

**PENGUNGKAPAN INFORMASI KUANTITATIF EKSPOSUR RISIKO BERDASARKAN SURAT EDARAN OTORITAS JASA KEUANGAN (SE OJK) No. 43/SEOJK.03/2016 TANGGAL 28 SEPTEMBER 2016**

DISCLOSURE OF QUANTITATIVE RISK EXPOSURES INFORMATION BASED ON OJK CIRCULAR LETTER (SE OJK) No. 43/SEOJK.03/2016 DATED 28 SEPTEMBER 2016

- 1. PT Bank Commonwealth (PTBC) tidak memiliki entitas anak, sehingga PTBC hanya mencantumkan pengungkapan informasi kuantitatif eksposur risiko secara individu. PT Bank Commonwealth (PTBC) has no subsidiaries, thus PTBC only disclose quantitative risk exposures information as an individual bank.**
- 2. Pengungkapan informasi kuantitatif eksposur risiko hanya disajikan pada Laporan Publikasi Triwulanan posisi akhir bulan Juni pada Situs Web Bank. Disclosure of quantitative risk exposures information is only presented for Quarterly Published Financial Statements as of end of June into the Bank's website.**
- 3. Pengungkapan informasi kuantitatif eksposur risiko disajikan dalam bentuk perbandingan dengan laporan periode yang sama tahun sebelumnya. Khusus untuk pengungkapan yang pertama kali yaitu posisi Juni 2017, Bank tidak perlu melakukan perbandingan dengan tahun sebelumnya. Disclosure of quantitative risk exposures information is presented in comparison with the same period of the previous year. Specifically for the first time of disclosure of Jun 2017 period, the Bank is not required to provide the comparison with the previous year.**
- 4. PTBC tidak memiliki eksposur Repo, Sekuritisasi Aset, dan eksposur yang menimbulkan risiko kredit akibat kegagalan setelmen per akhir bulan Juni 2017. Oleh karena itu, PTBC tidak menyajikan tabel yang berhubungan dengan pengungkapan-pengungkapan eksposur tersebut. PTBC has no Repo, Asset Securitization, and exposures in settlement risk as of June 2017. Thus, PTBC did not present the tables which are relating to those exposures.**

**Pengungkapan Tagihan Bersih Berdasarkan Wilayah - Bank Secara Individu**  
**Disclosure of Net Receivables by Region - Bank Only**

**(dalam jutaan Rupiah)**  
**(in millions Rupiah)**

No	Kategori Portofolio Portfolio Category	30 Juni 2017 / 30 June 2017								
		Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Region								
		Jawa	Bali, NTB & NTT	Sumatera	Kalimantan	Sulawesi	Maluku	Irian	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
1	Tagihan Kepada Pemerintah Receivables from Government	4,240,873	-	-	-	-	-	-	-	4,240,873
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	2,772,526	-	7,994	-	-	-	-	-	2,780,520
5	Kredit Beragun Rumah Tinggal Loan Secured by Residential Properties	881,024	74,154	41,763	14,489	2,292	-	800	-	1,014,522
6	Kredit Beragun Properti Komersial Loan Secured by Commercial Properties	115,647	350	11,397	4,456	461	-	-	-	132,311
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	15,280	4,124	1,591	694	204	-	-	-	21,893
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	3,279,133	196,671	646,993	253,644	268,967	923	17,559	-	4,663,890
9	Tagihan Kepada Korporasi Receivables from Corporates	5,513,985	326,025	261,019	315,970	65,132	-	-	-	6,482,131
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	122,476	9,559	13,246	79,247	3,609	-	34	-	228,171
11	Aset Lainnya Other Assets	538,973	94,403	36,850	19,960	6,084	-	-	-	696,270
	<b>Total</b>	<b>17,479,917</b>	<b>705,286</b>	<b>1,020,853</b>	<b>688,460</b>	<b>346,749</b>	<b>923</b>	<b>18,393</b>	-	<b>20,260,581</b>

**Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank Secara Individu**

**(dalam jutaan Rupiah)**

**Disclosure of Net Receivables by Contractual Remaining Maturity - Bank Only**

**(in millions Rupiah)**

No	Kategori Portofolio Portfolio Category	30 Juni 2017 / 30 June 2017					
		Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak / Net Receivables by Contractual Remaining Maturity					
		≤1 tahun ≤1 year	>1 thn s.d. 3 thn >1 - 3 years	>3 thn s.d. 5 thn >3 - 5 years	>5 thn >5 years	Non-Kontraktual Non-Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah Receivables from Government	2,131,073	954,679	3,561	32,606	1,118,954	4,240,873
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	2,106,236	214,014	-	-	460,270	2,780,520
5	Kredit Beragun Rumah Tinggal Loan Secured by Residential Properties	4,230	25,946	101,014	883,332	-	1,014,522
6	Kredit Beragun Properti Komersial Loan Secured by Commercial Properties	106,589	12,155	9,698	3,869	-	132,311
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	467	992	1,238	19,196	-	21,893
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	893,641	1,811,522	1,469,617	487,989	1,121	4,663,890
9	Tagihan Kepada Korporasi Receivables from Corporates	5,214,560	283,224	312,032	668,268	4,047	6,482,131
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	79,021	76,599	9,590	62,961	-	228,171
11	Aset Lainnya Other Assets	-	-	-	-	696,270	696,270
	<b>Total</b>	<b>10,535,817</b>	<b>3,379,131</b>	<b>1,906,750</b>	<b>2,158,221</b>	<b>2,280,662</b>	<b>20,260,581</b>

**Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank Secara Individu**

**(dalam jutaan Rupiah)**

**Disclosure of Net Receivables by Economic Sector - Bank Only**

**(in millions Rupiah)**

No	Sektor Ekonomi Economic Sector	Tagihan Kepada Pemerintah Receivables from Government	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Receivables from Banks	Kredit Beragun Rumah Tinggal Loan Secured by Residential Properties	Kredit Beragun Properti Komersial Loan Secured by Commercial Properties	Kredit Pegawai/ Pensiunan Employee/ Pensioner Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	Tagihan Kepada Korporasi Receivables from Corporates	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	<b>30 Juni 2017 / 30 June 2017</b>												
1	Pertanian, perburuan dan kehutanan Agriculture, hunting and forestry	-	-	-	-	-	-	-	187	1,867	-	-	2,054
2	Perikanan Fishery	-	-	-	-	-	-	-	1,369	1,664	-	-	3,033
3	Pertambangan dan penggalian Mining and excavation	-	-	-	-	-	-	-	-	89,182	-	-	89,182
4	Industri pengolahan Manufacturing	-	-	-	-	-	24,372	-	88,272	1,251,068	87,481	-	1,451,193
5	Listrik, gas dan air Electricity, gas and water	-	-	-	-	-	-	-	227	1,818	-	-	2,045
6	Konstruksi Construction	-	-	-	-	-	-	-	26,821	399,122	3,466	-	429,409
7	Perdagangan besar dan eceran Wholesale and retail trading	-	-	-	-	-	88,762	389	379,245	3,636,840	100,932	-	4,206,168
8	Penyediaan akomodasi dan penyediaan makan minum Accommodation, food, and beverage supply	-	-	-	-	-	1,870	-	8,021	23,752	-	-	33,643
9	Transportasi, pergudangan dan komunikasi Transportation, warehousing and communication	-	-	-	-	-	2,049	-	14,249	238,848	-	-	255,146
10	Perantara keuangan Financial intermediaries	2,961,184	-	-	2,780,520	-	-	-	118	41,707	-	-	5,783,529
11	Real estate, usaha persewaan dan jasa perusahaan Real estate, rental and corporate services	-	-	-	-	-	12,465	-	12,959	211,250	1,843	-	238,517
12	Administrasi pemerintahan, pertahanan dan jaminan sosial wajib Government administration, defense and compulsory social security	-	-	-	-	-	-	-	-	765	-	-	765
13	Jasa pendidikan Education services	-	-	-	-	-	-	-	1,643	2,351	-	-	3,994
14	Jasa kesehatan dan kegiatan sosial Health and social services	-	-	-	-	-	-	-	2,217	2,149	-	-	4,366
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya Community, sociocultural, entertainment and other individual services	-	-	-	-	-	2,793	-	13,908	99,904	-	-	116,605
16	Jasa perorangan yang melayani rumah tangga Individual household services	-	-	-	-	-	-	-	-	-	-	-	-
17	Badan internasional dan badan ekstra internasional lainnya International and other extra international agencies	-	-	-	-	-	-	-	-	-	-	-	-
18	Kegiatan yang belum jelas batasannya Undefined business activities	-	-	-	-	-	-	-	-	-	-	-	-
19	Bukan lapangan usaha Non business activities	-	-	-	-	1,014,522	-	21,504	4,114,654	475,756	34,449	-	5,660,885
20	Lainnya Others	1,279,689	-	-	-	-	-	-	-	4,088	-	696,270	1,980,047
	<b>Total</b>	<b>4,240,873</b>	<b>-</b>	<b>-</b>	<b>2,780,520</b>	<b>1,014,522</b>	<b>132,311</b>	<b>21,893</b>	<b>4,663,890</b>	<b>6,482,131</b>	<b>228,171</b>	<b>696,270</b>	<b>20,260,581</b>

**Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah - Bank Secara Individu**

**(dalam jutaan Rupiah)**

**Disclosure of Gross Receivables and Allowances by Region - Bank Only**

**(in millions Rupiah)**

No	Keterangan Description	30 Juni 2017 / 30 June 2017							
		Wilayah / Region							
		Jawa	Bali, NTB & NTT	Sumatera	Kalimantan	Sulawesi	Maluku	Irian	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Tagihan Gross Receivables	17,329,591	710,339	1,067,125	754,928	349,130	922	18,444	<b>20,230,479</b>
2	Tagihan yang mengalami penurunan nilai ( <i>impaired</i> ) Impaired receivables								
	a. Belum jatuh tempo Non past due	390,648	2,642	42,196	-	342	-	-	<b>435,828</b>
	b. Telah jatuh tempo Past due	281,639	14,232	19,214	157,167	5,827	-	85	<b>478,164</b>
3	Cadangan Kerugian Penurunan Nilai (CKPN) - Individual Allowance for impairment losses - Individual	226,701	3,811	46,302	76,214	426	-	-	<b>353,454</b>
4	Cadangan Kerugian Penurunan Nilai (CKPN) - Kolektif Allowance for impairment losses - Collective	59,428	4,563	7,981	4,228	4,178	9	165	<b>80,552</b>
5	Tagihan yang dihapus buku Receivables written-off	109,923	252	3,232	1,213	5,449	11	106	<b>120,186</b>

Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi - Bank Secara Individu

(dalam jutaan Rupiah)

Disclosure of Gross Receivables and Allowances by Economic Sector - Bank Only

(in millions Rupiah)

