modal pada perusahaan anak asuransi			1.4.5 shortage of capital in the company of the child insurance
1.4.6 Eksposur sekuritisasi			1.4.6 Securitization Exposure
1.4.7 Faktor Pengurang modal inti lainnya			1.4.7 Other Core Capital Reducing Factor
1.4.8 Investasi pada instrumen AT1 dan Tier 2 pada bank lain ²⁾			1.4.8 ATI and TIER 2 Investment of other bank
2 Modal Inti Tambahan (AT-1) ¹⁾	-	-	2 Additional Tier 1 (AT-1) ¹⁾
2.1 Instrumen yang memenuhi persyaratan AT-1			2.1 Ratio requirement instrument AT-1
2.2 Agio / Disagio			2.2 Agio / Disagio
2.3 Faktor Pengurang: Investasi pada instrumen AT1 dan Tier 2 pada bank lain ²⁾			2.3 Investment termination factor on the instrument AT 1 and TIER 2 of other bank
II Modal Pelengkap (Tier 2)	80.637	71.412	II Supplementary Capital (TIER 2)
1 Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan			1 Capital instruments in the form of stock or other ratio requirement
2 Agio atau disagio yang berasal dari penerbitan instrumen modal inti tambahan			2 Agio or disagio commissioner from the publication of an extra core capital instrument
3 Cadangan umum aset produktif PPA yang wajib dibentuk (maks 1,25% ATMR Risiko Kredit)	80.637	71.412	3 Productive public assets reserves required the formed PPA (max. 1.25% RWA)
4 Cadangan tujuan	-	-	4 Formed reserves
5 Faktor Pengurang Modal Pelengkap ¹⁾	-	-	5 Supplementary Capital Termination Factor
5.1 Sinking Fund			5.1 Sinking Fund
5.2 Investasi pada instrumen Tier 2 pada bank lain ²⁾			5.2 TIER 2 instruments investments in other banks
Total Modal	1.425.012	1.383.418	Total Capital
ASET TERTIMBANG MENURUT RISIKO			MEASUREMENT OF RISK WEIGHTED ASSETS
ATMR RISIKO KREDIT	6.450.959	5.712.928	Risk Weighted Assets (RWA) by credit risk
ATMR RISIKO PASAR			Risk Weighted Assets (RWA) by market risk
ATMR RISIKO OPERASIONAL	1.357.757	1.231.803	Risk Weighted Assets (RWA) by operational risk
TOTAL ATMR	7.808.716	6.944.731	TOTAL RWA
RASIO KPMM SESUAI PROFIL RISIKO	9,81%	8,94%	Risk Weighted Assets (RWA)Ration based on Profile risk
RASIO KPMM			CAR Ratio
Rasio CET1			CET1 Ratio
Rasio Tier 1	17,22%	18,89%	Tier 1 Ratio
Rasio Tier 2	1,03%	1,03%	Tier 2 Ratio
Rasio total	18,25%	19,92%	Total Ratio

Tabel 2.1.a. Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank secara Individual
Table 2.1.a. Disclosure of Net Receivables by Area - Bank Only

No.	Kategori Portofolio	(dalam jutaan rupiah - in million rupiah)				(dalam jutaan rupiah - in million rupiah)				Portofolio Category
		30 Juni 2018				30 Juni 2017				
		June 30, 2018				June 30, 2017				
		Tagihan Bersih Berdasarkan Wilayah				Tagihan Bersih Berdasarkan Wilayah				
Net Receivables by Area				Net Receivables by Area						
(1)	(2)	(3)	(4)	(5)	(6)	(3)	(4)	(5)	(6)	(2)
		DIY	Jawa Tengah	Lainnya	Total	DIY	Jawa Tengah	Lainnya	Total	
			Central Java	Others			Central Java	Others		
1	Tagihan Kepada Pemerintah	-	-	1.438.971	1.438.971	-	-	1.968.621	1.968.621	Receivables on Sovereigns
2	Tagihan Kepada Entitas Sektor Publik	14.363	-	-	14.363	25.601	-	33.915	59.516	Receivables on Public Sector Entities
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
4	Tagihan Kepada Bank	35.993	160.070	2.210.186	2.406.249	138.385	10.069	1.308.196	1.456.650	Receivables on Banks
5	Kredit Beragun Rumah Tinggal	251.663	14.545	3.371	269.579	213.306	12.613	3.707	229.626	Loans Secured by Residential Property
6	Kredit Beragun Properti Komersial	83.441	423	-	83.864	30.803	-	-	30.803	Loans Secured by Commercial Real Estate
7	Kredit Pegawai/Pensiunan	784.076	12.397	1.053	797.526	810.637	14.266	1.583	826.486	Employee/Retired Loans
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	3.163.451	133.920	22.241	3.319.612	3.096.075	128.141	30.980	3.255.196	Receivables on Micro, Small Business and Retail Portfolio
9	Tagihan kepada Korporasi	1.045.260	521.106	722.008	2.288.374	753.240	382.658	496.688	1.632.586	Receivables on Corporate
10	Tagihan yang Telah Jatuh Tempo	115.630	20.093	103.386	239.109	122.720	3.497	77.078	203.295	Past Due Receivables
11	Aset Lainnya	588.928	-	-	588.928	821.584	-	-	821.584	Other Assets
	Total	6.082.805	862.554	4.501.216	11.446.575	6.012.351	551.244	3.920.768	10.484.363	Total

Tabel 2.2.a. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara individual
Table 2.2.a. Disclosure of Net Receivables by Contractual Maturity - Bank Only

(dalam jutaan rupiah - in million rupiah)

(dalam jutaan rupiah - in million rupiah)