No	Sektor Ekonomi Economic Sector	Tagihan Gross Receivables	Tagihan yang mengalami penurunan nilai (impaired) 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 Receivables written- off
			Belum Jatuh Tempo Non Past Due	Telah Jatuh Tempo Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	<b>30 Juni 2017 / 30 June 2017</b>						
1	Pertanian, perburuan dan kehutanan Agriculture, hunting and forestry	2,386	-	333	333	7	-
2	Perikanan Fishery	3,033	-	-	-	10	-
3	Pertambangan dan penggalian Mining and excavation	151,381	117,027	608	62,199	114	-
4	Industri pengolahan Manufacturing	1,578,274	192,475	167,817	124,535	8,065	561
5	Listrik, gas dan air Electricity, gas and water	2,045	-	-	-	7	96,896
6	Konstruksi Construction	315,102	888	4,715	1,069	1,670	807
7	Perdagangan besar dan eceran Wholesale and retail trading	4,353,157	123,223	247,639	158,853	27,069	2,547
8	Penyediaan akomodasi dan penyediaan makan minum Accommodation, food, and beverage supply	33,643	-	-	-	115	273
9	Transportasi, pergudangan dan komunikasi Transportation, warehousing and communication	254,936	-	39	39	1,323	2,070
10	Perantara keuangan Financial intermediaries	5,515,198	-	-	-	55	-
11	Real estate, usaha persewaan dan jasa perusahaan Real estate, rental and corporate services	239,458	-	2,784	83	2,268	-
12	Administrasi pemerintahan, pertahanan dan jaminan sosial wajib Government administration, defense and compulsory social security	517	-	-	-	2	-
13	Jasa pendidikan Education services	3,994	-	-	-	14	-
14	Jasa kesehatan dan kegiatan sosial Health and social services	4,365	-	-	-	15	-
15	Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya Community, sociocultural, entertainment and other individual services	116,605	-	-	-	492	106
16	Jasa perorangan yang melayani rumah tangga Individual household services	-	-	-	-	-	-
17	Badan internasional dan badan ekstra internasional lainnya International and other extra international agencies	-	-	-	-	-	-
18	Kegiatan yang belum jelas batasannya Undefined business activities	-	-	-	-	-	-
19	Bukan lapangan usaha Non business activities	5,680,322	1,252	54,229	6,239	39,326	16,926
20	Lainnya Others	1,976,063	963	-	104	-	-
	<b>Total</b>	<b>20,230,479</b>	<b>435,828</b>	<b>478,164</b>	<b>353,454</b>	<b>80,552</b>	<b>120,186</b>

**Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Secara Individu**  
**Disclosure of Allowance for Impairment Losses Movement Detail - Bank Only**

**(dalam jutaan Rupiah)**  
**(in millions Rupiah)**

No	Keterangan Description	30 Juni 2017 / 30 June 2017	
		CKPN Individual Allowance for Impairment Losses - Individual	CKPN Kolektif Allowance for Impairment Losses - Collective
(1)	(2)	(3)	(4)
1	Saldo awal CKPN Allowance for impairment losses - beginning balance	438,226	62,407
2	Pembentukan (pemulihan) CKPN pada periode berjalan (net) Charge (release) of impairment provision for the current year (net)		
	2.a Pembentukan CKPN pada periode berjalan Charge of impairment provision for the current year	1,560,648	793,520
	2.b Pemulihan CKPN pada periode berjalan Release of impairment provision for the current year	(1,553,041)	(765,757)
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan Impairment provision for write off for the current year	(90,452)	(9,604)
4	Pembentukan (pemulihan) lainnya pada periode berjalan Other charge (release) for the current year	(1,927)	(14)
<b>Saldo akhir CKPN</b> Allowance for impairment losses - ending balance		<b>353,454</b>	<b>80,552</b>

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat - Bank Secara Individu

(dalam jutaan Rupiah)

Disclosure of Net Receivables by Portfolio Category and Rating Scale - Bank Only

(in millions Rupiah)

30 Juni 2017 / 30 June 2017																
No	Kategori Portofolio Portfolio Category	Lembaga Pemeringkat Rating Agencies	Tagihan Bersih / Net Receivables											Tanpa Peringkat Unrated	Total	
			Peringkat Jangka Panjang / Long Term Rating							Peringkat Jangka Pendek / Short Term Rating						
			Standard and Poor's	AAA AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	B+ s.d B- B+ to B-	Kurang dari B- Below B-	A-1 A-1	A-2 A-2	A-3 A-3			Kurang dari A-3 Below A-3
			Fitch Ratings	AAA AAA	AA+ s.d AA- AA+ to AA-	A+ s.d A- A+ to A-	BBB+ s.d BBB- BBB+ to BBB-	BB+ s.d BB- BB+ to BB-	B+ s.d B- B+ to B-	Kurang dari B- Below B-	F1+ s.d F1 F1+ to F1	F2 F2	F3 F3			Kurang dari F3 Below F3
			Moody's	Aaa Aaa	Aa1 s.d Aa3 Aa1 to Aa3	A1 s.d A3 A1 to A3	Baa1 s.d Baa3 Baa1 to Baa3	Ba1 s.d Ba3 Ba1 to Ba3	B1 s.d B3 B1 to B3	Kurang dari B3 Below B3	P-1 P-1	P-2 P-2	P-3 P-3			Kurang dari P-3 Below P-3
			PT. Fitch Ratings Indonesia	AAA (idn) AAA (idn)	AA+(idn) s.d AA- (idn) AA+(idn) to AA- (idn)	A+(idn) s.d A-(idn) A+(idn) to A-(idn)	BBB+(idn) s.d BBB- (idn) BBB+(idn) to BBB- (idn)	BB+(idn) s.d BB- (idn) BB+(idn) to BB- (idn)	B+(idn) s.d B-(idn) B+(idn) to B-(idn)	Kurang dari B- (idn) Below B-(idn)	F1+(idn) s.d F1(idn) F1+(idn) to F1(idn)	F2(idn) F2(idn)	F3(idn) F3(idn)			Kurang dari F3(idn) Below F3(idn)
			PT. Pemeringkat Efek Indonesia	idAAA idAAA	idAA+ s.d idAA- idAA+ to idAA-	idA+ s.d idA- idA+ to idA-	idBBB+ s.d idBBB- idBBB+ to idBBB-	idBB+ s.d idBB- idBB+ to idBB-	idB+ s.d idB- idB+ to idB-	Kurang dari idB- Below idB-	idA1 idA1	idA2 idA2	idA3 s.d idA4 idA3 to idA4			Kurang dari idA4 Below idA4
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	
1	Tagihan Kepada Pemerintah Receivables from Government		-	-	-	3,724,264	-	-	-	-	-	-	-	516,609	4,240,873	
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities		-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions		-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables from Banks		270,618	1,073,449	937,289	-	2,666	-	-	-	-	-	-	496,498	2,780,520	
5	Kredit Beragun Rumah Tinggal Loan Secured by Residential Properties													1,014,522	1,014,522	
6	Kredit Beragun Properti Komersial Loan Secured by Commercial Properties													132,311	132,311	
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans													21,893	21,893	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios													4,663,890	4,663,890	
9	Tagihan Kepada Korporasi Receivables from Corporates		-	-	-	-	-	-	-	-	-	-	-	6,482,131	6,482,131	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables													228,171	228,171	
11	Aset Lainnya Other Assets													696,270	696,270	
	<b>TOTAL</b>		<b>270,618</b>	<b>1,073,449</b>	<b>937,289</b>	<b>3,724,264</b>	<b>2,666</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14,252,295</b>	<b>20,260,581</b>	



Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Derivatif *Over the Counter* - Bank Secara Individu

(dalam jutaan Rupiah)

Disclosure of Counterparty Credit Risk: Derivative Transactions Over the Counter - Bank Only

(in millions Rupiah)

No	Variabel yang Mendasari Underlying Financial Instruments	30 Juni 2017 / 30 June 2017							
		Notional Amount			Tagihan Derivatif Derivative Receivables	Kewajiban Derivatif Derivative Payables	Tagihan Bersih Sebelum MRK Net Receivables before CRM	MRK CRM	Tagihan Bersih Setelah MRK Net Receivables after CRM
		≤ 1 Tahun ≤ 1 Year	> 1 Tahun - ≤ 5 Tahun > 1 Year - ≤ 5 Years	> 5 Tahun > 5 Years					
1	Suku Bunga Interest Rate	-	-	-	-	-	-	-	-
2	Nilai Tukar Foreign Exchange	54,076	-	-	55	65	596	-	596
3	Lainnya Others	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>54,076</b>	<b>-</b>	<b>-</b>	<b>55</b>	<b>65</b>	<b>596</b>	<b>-</b>	<b>596</b>

**Pengungkapan Risiko Kredit Pihak Lawan: Transaksi *Reverse Repo* - Bank Secara Individu**

**(dalam jutaan Rupiah)**

**Disclosure of Counterparty Credit Risk: Reverse Repo Transactions - Bank Only**

**(in millions Rupiah)**

No	Kategori Portofolio Portfolio Category	30 Juni 2017 / 30 June 2017			
		Tagihan Bersih Net Receivables	Nilai MRK CRM Amount	Tagihan Bersih setelah MRK Net Receivables after CRM	ATMR setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)
1	Tagihan Kepada Pemerintah Receivables from Government	267,876	-	267,876	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-	-
6	Tagihan Kepada Korporasi Receivables from Corporates	-	-	-	-
	<b>TOTAL</b>	<b>267,876</b>	<b>-</b>	<b>267,876</b>	<b>-</b>

Tagihan bersih *Reverse Repo* termasuk pendapatan bunga yang akan diterima sebesar Rp. 878 juta

Net Receivables of Reverse Repo is included interest receivable of Rp. 878 million

Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit- Bank Secara Individu

(dalam jutaan Rupiah)

Disclosure of Net Receivables Based on Risk Weight after Credit Risk Mitigation Impact - Bank Only

(in millions Rupiah)

No	Kategori Portofolio Portfolio Category	30 Juni 2017 / 30 June 2017										ATMR RWA	Beban Modal *) Capital Charge *)	
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Receivables after Credit Risk Mitigation Impact												
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya Others			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
<b>A</b>	<b>Eksposur Neraca</b> On Balance Sheet Exposures													
1	Tagihan Kepada Pemerintah Receivables from Government	3,972,997	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	7,990	2,716,477	-	-	-	55,599	-	-	-	-	571,096	54,140	
5	Kredit Beragum Rumah Tinggal Loan Secured by Residential Properties	170	-	1,014,352	-	-	-	-	-	-	-	355,023	33,656	
6	Kredit Beragum Properti Komersial Loan Secured by Commercial Properties	-	-	-	-	-	-	-	132,276	-	-	132,276	12,540	
7	Kredit Pegawai/Pensioner Employee/Pensioner Loans	100	-	-	-	-	21,793	-	-	-	-	10,897	1,033	
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	8,522	-	-	-	-	4,652,790	-	-	-	-	3,489,593	330,813	
9	Tagihan Kepada Korporasi Receivables from Corporates	119,071	-	-	-	-	-	-	6,226,539	-	-	6,226,539	590,276	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	267	-	-	-	-	-	-	18,152	209,752	-	332,780	31,548	
11	Aset Lainnya Other Assets	252,665	-	-	-	-	-	-	439,767	3,838	-	445,524	42,236	
	<b>Total Eksposur Neraca</b> Total On Balance Sheet Exposures	<b>4,361,782</b>	<b>2,716,477</b>	<b>1,014,352</b>	-	-	<b>77,392</b>	<b>4,652,790</b>	<b>6,816,734</b>	<b>213,590</b>	-	<b>11,563,728</b>	<b>1,096,242</b>	
<b>B</b>	<b>Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif</b> Commitments/Contingencies Liabilities Exposures on Off Balance Sheet Transactions													
1	Tagihan Kepada Pemerintah Receivables from Government	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Beragum Rumah Tinggal Loan Secured by Residential Properties	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragum Properti Komersial Loan Secured by Commercial Properties	-	-	-	-	-	-	-	35	-	-	35	3	
7	Kredit Pegawai/Pensioner Employee/Pensioner Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	1,132	-	-	-	-	1,446	-	-	-	-	1,085	103	
9	Tagihan Kepada Korporasi Receivables from Corporates	6,894	-	-	-	-	-	-	129,485	-	-	129,485	12,275	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>Total Eksposur TRA</b> Total Off Balance Sheet Exposures	<b>8,026</b>	-	-	-	-	-	<b>1,446</b>	<b>129,520</b>	-	-	<b>130,605</b>	<b>12,381</b>	
<b>C</b>	<b>Eksposur Akibat Kegagalan Pihak Lawan</b> Counterparty Credit Risk Exposures													
1	Tagihan Kepada Pemerintah Receivables from Government	267,876	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	454	-	-	-	-	-	-	-	-	91	9	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-	-	-	-	-	-	-	-	-	-	
6	Tagihan Kepada Korporasi Receivables from Corporates	-	-	-	-	-	-	-	142	-	-	142	13	
	<b>Total Eksposur Akibat Kegagalan Pihak Lawan</b> Total Counterparty Credit Risk Exposures	<b>267,876</b>	<b>454</b>	-	-	-	-	-	<b>142</b>	-	-	<b>233</b>	<b>22</b>	