No.	Kategori Portofolio	30 Juni 2018 June 30, 2018						30 Juni 2017 June 30, 2017						Portofolio Category
		Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Receivables by Contractual Maturity						Tagihan bersih berdasarkan sisa jangka waktu kontrak Net Receivables by Contractual Maturity						
		< 1 tahun < 1 year	> 1 - 3 thn 1 - 3 years	> 3 - 5 thn 3 - 5 years	> 5 thn > 5 years	Non-Kontraktual Non-Contractual	Total	< 1 tahun < 1 year	> 1 - 3 thn 1 - 3 years	> 3 - 5 thn 3 - 5 years	> 5 thn > 5 years	Non-Kontraktual Non-Contractual	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
1	Tagihan Kepada Pemerintah	1.108.839	169.836	-	160.296	-	1.438.971	1.682.421	95.265	171.546	19.389	-	1.968.621	Receivables on Sovereigns
2	Tagihan Kepada Entitas Sektor Publik	-	14.363	-	-	-	14.363	-	33.915	25.601	-	-	59.516	Receivables on Public Sector Entities
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
4	Tagihan Kepada Bank	2.157.654	70.148	178.447	-	-	2.406.249	1.309.064	29.873	107.713	10.000	-	1.456.650	Receivables on Banks
5	Kredit Beragun Rumah Tinggal	2.856	24.682	57.134	184.907	-	269.579	1.373	17.184	45.384	165.685	-	229.626	Loans Secured by Residential Property
6	Kredit Beragun Properti Komersial	15.392.00	9.329.00	9.454.00	49.689.00	-	83.864	5.958	13.558	10.574	713	-	30.803	Loans Secured by Commercial Real Estate
7	Kredit Pegawai/Pensiunan	23.078	150.674	203.436	420.338	-	797.526	19.391	152.692	214.955	439.448	-	826.486	Employee/Retired Loans
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	370.562	842.878	877.227	1.228.945	-	3.319.612	347.538	905.579	813.959	1.188.120	-	3.255.196	Receivables on Micro, Small Business and Retail Portfolio
9	Tagihan kepada Korporasi	579.891	499.968	403.314	805.201	-	2.288.374	308.299	430.430	250.287	643.570	-	1.632.586	Receivables on Corporate
10	Tagihan yang Telah Jatuh Tempo	26.182	81.202	42.162	89.563	-	239.109	33.138	26.164	85.156	58.837	-	203.295	Past Due Receivables
11	Aset Lainnya	-	-	-	-	588.928	588.928	-	-	-	-	821.584	821.584	Other Assets
	Total	4.284.454	1.863.080	1.771.174	2.938.939	588.928	11.446.575	3.707.182	1.704.660	1.725.175	2.525.762	821.584	10.484.363	Total

Tabel 2.3.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual

Tabel 2.3.a. Disclosure of Net Receivables by Economic Sectors - Bank Only

No.	Sektor Ekonomi	Tagihan Kepada Pemerintah	Tagihan Kepada Entitas Sektor Publik	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	Tagihan Kepada Bank	Kredit Beragun Rumah Tinggal	Kredit Beragun Properti Komersial	Kredit Pegawai/Pensiunan	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	Tagihan kepada Korporasi	Tagihan yang Telah Jatuh Tempo	Aset Lainnya	Sektor Ekonomi
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)
	30 Juni 2018												June 30, 2018
1	Pertanian, perburuan dan Kehutanan	-	-	-	-	298	-	2.553	108.670	9.130	1.369	-	Agriculture, Hunting and Forestry
2	Perikanan	-	-	-	-	133	32	323	34.396	327	349	-	Fishery
3	Pertambangan dan Penggalian	-	-	-	-	-	-	-	2.673	1.715	5	-	Mining and Quarrying
4	Industri pengolahan	-	-	-	-	-	712	113	81.746	304.227	7.885	-	Manufacturing
5	Listrik, Gas dan Air	-	-	-	-	-	-	-	771	2.099	8	-	Electricity, Gas and Water
6	Konstruksi	-	-	-	-	-	3.525	240	79.208	237.740	1.307	-	Construction
7	Perdagangan besar dan eceran	-	-	-	-	304	11.005	6.475	657.433	407.054	14.208	-	Wholesale and Retail Trading
8	Penyediaan akomodasi dan penyediaan makan minum	-	-	-	-	373	7.900	615	94.350	215.507	177.142	-	Hotel and Food & Beverage
9	Transportasi, pergudangan dan komunikasi	-	-	-	-	-	-	263	22.906	454.014	15.228	-	Transportation, Warehousing and Communications
10	Perantara keuangan	1.438.971	-	-	2.406.249	-	-	-	6.348	452.612	4	-	Financial Intermediary
11	Real estate, usaha persewaan dan jasa perusahaan	-	-	-	-	526	-	205	37.365	40.647	6.838	-	Real Estate, Rental and Business Services
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	-	-	-	-	-	-	-	-	-	-	-	Public Administration, Defense and Compulsory Social Security
13	Jasa pendidikan	-	-	-	-	-	-	185	9.992	94.979	-	-	Education Services
14	Jasa kesehatan dan kegiatan sosial	-	14.363	-	-	-	59.008	198	15.723	12.320	-	-	Human Health and Social Work Activities
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	-	-	-	-	68	1.682	2.736	149.551	32.452	6.885	-	Public, Socio-Culture, Entertainment and Other Personal Services
16	Jasa perorangan yang melayani rumah tangga	-	-	-	-	-	-	-	4.988	-	88	-	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	-	-	-	-	267.877	-	783.620	2.013.492	23.551	7.793	-	Non Business Field
20	Lainnya	-	-	-	-	-	-	-	-	-	-	588.928	Others
	Total	1.438.971	14.363	-	2.406.249	269.579	83.864	797.526	3.319.612	2.288.374	239.109	588.928	Total