\*) Beban modal dihitung berdasarkan Kewajiban Penyediaan Modal Minimum (KPM) sesuai Profil Risiko Bank. Rasio KPM sesuai Profil Risiko Bank per 30 Juni 2017 adalah sebesar 9,48%.

Capital charge is calculated based on Minimum Capital Requirement per Bank's Risk Profile. Minimum Capital Requirement per Bank's Risk Profile as of 30 June 2017 is 9.48%.

Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank Secara Individu

(dalam jutaan Rupiah)

Disclosure of Net Receivables and Credit Risk Mitigation Technique - Bank Only

(in millions Rupiah)

No	Kategori Portofolio Portfolio Category	Tagihan Bersih Net Receivables	30 Juni 2017 / 30 June 2017 Bagian Yang Dijamin Dengan / Portion Secured by				Bagian Yang Tidak Dijamin Unsecured Portion
			Agunan Collaterals	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
<b>A</b>	<b>Eksposur Neraca</b> On Balance Sheet Exposures						
1	Tagihan Kepada Pemerintah Receivables from Government	3,972,997	-	-	-		3,972,997
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-		-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-		-
4	Tagihan Kepada Bank Receivables from Banks	2,780,066	7,990	-	-		2,772,076
5	Kredit Beragun Rumah Tinggal Loan Secured by Residential Properties	1,014,522	170	-	-		1,014,352
6	Kredit Beragun Properti Komersial Loan Secured by Commercial Properties	132,276	-	-	-		132,276
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	21,893	100	-	-		21,793
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	4,661,312	8,522	-	-		4,652,790
9	Tagihan Kepada Korporasi Receivables from Corporates	6,345,610	119,071	-	-		6,226,539
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	228,171	267	-	-		227,904
11	Aset Lainnya Other Assets	696,270	-	-	-		696,270
	<b>Total Eksposur Neraca</b> Total On Balance Sheet Exposures	<b>19,853,117</b>	<b>136,120</b>	-	-	-	<b>19,716,997</b>
<b>B</b>	<b>Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif</b> Commitments/Contingencies Liabilities Exposures on Off Balance Sheet Transactions						
1	Tagihan Kepada Pemerintah Receivables from Government	-	-	-	-		-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-		-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-		-
4	Tagihan Kepada Bank Receivables from Banks	-	-	-	-		-
5	Kredit Beragun Rumah Tinggal Loan Secured by Residential Properties	-	-	-	-		-
6	Kredit Beragun Properti Komersial Loan Secured by Commercial Properties	35	-	-	-		35
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-	-		-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	2,578	1,132	-	-		1,446
9	Tagihan Kepada Korporasi Receivables from Corporates	136,379	6,894	-	-		129,485
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-		-
	<b>Total Eksposur TRA</b> Total Off Balance Sheet Exposures	<b>138,992</b>	<b>8,026</b>	-	-	-	<b>130,966</b>
<b>C</b>	<b>Eksposur Akibat Kegagalan Pihak Lawan</b> Counterparty Credit Risk Exposures						
1	Tagihan Kepada Pemerintah Receivables from Government	267,876	267,876	-	-		-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-	-		-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-	-		-
4	Tagihan Kepada Bank Receivables from Banks	454	-	-	-		454
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-	-		-
6	Tagihan Kepada Korporasi Receivables from Corporates	142	-	-	-		142
	<b>Total Eksposur Akibat Kegagalan Pihak Lawan</b> Total Counterparty Credit Risk Exposures	<b>268,472</b>	<b>267,876</b>	-	-	-	<b>596</b>
	<b>Total (A+B+C)</b>	<b>20,260,581</b>	<b>412,022</b>	-	-	-	<b>19,848,559</b>

Definisi agunan adalah merujuk pada agunan keuangan yang diakui dalam teknik Mitigasi Risiko Kredit (MRK)

Collateral definition is referred to eligible financial collateral in Credit Risk Mitigation (CRM) technique

**Perhitungan ATMR Risiko Kredit dengan Menggunakan Pendekatan Standar - Bank Secara Individu**  
Credit RWA Calculation under Standardized Approach - Bank Only