Tabel 2.3.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual

Tabel 2.3.a. Disclosure of Net Receivables by Economic Sectors - Bank Only

No.	Sektor Ekonomi	Tagihan Kepada Pemerintah	Tagihan Kepada Entitas Sektor Publik	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	Tagihan Kepada Bank	Kredit Beragun Rumah Tinggal	Kredit Beragun Properti Komersial	Kredit Pegawai/Pensiunan	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	Tagihan kepada Korporasi	Tagihan yang Telah Jatuh Tempo	Aset Lainnya	Sektor Ekonomi
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(2)
	30 Juni 2017												June 30, 2017
1	Pertanian, perburuan dan Kehutanan	-	-	-	-	18	-	866	89.011	12.161	3.158	-	Agriculture, Hunting and Forestry
2	Perikanan	-	-	-	-	24	66	406	25.217	17	805	-	Fishery
3	Pertambangan dan Penggalian	-	-	-	-	-	-	-	1.267	2.558	44	-	Mining and Quarrying
4	Industri pengolahan	-	-	-	-	17	1.394	70	77.126	268.104	8.296	-	Manufacturing
5	Listrik, Gas dan Air	-	23.635	-	-	-	-	-	2.147	169	-	-	Electricity, Gas and Water
6	Konstruksi	-	-	-	-	-	3.964	81	61.811	108.695	1.566	-	Construction
7	Perdagangan besar dan eceran	-	-	-	-	444	12.582	3.303	651.783	279.077	32.256	-	Wholesale and Retail Trading
8	Penyediaan akomodasi dan penyediaan makan minum	-	-	-	-	55	10.536	133	71.005	293.370	128.446	-	Hotel and Food & Beverage
9	Transportasi, pergudangan dan komunikasi	-	-	-	-	-	-	-	19.751	300.242	1.674	-	Transportation, Warehousing and Communications
10	Perantara keuangan	1.126.129	-	-	1.366.503	-	-	-	19.711	225.600	42	-	Financial Intermediary
11	Real estate, usaha persewaan dan jasa perusahaan	-	-	-	-	-	-	-	31.258	26.094	1.541	-	Real Estate, Rental and Business Services
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	-	-	-	-	-	-	-	-	-	-	-	Public Administration, Defense and Compulsory Social Security
13	Jasa pendidikan	-	-	-	-	-	500	51	22.750	87.839	-	-	Education Services
14	Jasa kesehatan dan kegiatan sosial	-	30.677	-	-	-	-	71	14.479	8.710	16	-	Human Health and Social Work Activities
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	-	-	-	-	225	1.453	1.073	122.350	12.092	12.633	-	Public, Socio-Culture, Entertainment and Other Personal Services
16	Jasa perorangan yang melayani rumah tangga	-	-	-	-	3	-	-	6.702	342	341	-	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	-	-	-	-	124.193	308	820.432	2.038.828	7.516	12.477	-	Non Business Field
20	Lainnya	-	-	-	-	-	-	-	-	-	-	821.584	Others
	Total	1.126.129	54.312	-	1.366.503	124.979	30.803	826.486	3.255.196	1.632.586	203.295	821.584	Total

Tabel 2.4.a. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank secara Individual

Table 2.4.a. Disclosure of Receivables and Provisioning Based on Area - Bank Only

(dalam jutaan rupiah - in million rupiah)

(dalam jutaan rupiah - in million rupiah)

No.	Keterangan	30 Juni 2018 June 30, 2018				30 Juni 2017 June 30, 2017				Description
		Wilayah Area				Wilayah Area				
		DIY	Jawa Tengah Central Java	Lainnya Others	Total	DIY	Jawa Tengah Central Java	Lainnya Others	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(3)	(4)	(5)	(6)	(2)
1	Tagihan	5.422.417	819.481	4.422.113	10.664.011	5.190.347	551.664	4.727.649	10.469.660	Receivables
2	Tagihan yang mengalami penurunan nilai (<i>impaired loans</i>)	-	-	-	-	-	-	-	0	Impairment Receivables
	a. Belum jatuh tempo	143.431	148.869	5.444	297.744	12.886	61	-	12.947	a. Non Past Due
	b. Telah jatuh tempo	168.694	22.922	126.870	318.486	122.720	3.497	77.079	203.296	b. Past Due
3	Cadangan kerugian penurunan nilai (CKPN) - Individual	15.264	3.592	23.421	42.277	1.515	38	10.125	11.679	Allowance for Impairment Losses - Individual
4	Cadangan kerugian penurunan nilai (CKPN) - Kolektif	52.121	4.168	326	56.615	48.895	2.212	238	51.345	Allowance for Impairment Losses - Collective
5	Tagihan yang dihapus buku	54.440	26.794	948	82.182	42.560	-	-	42.560	Written-Off Receivables
					-					

Tabel 2.5.a Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual

Table 2.5.a Disclosure of Receivables and Provisioning Based on Economic Sectors - Bank Only

(dalam jutaan rupiah - in million rupiah)

No.	Sektor Ekonomi	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan kerugian penurunan nilai (CKPN) - Individual Allowance for Impairment	Cadangan kerugian penurunan nilai (CKPN) - Kolektif Allowance for Impairment	Tagihan yang dihapus buku Written-Off Receivables	Economic Sectors
			Belum Jatuh Tempo Non Past Due	Telah jatuh tempo Past Due				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
	30 Juni 2018							June 30, 2018
1	Pertanian, perburuan dan Kehutanan	123.924	2.001	4.302	-	3.169	1.821	Agriculture, Hunting and Forestry
2	Perikanan	35.759	857	733	-	431	-	Fishery
3	Pertambangan dan Penggalian	4.113	-	39	-	35	31	Mining and Quarrying
4	Industri pengolahan	389.240	129.870	11.856	1.839	3.271	334	Manufacturing
5	Listrik, Gas dan Air	5.082	-	8	-	5	-	Electricity, Gas and Water
6	Konstruksi	168.214	9.302	2.048	-	1.440	2.699	Construction
7	Perdagangan besar dan eceran	1.165.150	61.161	34.295	3.372	28.014	13.285	Wholesale and Retail Trading
8	Penyediaan akomodasi dan penyediaan makan minum	529.464	3.627	210.463	32.592	973	133	Hotel and Food & Beverage
9	Transportasi, pergudangan dan komunikasi	460.698	24.063	18.565	2.966	5.157	4.296	Transportation, Warehousing and Communications
10	Perantara keuangan	4.171.190	-	30	139	323	-	Financial Intermediary
11	Real estate, usaha persewaan dan jasa perusahaan	99.227	3.279	7.582	90	822	777	Real Estate, Rental and Business Services
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	-	-	-	-	-	-	Public Administration, Defense and Compulsory Social Security
13	Jasa pendidikan	40.381	151	-	-	523	-	Education Services
14	Jasa kesehatan dan kegiatan sosial	104.936	-	3	-	2	-	Human Health and Social Work Activities
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	249.004	8.037	11.925	1.205	4.767	3.725	Public, Socio-Culture, Entertainment and Other Personal Services
16	Jasa perorangan yang melayani rumah tangga	11.475	120	408	-	328	-	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	2.854.710	37.638	13.312	104	8.510	5.994	Non Business Field
20	Lainnya	251.444	-	-	-	-	-	Others
	Total	10.664.011	280.106	315.569	42.307	57.770	33.095	Total

Tabel 2.5.a Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank secara Individual

Table 2.5.a Disclosure of Receivables and Provisioning Based on Economic Sectors - Bank Only

(dalam jutaan rupiah - in million rupiah)

No.	Sektor Ekonomi	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan kerugian penurunan nilai (CKPN) - Individual Allowance for Impairment	Cadangan kerugian penurunan nilai (CKPN) - Kolektif Allowance for Impairment	Tagihan yang dihapus buku Written-Off Receivables	Economic Sectors
			Belum Jatuh Tempo Non Past Due	Telah jatuh tempo Past Due				
			(4)	(5)				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(2)
	30 Juni 2017							June 30, 2017
1	Pertanian, perburuan dan Kehutanan	105.264	12	3.153	-	2.496	1.925	Agriculture, Hunting and Forestry
2	Perikanan	26.678	52	804	-	290	-	Fishery
3	Pertambangan dan Penggalian	3.870	-	44	-	20	31	Mining and Quarrying
4	Industri pengolahan	354.990	688	8.296	4	3.804	410	Manufacturing
5	Listrik, Gas dan Air	11.379	-	-	-	7	-	Electricity, Gas and Water
6	Konstruksi	176.116	-	1.566	-	860	2.709	Construction
7	Perdagangan besar dan eceran	979.611	6.273	32.239	1.404	22.006	15.689	Wholesale and Retail Trading
8	Penyediaan akomodasi dan penyediaan makan minum	503.628	-	128.446	10.010	4.521	168	Hotel and Food & Beverage
9	Transportasi, pergudangan dan komunikasi	321.667	3.462	1.674	26	3.873	142	Transportation, Warehousing and Communications
10	Perantara keuangan	3.695.476	-	42	139	419	-	Financial Intermediary
11	Real estate, usaha persewaan dan jasa perusahaan	58.893	9	1.541	-	1.078	797	Real Estate, Rental and Business Services
12	Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib	-	-	-	-	-	-	Public Administration, Defense and Compulsory Social Security
13	Jasa pendidikan	111.140	-	-	-	598	-	Education Services
14	Jasa kesehatan dan kegiatan sosial	44.642	-	17	-	103	-	Human Health and Social Work Activities
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya	153.835	274	12.591	-	5.283	10.913	Public, Socio-Culture, Entertainment and Other Personal Services
16	Jasa perorangan yang melayani rumah tangga	7.385	-	341	-	194	9.896	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	3.108.205	2.178	12.477	97	5.795	-	Non Business Field
20	Lainnya	821.584	-	-	-	-	-	Others
	Total	10.484.363	12.948	203.231	11.680	51.347	42.680	Total

Tabel 2.6.a. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank secara Individual

Table 2.6.a. Movements of Impairment Provision Disclosure - Bank Only

No.	Keterangan	(dalam jutaan rupiah - in million rupiah)		(dalam jutaan rupiah - in million rupiah)		Description
		30 Juni 2018		30 Juni 2017		
		June 30, 2018	June 30, 2018	June 30, 2017	June 30, 2017	
(1)	(2)	CKPN Individual Allowance for Impairment Losses - Individual	CKPN Kolektif Allowance for Impairment Losses - Collective	CKPN Individual Allowance for Impairment Losses - Individual	CKPN Kolektif Allowance for Impairment Losses - Collective	(2)
1	Saldo awal CKPN	11.540	52.334	7.666	59.723	Beginning Balance - Allowance for Impairment Losses
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net)					Additional (reversal) allowance for impairment losses during the year-net
2.a	Pembentukan CKPN pada periode berjalan	30.601	24.012	4.013	39.859	2.a Additional allowance for impairment losses during the year
2.b	Pemulihan CKPN pada periode berjalan	(1.462)	(15.050)	(139)	(7.756)	2.b Reversal allowance for impairment losses during the year
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan	-	(1.965)	-	(39.492)	Allowance for impairment losses used for written off receivables during the year
4	Pembentukan (pemulihan) lainnya pada periode berjalan	-	-	-	-	Other additional allowance during the year
	Saldo akhir CKPN	40.679	59.331	11.540	52.334	Ending Balance - Allowance for Impairment Losses

Tabel 3.1.a Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual

Table 3.1.a Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

30 Juni 2018 June 30, 2018																			
No.	Kategori Portofolio	Lembaga Peringkat Rating Company	Tagihan Bersih Net Receivables																
			Peringkat Jangka Panjang Long Term Rating							Peringkat Jangka Pendek Short Term Rating							Tanpa Peringkat	Total	Portfolio Category
			AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3	Kurang dari A-3						
			AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3	Kurang dari F3						
Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	F1+ s.d F1	P-1	P-2	P-3	Kurang dari P-3								
PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)								
PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ s.d [Idr]AA-	[Idr]A+ s.d [Idr]A-	[Idr]BBB+ s.d [Idr]BBB-	[Idr]BB+ s.d [Idr]BB-	[Idr]B+ s.d [Idr]B-	Kurang dari [Idr]B-	[Idr]A1+ s.d [Idr]A1	[Idr]A2+ s.d A2	[Idr]A3+ s.d [Idr]A3	Kurang dari [Idr]A3								
PT Peringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d idA-	idBBB+ s.d idBBB-	idBB+ s.d idBB-	idB+ s.d idB-	Kurang dari idB-	idA1	idA2	idA3 s.d id A4	Kurang dari idA4								
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)			
1	Tagihan Kepada Pemerintah		-	-	-	-	-	-	-	-	-	-	-	1.438.971	1.438.971	Receivables on Sovereigns			
2	Tagihan Kepada Entitas Sektor Publik		14.362	-	-	-	-	-	-	-	-	-	-	1	14.363	Receivables on Public Sector Entities			
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions			
4	Tagihan Kepada Bank		-	2.286.279	-	74.370	-	-	-	-	-	-	-	45.600	2.406.249	Receivables on Banks			
5	Kredit Beragen Rumah Tinggal													269.579	269.579	Loans Secured by Residential Property			
6	Kredit Beragen Properti Komersial													83.864	83.864	Loans Secured by Commercial Real Estate			
7	Kredit Pegawai/Pensiunan													797.526	797.526	Employees/Retired Loans			
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel													3.319.612	3.319.612	Receivables on Mikro, Small Business and Retail Portfolio			
9	Tagihan kepada Korporasi		-	-	-	-	-	-	-	-	-	-	-	2.288.374	2.288.374	Receivables on Corporate			
10	Tagihan yang Telah Jatuh Tempo													239.109	239.109	Past Due Receivables			
11	Aset Lainnya													588.928	588.928	Other Assets			
	TOTAL		14.362	2.286.279	-	74.370	-	-	-	-	-	-	-	9.071.564	11.446.575	100%			