**Pengungkapan Eksposur Aset di Neraca**  
Disclosure of On Balance Sheet Exposures

(dalam jutaan Rupiah)  
(in millions Rupiah)

No	Kategori Portofolio Portfolio Category	30 Juni 2017 / 30 June 2017		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah Receivables from Government	3,972,997	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	2,780,066	575,091	571,096
5	Kredit Beragun Rumah Tinggal Loan Secured by Residential Properties	1,014,522	355,082	355,023
6	Kredit Beragun Properti Komersial Loan Secured by Commercial Properties	132,276	132,276	132,276
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	21,893	10,947	10,897
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	4,661,312	3,495,984	3,489,593
9	Tagihan Kepada Korporasi Receivables from Corporates	6,345,610	6,345,610	6,226,539
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	228,171	333,181	332,780
11	Aset Lainnya Other Assets	696,270	-	445,524
<b>TOTAL</b>		<b>19,853,117</b>	<b>11,248,171</b>	<b>11,563,728</b>

**Pengungkapan Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif**

**(dalam jutaan Rupiah)**

**Disclosure of Commitments/Contingencies Liabilities Exposures on Off Balance Sheet Transactions**

**(in millions Rupiah)**

No	Kategori Portofolio Portfolio Category	30 Juni 2017 / 30 June 2017		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah Receivables from Government	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	-	-	-
5	Kredit Beragun Rumah Tinggal Loan Secured by Residential Properties	-	-	-
6	Kredit Beragun Properti Komersial Loan Secured by Commercial Properties	35	35	35
7	Kredit Pegawai/Pensiunan Employee/Pensioner Loans	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	2,578	1,934	1,085
9	Tagihan Kepada Korporasi Receivables from Corporates	136,379	136,379	129,485
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-
<b>TOTAL</b>		<b>138,992</b>	<b>138,348</b>	<b>130,605</b>

**Pengungkapan Eksposur yang Menimbulkan Risiko Kredit Akibat Kegagalan Pihak Lawan**

**(dalam jutaan Rupiah)**

**Disclosure of Counterparty Credit Risk Exposures**

**(in millions Rupiah)**

No	Kategori Portofolio Portfolio Category	30 Juni 2017 / 30 June 2017		
		Tagihan Bersih Net Receivables	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)
1	Tagihan Kepada Pemerintah Receivables from Government	267,876	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables from Public Sector Entities	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables from Multilateral Development Banks and International Institutions	-	-	-
4	Tagihan Kepada Bank Receivables from Banks	454	91	91
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables from Micro, Small and Retail Portfolios	-	-	-
6	Tagihan Kepada Korporasi Receivables from Corporates	142	142	142
7	Eksposur tertimbang dari <i>Credit Valuation Adjustment</i> (CVA) Weighted exposure from Credit Valuation Adjustment (CVA)			4
<b>TOTAL</b>		<b>268,472</b>	<b>233</b>	<b>237</b>

**Total Pengukuran Risiko Kredit**

**(dalam jutaan Rupiah)**

**Total Credit Risk Measurement**

**(in millions Rupiah)**

	30 Juni 2017 / 30 June 2017
<b>TOTAL ATMR RISIKO KREDIT</b> TOTAL CREDIT RISK RWA	<b>11,694,570</b>
<b>TOTAL FAKTOR PENGURANG MODAL</b> TOTAL CAPITAL DEDUCTION FACTORS	-

Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar

(dalam jutaan Rupiah)

Disclosure of Market Risk under Standardized Approach

(in millions Rupiah)

No	Jenis Risiko / Risk Type	30 Juni 2017 / 30 June 2017	
		Individual / Bank	
		Beban Modal Capital Charge	ATMR RWA
(1)	(2)	(3)	(4)
1	Risiko Suku Bunga Interest Rate Risk		
	a. Risiko Spesifik Specific Risk	-	-
	b. Risiko Umum General Risk	1,865	23,313
2	Risiko Nilai Tukar Foreign Exchange Risk	2,471	30,887
3	Risiko Ekuitas *) Equity Risk *)		
4	Risiko Komoditas *) Commodity Risk *)		
5	Risiko Option Option Risk	-	-
	<b>Total</b>	<b>4,336</b>	<b>54,200</b>

\*) Untuk bank yang memiliki perusahaan anak yang memiliki eksposur risiko dimaksud

For bank that has subsidiaries with the above risks



**Pengungkapan Eksposur *Interest Rate Risk in Banking Book (IRRBB)***

**Disclosure of Interest Rate Risk in Banking Book (IRRBB) Exposures**

**a. Earning Approach**

**(dalam jutaan Rupiah)**

**(in millions of Rupiah)**

Pengaruh terhadap pendapatan bunga bersih Impact to net interest income	30 Juni 2017 30 June 2017	
	Peningkatan Paralel 1% Increase of 1%	Penurunan Paralel 1% Decrease of 1%
	Total CCY	55,903

**b. Economic Value Approach**

**(dalam jutaan Rupiah)**

**(in millions of Rupiah)**

Pengaruh terhadap pendapatan bunga bersih Impact to net interest income	30 Juni 2017 30 June 2017	
	Peningkatan Paralel 1% Increase of 1%	Penurunan Paralel 1% Decrease of 1%
IDR	45	(45)
USD	54	(54)
AUD & Other CCY	19	(19)

*Economic Value Approach* menggunakan metode net PVO1

Economic Value Approach uses net PVO1 method

Pengungkapan Profil Maturitas Rupiah - Bank secara Individu

(dalam jutaan Rupiah)

Disclosure of Maturity Profile Rupiah - Bank only

(in millions Rupiah)