Tabel 3.1.a Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank secara Individual

Table 3.1.a Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

30 Juni 2017 June 30, 2017																	
No.	Kategori Portofolio	Lembaga Pemeringkat Rating Company	Tagihan Bersih Net Receivables												Tanpa Peringkat	Total	Portfolio Category
			Peringkat Jangka panjang Long Term Rating						Peringkat Jangka Pendek Short Term Rating								
			AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3	Kurang dari A-3				
			AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-	Lower than B-	F1+ s.d F1	F2	F3	Lower than F3				
			Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Lower than B3	F1+ to F1	P-1	P-2	P-3	Lower than P-3			
PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) s.d AA-(idn)	A+(idn) s.d A-(idn)	BBB+(idn) s.d BBB-(idn)	BB+(idn) s.d BB-(idn)	B+(idn) s.d B-(idn)	Kurang dari B-(idn)	F1+(idn) s.d F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn)						
PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ s.d [Idr]AA-	[Idr]A+ s.d [Idr]A-	[Idr]BBB+ s.d [Idr]BBB-	[Idr]BB+ s.d [Idr]BB-	[Idr]B+ s.d [Idr]B-	Kurang dari [Idr]B-	[Idr]A1+ s.d [Idr]A1	[Idr]A2+ s.d [Idr]A2	[Idr]A3+ s.d [Idr]A3	Kurang dari [Idr]A3						
PT Pemeringkat Efek Indonesia	idAAA	idAA+ s.d idAA-	idA+ s.d idA-	idBBB+ s.d idBBB-	idBB+ s.d idBB-	idB+ s.d idB-	Kurang dari idB-	idA1	idA2	idA3 s.d idA4	Kurang dari idA4						
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	
1	Tagihan Kepada Pemerintah		-	-	-	-	-	-	-	-	-	-	-	1.968.621,00	1.968.621	Receivables on Sovereigns	
2	Tagihan Kepada Entitas Sektor Publik		59.516,00	-	-	-	-	-	-	-	-	-	-	-	59.516	Receivables on Public Sector Entities	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional		-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions	
4	Tagihan Kepada Bank		-	1.341.772,00	-	91.458,00	-	-	-	-	-	-	-	23.420,00	1.456.650	Receivables on Banks	
5	Kredit Beragam Rumah Tinggal		-	-	-	-	-	-	-	-	-	-	-	228.646,00	228.646	Loans Secured by Residential Property	
6	Kredit Beragam Properti Komersial		-	-	-	-	-	-	-	-	-	-	-	30.673,00	30.673	Loans Secured by Commercial Real Estate	
7	Kredit Pegawai/Pensiunan		-	-	-	-	-	-	-	-	-	-	-	826.486,00	826.486	Employee/Retired Loans	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel		-	-	-	-	-	-	-	-	-	-	-	3.244.494,00	3.244.494	Receivables on Micro, Small Business and Retail Portfolio	
9	Tagihan kepada Korporasi		-	-	-	-	-	-	-	-	-	-	-	1.631.829,00	1.631.829	Receivables on Corporate	
10	Tagihan yang Telah Janah Tempo		-	-	-	-	-	-	-	-	-	-	-	156.434,00	156.434	Post Due Receivables	
11	Aset Lainnya		-	-	-	-	-	-	-	-	-	-	-	821.584,00	821.584	Other Assets	
12	Eksposur di Unit Usaha Syariah (apabila ada)		-	-	-	-	-	-	-	-	-	-	-	-	-	Exposures at Sharia Based Business Activity Unit (if any)	
	TOTAL		59.516	1.341.772	-	91.458	-	-	-	-	-	-	-	8.932.187	10.424.933	Total	

Tabel 4.1.a Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

Table 4.1.a. Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Only

No.	Kategori Portofolio	30 Juni 2018 June 30, 2018											30 Juni 2017 June 30, 2017											ATMR	Beban Modal	Portfolio Category	
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit <i>Net Receivables after Calculation of Credit Risk Mitigation Impact</i>											Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit <i>Net Receivables after Calculation of Credit Risk Mitigation Impact</i>														
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya <i>Others</i>	RWA	Capital Charge	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya <i>Others</i>				RWA
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	
A	Eksposur Neraca																									Balance Sheet Exposures	
1	Tagihan Kepada Pemerintah	1.438.971	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Sovereigns	
2	Tagihan Kepada Entitas Sektor Publik	-	14.362	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Public Sector Entities	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions	
4	Tagihan Kepada Bank	-	2.316.463	-	-	-	-	85.863	-	-	-	-	-	-	-	-	-	-	109.074	-	-	-	-	-	-	Receivables on Banks	
5	Kredit Beragam Rumah Tinggal	-	-	269.579	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Loans Secured by Residential Property	
6	Kredit Beragam Properti Komersial	-	-	-	-	-	-	-	-	82.473	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Loans Secured by Commercial Real Estate	
7	Kredit Pegawai/Pensiunan	279	-	-	-	-	797.247	-	-	-	-	-	-	-	-	-	-	-	825.920	-	-	-	-	-	-	Employee/Retired Loans	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	56.886	-	-	-	-	-	-	3.201.449	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Micro, Small Business and Retail Portfolio	
9	Tagihan kepada Korporasi	9.809	-	-	-	-	-	-	-	2.056.080	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Corporate	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	833	236.995	-	-	-	-	-	-	-	-	-	-	64	156.370	-	-	Past Due Receivables	
11	Aset Lainnya	306.974	-	-	-	-	-	-	-	281.954	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Other Assets	
	Total Eksposur Neraca	1.812.919	2.330.825	269.579	-	-	-	883.110	3.201.449	2.421.340	236.995	-	-	-	-	-	-	-	934.994	3.191.598	1.937.634	156.370	-	-	5.394.830	431.586	Total Balance Sheet Exposures
B	Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif																									Off Balance Sheet Commitment/Contingency Receivables Exposures	
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Sovereigns	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	12.877	-	-	-	-	-	-	Receivables on Public Sector Entities	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions	
4	Tagihan Kepada Bank	-	-	-	-	-	-	3.922	-	-	-	-	-	-	-	-	-	-	7.504	-	-	-	-	-	-	Receivables on Banks	
5	Kredit Beragam Rumah Tinggal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Loans Secured by Residential Property	
6	Kredit Beragam Properti Komersial	-	-	-	-	-	-	1.391	-	-	-	-	-	-	-	-	-	-	1.150	-	-	-	-	-	-	Loans Secured by Commercial Real Estate	
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Employee/Retired Loans	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	3.668	-	-	-	-	-	-	57.609	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Micro, Small Business and Retail Portfolio	
9	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	222.485	-	-	-	-	-	-	-	-	-	-	-	256.533	-	-	-	Receivables on Corporate	
10	Tagihan yang Telah Jatuh Tempo	-	-	-	-	-	-	-	-	-	1.281	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Past Due Receivables	
	Total Eksposur TRA	3.668	-	-	-	-	-	5.314	57.609	222.485	1.281	-	-	-	-	-	-	-	8.497	-	-	-	-	-	318.098	25.448	Total Off Balance Sheet Commitment/Contingency Receivables Exposures
C	Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)																									Counterparty Credit Risk	
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Sovereigns	
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Public Sector Entities	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions	
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Banks	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Micro, Small Business and Retail Portfolio	
6	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Corporate	
	Total Eksposur Counterparty Credit Risk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	Total Counterparty Credit Risk	

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

No.	Kategori Portofolio	30 Juni 2018 June 30, 2018						30 Juni 2017 June 30, 2017						Portfolio Category
		Tagihan Bersih Net Receivable	Bagian Yang Dijamin Dengan Portion Secured By				Bagian Yang Tidak Dijamin Unsecured Portion	Tagihan Bersih Net Receivable	Bagian Yang Dijamin Dengan Portion Secured By				Bagian Yang Tidak Dijamin Unsecured Portion	
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]	(2)
A	Eksposur Neraca													Balance Sheet Exposures
1	Tagihan Kepada Pemerintah	1.438.971	-	-	-	-	1.438.971	1.968.621	-	-	-	-	1.968.621	Receivables on Sovereigns
2	Tagihan Kepada Entitas Sektor Publik	14.362	-	-	-	-	14.362	59.516	-	-	-	-	59.516	Receivables on Public Sector Entities
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
4	Tagihan Kepada Bank	2.402.326	-	-	-	-	2.402.326	1.456.650	-	-	-	-	1.456.650	Receivables on Banks
5	Kredit Beragun Rumah Tanggal	269.579	-	-	-	-	269.579	228.646	-	-	-	-	228.646	Loans Secured by Residential Property
6	Kredit Beragun Properti Komersial	82.473	-	-	-	-	82.473	30.673	-	-	-	-	30.673	Loans Secured by Commercial Real Estate
7	Kredit Pegawai/Pensiunan	797.526	-	-	-	-	797.526	826.486	-	-	-	-	826.486	Employee/Retired Loans
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	3.258.335	-	-	-	-	3.258.335	3.244.494	-	-	-	-	3.244.494	Receivables on Micro, Small Business and Retail Portfolio
9	Tagihan kepada Korporasi	2.065.889	-	-	-	-	2.065.889	1.631.829	-	-	-	-	1.631.829	Receivables on Corporate
10	Tagihan yang Telah Jatuh Tempo	237.828	-	-	-	-	237.828	156.434	-	-	-	-	156.434	Past Due Receivables
11	Aset Lainnya	588.928	-	-	-	-	588.928	821.584	-	-	-	-	821.584	Other Assets
	Total Eksposur Neraca	11.156.217	-	-	-	-	11.156.217	10.424.933	-	-	-	-	10.424.933	Total Balance Sheet Exposures
B	Eksposur Rekening Administratif													Off Balance Sheet Commitment/Contingency Receivables Exposures
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Sovereigns
2	Tagihan Kepada Entitas Sektor Publik	1	-	-	-	-	1	12.877	-	-	-	-	12.877	Receivables on Public Sector Entities
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
4	Tagihan Kepada Bank	3.922	-	-	-	-	3.922	7.504	-	-	-	-	7.504	Receivables on Banks
5	Kredit Beragun Rumah Tanggal	-	-	-	-	-	-	-	-	-	-	-	-	Loans Secured by Residential Property
6	Kredit Beragun Properti Komersial	1.391	-	-	-	-	1.391	1.150	-	-	-	-	1.150	Loans Secured by Commercial Real Estate
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	-	-	-	-	-	-	Employee/Retired Loans
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	61.277	-	-	-	-	61.277	75.462	-	-	-	-	75.462	Receivables on Micro, Small Business and Retail Portfolio
9	Tagihan kepada Korporasi	222.485	-	-	-	-	222.485	256.533	-	-	-	-	256.533	Receivables on Corporate
10	Tagihan yang Telah Jatuh Tempo	1.281	-	-	-	-	1.281	-	-	-	-	-	-	Past Due Receivables
	Total Eksposur Rekening Administratif	290.358	-	-	-	-	290.358	353.526	-	-	-	-	353.526	Total Off Balance Sheet Commitment/Contingency Receivables Exposures
C	Eksposur Counterparty Credit Risk													Counterparty Credit Risk
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Sovereigns
2	Tagihan Kepada Entitas Sektor Publik	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Public Sector Entities
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
4	Tagihan Kepada Bank	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Banks
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Micro, Small Business and Retail Portfolio
6	Tagihan kepada Korporasi	-	-	-	-	-	-	-	-	-	-	-	-	Receivables on Corporate
	Total Eksposure Counterparty Credit Risk	-	-	-	-	-	-	-	-	-	-	-	-	Total Counterparty Credit Risk
	Total (A+B+C)	11.446.575	-	-	-	-	11.446.575	10.778.459	-	-	-	-	10.778.459	Total (A+B+C)