No	Pos-Pos Accounts		30 Juni 2017 30 June 2017					
			Saldo Balance	Jatuh tempo Maturity				
				≤1 bulan ≤1 month	>1 bln s.d 3 bln >1 month to 3 months	>3 bln s.d 6 bln >3 months to 6 months	>6 bln s.d 12 bln >6 months to 12 months	>12 bln >12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
I	<b>NERACA ON BALANCE SHEET</b>							
	<b>A</b>	<b>Aset Assets</b>						
	1	Kas Cash	171,912	-	-	-	-	171,912
	2	Penempatan pada Bank Indonesia Placement to Bank Indonesia	1,296,505	918,800	134,064	146,860	96,781	-
	3	Penempatan pada bank lain Placement to other banks	561,583	561,583	-	-	-	-
	4	Surat Berharga Marketable Securities	564,918	-	-	53,002	-	511,916
	5	Kredit yang diberikan Loans	12,184,978	456,076	1,155,514	1,502,922	2,628,102	6,442,364
	6	Tagihan lainnya Other receivables	299,081	163,287	135,794	-	-	-
	7	Lain-lain Others	507,308	-	-	-	-	507,308
		<b>Total Aset Total Assets</b>	<b>15,586,285</b>	<b>2,099,746</b>	<b>1,425,372</b>	<b>1,702,784</b>	<b>2,724,883</b>	<b>7,633,500</b>
	<b>B</b>	<b>Kewajiban Liabilities</b>						
	1	Dana pihak ketiga Third party funds	10,576,182	2,022,776	2,725,103	1,542,396	525,290	3,760,617
	2	Kewajiban Pada Bank Indonesia Liabilities to Bank Indonesia	-	-	-	-	-	-
	3	Kewajiban Pada Bank Lain Liabilities to other banks	824,343	239,288	-	577,055	8,000	-
	4	Surat Berharga yang Diterbitkan Issued marketable securities	-	-	-	-	-	-
	5	Pinjaman yang Diterima Borrowings	-	-	-	-	-	-
	6	Kewajiban lainnya Other liabilities	37	35	2	-	-	-
	7	Lain-lain Others	802,844	712	1,046	-	-	801,086
		<b>Total Kewajiban Total Liabilities</b>	<b>12,203,406</b>	<b>2,262,811</b>	<b>2,726,151</b>	<b>2,119,451</b>	<b>533,290</b>	<b>4,561,703</b>
		<b>Selisih Aset dengan Kewajiban dalam Neraca Net of Assets with Liabilities in On Balance Sheet</b>	<b>3,382,879</b>	<b>(163,065)</b>	<b>(1,300,779)</b>	<b>(416,667)</b>	<b>2,191,593</b>	<b>3,071,797</b>

Pengungkapan Profil Maturitas Rupiah - Bank secara Individu

(dalam jutaan Rupiah)

Disclosure of Maturity Profile Rupiah - Bank only

(in millions Rupiah)

No	Pos-Pos Accounts		30 Juni 2017 30 June 2017					
			Saldo Balance	Jatuh tempo Maturity				
				≤1 bulan ≤1 month	>1 bln s.d 3 bln >1 month to 3 months	>3 bln s.d 6 bln >3 months to 6 months	>6 bln s.d 12 bln >6 months to 12 months	>12 bln >12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
II	REKENING ADMINISTRATIF OFF BALANCE SHEET							
	A	Tagihan Rekening Administratif Off Balance Sheet Receivables						
	1	Komitmen Commitments	-	-	-	-	-	-
	2	Kontijensi Contingencies	141,849	-	-	-	-	141,849
		<b>Total Tagihan Rekening Administratif</b> <b>Total Off Balance Sheet Receivables</b>	<b>141,849</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>141,849</b>
	B	Kewajiban Rekening Administratif Off Balance Sheet Liabilities						
	1	Komitmen Commitments	2,133,927	145,298	433,071	574,077	976,766	4,715
	2	Kontijensi Contingencies	115,569	1,351	12,306	3,206	94,856	3,850
		<b>Total Kewajiban Rekening Administratif</b> <b>Total Off Balance Sheet Liabilities</b>	<b>2,249,496</b>	<b>146,649</b>	<b>445,377</b>	<b>577,283</b>	<b>1,071,622</b>	<b>8,565</b>
		Selisih Tagihan dan Kewajiban dalam Rekening Administratif Net of Receivables with Liabilities in Off Balance Sheet	(2,107,647)	(146,649)	(445,377)	(577,283)	(1,071,622)	133,284
		Selisih [(IA-IB)+(IIA-IIB)] Net [(IA-IB)+(IIA-IIB)]	1,275,232	(309,714)	(1,746,156)	(993,950)	1,119,971	3,205,081
		Selisih Kumulatif Net Cummulative		(309,714)	(2,055,870)	(3,049,820)	(1,929,849)	1,275,232

Pengungkapan Profil Maturitas Valuta Asing - Bank secara Individu

(dalam jutaan Rupiah)

Disclosure of Maturity Profile Foreign Currency - Bank only

(in millions Rupiah)