Perhitungan ATMR Risiko Kredit Pendekatan Standar - Bank secara Individual
Calculation of Risk Weighted Assets for Credit Risk under Standardized Approach - Bank Only

Tabel 6.1.1. Pengungkapan Eksposur Aset di Neraca
Table 6.1.1. Disclosure On Balance Sheet Assets Exposure

No.	Kategori Portfolio	(dalam jutaan rupiah - in million rupiah)			(dalam jutaan rupiah - in million rupiah)			Portfolio Category
		30 Juni 2018 June 30, 2018			30 Juni 2017 June 30, 2017			
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)	(2)
1	Tagihan Kepada Pemerintah	1.438.971	-	-	1.968.621	-	-	Receivables on Sovereigns
2	Tagihan Kepada Entitas Sektor Publik	14.362	2.872	2.872	59.516	11.903	11.903	Receivables on Public Sector Entities
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
4	Tagihan Kepada Bank	2.402.326	506.224	506.224	1.456.650	324.052	324.053	Receivables on Banks
5	Kredit Beragun Rumah Tinggal	269.579	94.353	94.353	228.646	80.026	80.026	Loans Secured by Residential Property
6	Kredit Beragun Properti Komersial	82.473	82.473	82.473	30.673	30.672	30.673	Loans Secured by Commercial Real Estate
7	Kredit Pegawai/Pensiunan	797.526	398.763	398.624	826.486	413.243	412.960	Employee/Retired Loans
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	3.258.335	2.443.751	2.401.087	3.244.494	2.433.370	2.393.698	Receivables on Micro, Small Business and Retail Portfolio
9	Tagihan kepada Korporasi	2.065.889	2.065.889	2.056.080	1.631.829	1.631.829	1.600.157	Receivables on Corporate
10	Tagihan Yang Telah Jatuh Tempo	237.828	356.326	356.326	156.434	234.619	234.619	Past Due Receivables
11	Aset Lainnya	588.928	-	281.954	821.584	-	306.740	Other Assets
TOTAL		11.156.217	5.950.651	6.179.992	10.424.933	5.159.714	5.394.830	TOTAL

Tabel 6.1.2. Pengungkapan Eksposur Kewajiban Komitmen/Kontijensi pada Transaksi Rekening
Table 6.1.2. Disclosure Off Balance Sheet Commitment/Contingency Exposures

Administratif
Administrative

No.	Kategori Portfolio	(dalam jutaan rupiah - in million rupiah)			(dalam jutaan rupiah - in million rupiah)			Portfolio Category
		30 Juni 2018 June 30, 2018			30 Juni 2017 June 30, 2017			
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA Before CRM	ATMR Setelah MRK RWA After CRM	
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)	(2)
1	Tagihan Kepada Pemerintah	-	-	-	-	-	-	Receivables on Sovereigns
2	Tagihan Kepada Entitas Sektor Publik	1	1	1	12.877	6.438	6.439	Receivables on Public Sector Entities
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional	-	-	-	-	-	-	Receivables on Multilateral Development Banks and International Institutions
4	Tagihan Kepada Bank	3.922	1.961	1.961	7.504	3.752	3.752	Receivables on Banks
5	Kredit Beragun Rumah Tinggal	-	-	-	-	-	-	Loans Secured by Residential Property
6	Kredit Beragun Properti Komersial	1.391	1.391	1.391	1.150	1.149	1.150	Loans Secured by Commercial Real Estate
7	Kredit Pegawai/Pensiunan	-	-	-	-	-	-	Employee/Retired Loans
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel	61.277	45.958	43.207	75.462	56.596	50.224	Receivables on Micro, Small Business and Retail Portfolio
9	Tagihan kepada Korporasi	222.485	222.485	222.485	256.533	256.533	256.533	Receivables on Corporate
10	Tagihan Yang Telah Jatuh Tempo	1.281	1.922	1.922	-	-	-	Past Due Receivables
TOTAL		290.358	273.718	270.967	353.526	324.468	318.098	TOTAL

Tabel 6.1.7. Pengungkapan Total Pengukuran Risiko Kredit
Table 6.1.7. Disclosure of Total Credit Risk Measurement

(dalam jutaan rupiah - in million rupiah)

Jenis Transaksi	30 Juni 2018 June 30, 2018	Transaction Type
TOTAL ATMR RISIKO KREDIT	6.450.959	TOTAL RWA FOR CREDIT RISK
TOTAL FAKTOR PENGURANG MODAL	-	TOTAL CAPITAL DEDUCTION FACTOR

Tabel 8.1.a. Pengungkapan Risiko Operasional - Bank secara Individul

Table 8.1.a. Quantitative Disclosure of Operational Risk -Bank Only

No.	Pendekatan Yang Digunakan	(dalam jutaan rupiah - in million rupiah)			(dalam jutaan rupiah - in million rupiah)			Indicator Approach
		30 Juni 2018			30 Juni 2017			
		June 30, 2018			June 30, 2017			
(1)	(2)	Pendapatan Bruto (Rata-rata 3 tahun terakhir) Average Gross Income in the past 3 years	Beban Modal Capital Charge	ATMR RWA	Pendapatan Bruto (Rata-rata 3 tahun terakhir) Average Gross Income in the past 3 years	Beban Modal Capital Charge	ATMR RWA	(2)
1	Pendekatan Indikator Dasar	724.137	108.621	1.357.757	656.962	98.544	1.231.803	Basic Indicator Approach
	Total	724.137	108.621	1.357.757	656.962	98.544	1.231.803	Total