No	Pos-Pos Accounts		30 Juni 2017 30 June 2017					
			Saldo Balance	Jatuh tempo Maturity				
				≤1 bulan ≤1 month	>1 bln s.d 3 bln >1 month to 3 months	>3 bln s.d 6 bln >3 months to 6 months	>6 bln s.d 12 bln >6 months to 12 months	>12 bln >12 months
(1)	(2)		(3)	(4)	(5)	(6)	(7)	(8)
I	NERACA ON BALANCE SHEET							
	A	Aset Assets						
	1	Kas Cash	80,753	-	-	-	-	80,753
	2	Penempatan pada Bank Indonesia Placement to Bank Indonesia	1,396,342	1,396,342	-	-	-	-
	3	Penempatan pada bank lain Placement to other banks	1,798,029	1,798,029	-	-	-	-
	4	Surat Berharga Marketable Securities	1,096,430	-	-	-	421,148	675,282
	5	Kredit yang diberikan Loans	441,475	-	87,050	21,397	172,637	160,391
	6	Tagihan lainnya Other receivables	5,903	16	5,887	-	-	-
	7	Lain-lain Others	90,909	-	-	-	-	90,909
	<b>Total Aset Total Assets</b>		<b>4,909,841</b>	<b>3,194,387</b>	<b>92,937</b>	<b>21,397</b>	<b>593,785</b>	<b>1,007,335</b>
	B	Kewajiban Liabilities						
	1	Dana pihak ketiga Third party funds	4,508,996	496,593	304,851	40,025	1,150	3,666,377
	2	Kewajiban Pada Bank Indonesia Liabilities to Bank Indonesia	-	-	-	-	-	-
	3	Kewajiban Pada Bank Lain Liabilities to other banks	48,828	48,828	-	-	-	-
	4	Surat Berharga yang Diterbitkan Issued marketable securities	-	-	-	-	-	-
	5	Pinjaman yang Diterima Borrowings	-	-	-	-	-	-
	6	Kewajiban lainnya Other liabilities	2,063	9	2,054	-	-	-
	7	Lain-lain Others	273,169	-	-	-	-	273,169
	<b>Total Kewajiban Total Liabilities</b>		<b>4,833,056</b>	<b>545,430</b>	<b>306,905</b>	<b>40,025</b>	<b>1,150</b>	<b>3,939,546</b>
	<b>Selisih Aset dengan Kewajiban dalam Neraca Net of Assets with Liabilities in On Balance Sheet</b>		<b>76,785</b>	<b>2,648,957</b>	<b>(213,968)</b>	<b>(18,628)</b>	<b>592,635</b>	<b>(2,932,211)</b>

Pengungkapan Profil Maturitas Valuta Asing - Bank secara Individu

(dalam jutaan Rupiah)

Disclosure of Maturity Profile Foreign Currency - Bank only

(in millions Rupiah)

No	Pos-Pos Accounts		30 Juni 2017 30 June 2017					
			Saldo Balance	Jatuh tempo Maturity				
				≤1 bulan ≤1 month	>1 bln s.d 3 bln >1 month to 3 months	>3 bln s.d 6 bln >3 months to 6 months	>6 bln s.d 12 bln >6 months to 12 months	>12 bln >12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
II	<b>REKENING ADMINISTRATIF</b> OFF BALANCE SHEET							
	<b>A</b>	<b>Tagihan Rekening Administratif</b> Off Balance Sheet Receivables						
	1	Komitmen Commitments	7,394	3,369	4,025	-	-	-
	2	Kontijensi Contingencies	13,841	-	-	-	-	13,841
		<b>Total Tagihan Rekening Administratif</b> <b>Total Off Balance Sheet Receivables</b>	<b>21,235</b>	<b>3,369</b>	<b>4,025</b>	<b>-</b>	<b>-</b>	<b>13,841</b>
	<b>B</b>	<b>Kewajiban Rekening Administratif</b> Off Balance Sheet Liabilities						
	1	Komitmen Commitments	103,756	52,939	15,598	13,936	21,283	-
	2	Kontijensi Contingencies	39,004	-	513	-	38,491	-
		<b>Total Kewajiban Rekening Administratif</b> <b>Total Off Balance Sheet Liabilities</b>	<b>142,760</b>	<b>52,939</b>	<b>16,111</b>	<b>13,936</b>	<b>59,774</b>	<b>-</b>
		<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif</b> <b>Net of Receivables with Liabilities in Off Balance Sheet</b>	<b>(121,525)</b>	<b>(49,570)</b>	<b>(12,086)</b>	<b>(13,936)</b>	<b>(59,774)</b>	<b>13,841</b>
		<b>Selisih [(IA-IB)+(IIA-IIB)]</b> <b>Net [(IA-IB)+(IIA-IIB)]</b>	<b>(44,740)</b>	<b>2,599,387</b>	<b>(226,054)</b>	<b>(32,564)</b>	<b>532,861</b>	<b>(2,918,370)</b>
		<b>Selisih Kumulatif</b> <b>Net Cummulative</b>		<b>2,599,387</b>	<b>2,373,333</b>	<b>2,340,769</b>	<b>2,873,630</b>	<b>(44,740)</b>

**Pengungkapan Nilai *Liquidity Coverage Ratio* (LCR)**

**(dalam jutaan Rupiah)**

Disclosure of Liquidity Coverage Ratio (LCR)

**(in millions Rupiah)**

	Nilai LCR (%)			
	LCR (%)			
	Triwulan I Quarter I	Triwulan II Quarter II	Triwulan III Quarter III	Triwulan IV Quarter IV
	(1)	(2)	(3)	(4)
Bank secara individu Bank only	646.86%	759.06%	N/A	N/A

Pengungkapan Risiko Operasional – Bank Secara Individu

Disclosure of Operational Risk – Bank Only

(dalam jutaan Rupiah)

(in millions Rupiah)

No	Pendekatan Yang Digunakan Approach	30 Juni 2017 / 30 June 2017		
		Pendapatan Bruto (Rata-rata 3 Tahun Terakhir) Gross Income (Average of Last 3 Years)	Beban Modal Capital Charge	ATMR RWA
(1)	(2)	(3)	(4)	(5)
1	Pendekatan Indikator Dasar Basic Indicator Approach	1,436,651	215,498	2,693,725
	<b>Total</b>	<b>1,436,651</b>	<b>215,498</b>	<b>2,693,725</b>