Tabel 9.1.a. Pengungkapan Profil Maturitas Rupiah - Bank secara Individual

Table 9.1.a. Disclosure of Rupiah Maturity Profile - Bank Only

No.	Pos-pos	(dalam jutaan rupiah - in million rupiah)					(dalam jutaan rupiah - in million rupiah)					Account		
		30 Juni 2018 June 30, 2018					30 Juni 2017 June 30, 2017							
		Saldo	Jatuh Tempo Maturity				Saldo	Jatuh Tempo Maturity						
(1)	< 1 bulan < 1 months	> 1 - 3 bln > 1 - 3 months	> 3 - 6 bln > 3 - 6 months	> 6 - 12 bln > 6 - 12 months	> 12 bulan > 12 months	(2)	< 1 bulan < 1 months	> 1 - 3 bln > 1 - 3 months	> 3 - 6 bln > 3 - 6 months	> 6 - 12 bln > 6 - 12 months	> 12 bulan > 12 months	(3)		
I	NERACA												BALANCE SHEET	
A	Aset												A Asset	
1.	Kas	302.092	302.092	-	-	-	507.207	507.207	-	-	-	-	1. Cash	
2.	Penempatan pada Bank Indonesia	885.105	885.105	-	-	-	1.504.667	1.504.667	-	-	-	-	2. Current accounts with Bank Indonesia	
3.	Penempatan pada bank lain	2.080.184	2.080.184	-	-	-	1.255.804	1.255.804	-	-	-	-	3. Current accounts with other banks	
4.	Surat Berharga	665.902	-	-	-	95.121	570.781	-	30.024	14.985	51.172	417.392	4. Marketable Securities	
5.	Kredit yang diberikan	6.273.195	36.197	153.617	150.870	445.557	5.486.954	5.814.189	47.575	100.963	126.683	399.974	5. Loans	
6.	Tagihan lainnya	-	-	-	-	-	-	-	-	-	-	-	6. Other receivables	
7.	Lain-lain	-	-	-	-	-	-	-	-	-	-	-	7. Others	
	Total Aset	10.206.478	3.303.578	153.617	150.870	540.678	6.057.735	9.595.440	3.315.253	130.987	141.668	451.146	5.556.386	Total Assets
B.	Kewajiban												B. Liabilities	
1.	Dana Pihak Ketiga	8.723.598	1.930.206	500.748	403.176	788.747	5.100.721	8.124.548	2.476.793	390.177	242.086	457.654	4.557.838	1. Deposits from Customer
2.	Kewajiban pada Bank Indonesia	20	20	-	-	-	-	11	11	-	-	-	-	2. Liabilities with Bank Indonesia
3.	Kewajiban pada bank lain	39.480	39.480	-	-	-	-	55.120	55.120	-	-	-	-	3. Liabilities with Other Banks
4.	Surat Berharga yang Diterbitkan	-	-	-	-	-	-	-	-	-	-	-	-	4. Securities issued
5.	Pinjaman yang Diterima	32.785	-	-	-	-	32.785	50.958	-	-	-	-	50.958	5. Borrowings
6.	Kewajiban lainnya	-	-	-	-	-	-	-	-	-	-	-	-	6. Other Liabilities
7.	Lain-lain	-	-	-	-	-	-	-	-	-	-	-	-	7. Lain-lain
	Total Kewajiban	8.795.883	1.969.706	500.748	403.176	788.747	5.133.506	8.230.637	2.531.924	390.177	242.086	457.654	4.608.796	Total Liabilities
	Selisih Aset dengan Kewajiban dalam Neraca	1.410.595	1.333.872	(347.131)	(252.306)	(248.069)	924.229	1.364.803	783.329	(259.190)	(100.418)	(6.508)	947.590	On Balance Sheet Asset and Liabilities Differences
II	REKENING ADMINISTRATIF													OFF BALANCE SHEET
A.	Tagihan Rekening Administratif													A. Off Balance Sheet Receivables
1.	Komitmen	-	-	-	-	-	-	-	-	-	-	-	-	1. Commitment
2.	Kontijensi	54.141	1.268	2.537	3.805	7.610	38.921	31.006	1.251	2.501	3.751	7.502	16.001	2. Contingency
	Total Tagihan Rekening Administratif	54.141	1.268	2.537	3.805	7.610	38.921	31.006	1.251	2.501	3.751	7.502	16.001	Total Tagihan Rekening Administratif
B.	Kewajiban Rekening Administratif													B. Off Balance Sheet Liabilities
1.	Komitmen	662.607	19.995	39.988	59.983	119.966	422.675	740.861	24.812	49.625	74.438	148.875	443.111	1. Commitment
2.	Kontijensi	66.332	1.993	3.988	5.982	11.963	42.406	65.563	1.971	3.941	5.912	11.824	41.915	2. Contingency
	Total Kewajiban Rekening Administratif	728.939	21.988	43.976	65.965	131.929	465.081	806.424	26.783	53.566	80.350	160.699	485.026	Total Off Balance Sheet Liabilities
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif	(674.798)	(20.720)	(41.439)	(62.160)	(124.319)	(426.160)	(775.418)	(25.532)	(51.065)	(76.599)	(153.197)	(469.025)	Off Balance Sheet Asset and Liabilities Differences
	Selisih [(IA-IB)+(IIA-IIIB)]	735.797	1.313.152	(388.570)	(314.466)	(372.388)	498.069	589.385	757.797	(310.255)	(177.017)	(159.705)	478.565	Differences [(IA-IB)+(IIA-IIIB)]
	Selisih Kumulatif	-	1.313.152	924.582	610.116	237.728	735.797	-	757.797	447.542	270.525	110.820	589.385	Cumulative Differences