

**Tabel 1 Pengungkapan Kuantitatif Struktur Permodalan Bank Asing**

**Table 1 Capital Structure Quantitative Disclosures Foreign Banks**

(dalam jutaan rupiah - in million rupiah)

KOMPONEN MODAL CAPITAL COMPONENT		30 Juni 2017 30 June 2017	30 Juni 2016 30 June 2016
(1)	(2)	(3)	(4)
<b>I</b>	<b>KOMPONEN MODAL CAPITAL COMPONENT</b>		
<b>A</b>	<b>Dana Usaha Operating Funds</b>		
1	Dana Usaha Operating Funds	2,081,682	1,430,908
2	Modal disetor paid-in capital	363	363
<b>B</b>	<b>Cadangan Reserve</b>		
1	Cadangan umum general reserve	-	-
2	Cadangan tujuan appropriate reserve	-	-
<b>C</b>	Laba (rugi) tahun-tahun lalu yang dapat diperhitungkan (100%) Income (loss) previous years which can be calculated (100%)	102,884	51,840
<b>D</b>	Laba (rugi) tahun berjalan yang dapat diperhitungkan (50%) Profit (loss) for the year which can be calculated (50%)	49,380	40,551
<b>E</b>	Dana setoran modal / Fund capital contribution	-	-
<b>F</b>	Pendapatan komprehensif lainnya: kerugian berasal dari penurunan penyertaan dalam kelompok tersedia untuk dijual (100%) Other comprehensive income: investment losses from the decline in available-for-sale (100%)	(326)	(295)
<b>G</b>	Pendapatan komprehensif lainnya: keuntungan berasal dari peningkatan penyertaan dalam kelompok tersedia untuk dijual (45%) Other comprehensive income: gains from increased investments in available-for-sale (45%)	-	-
<b>H</b>	Revaluasi aset tetap (45%) / Revaluation of fixed assets (45%)	-	-
<b>I</b>	Selisih kurang antara PPA dan cadangan kerugian penurunan nilai atas aset produktif Differences between the Asset Allowance and the allowance for impairment losses on earning assets	(145,739)	(50,335)
<b>J</b>	Penyisihan Penghapusan Aset (PPA) atas aset non produktif yang wajib dihitung Asset Allowance (PPA) on non-productive assets that must be counted	-	-
<b>K</b>	Difference in number of adjustments to fair value of financial instruments in the trading book	-	-
<b>L</b>	Cadangan umum aset produktif (maks. 1,25% dari ATMR) General reserve on earning assets (max. 1.25% of RWA)	42,151	22,814
<b>M</b>	Faktor pengurang modal / Deduction from capital Eksposur sekuritisasi / Securitization Exposures	-	-
<b>II</b>	<b>MODAL BANK ASING (Jumlah A s.d L - M) / FOREIGN CAPITAL BANK (Total A s.d L - M)</b>	<b>2,130,396</b>	<b>1,495,846</b>
<b>III</b>	<b>ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT RISK WEIGHTED ASSETS (RWA) CREDIT RISK</b>	<b>3,372,106</b>	<b>1,825,147</b>
<b>IV</b>	<b>ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL RISK WEIGHTED ASSETS (RWA) OPERATIONAL RISK</b>	<b>275,241</b>	<b>182,677</b>
<b>V</b>	<b>ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR / RISK WEIGHTED ASSETS (RWA) MARKET RISK</b> A. Metode Standar Standardized Method B. Model Internal Internal Models	<b>489,712</b>	<b>298,465</b>
<b>VI</b>	<b>RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM UNTUK RISIKO KREDIT, RISIKO OPERASIONAL DAN RISIKO PASAR [II : (III + IV + V)] CAPITAL ADEQUACY RATIO FOR CREDIT RISK, AND OPERATIONAL RISK MARKET RISK [II: (III + IV + V)]</b>	<b>51.50%</b>	<b>64.86%</b>

Tabel 2.1 Pengungkapan Tagihan Bersih Berdasarkan Wilayah  
Table 2.1. Disclosure of Net Receivables by Area

(dalam jutaan rupiah - in million rupiah)

No	Kategori Portofolio Portfolio Category	30 Juni 2017 30 June 2017				30 Juni 2016 30 June 2016			
		Tagihan Bersih Berdasarkan Wilayah Net Receivables by Area				Tagihan Bersih Berdasarkan Wilayah Net Receivables by Area			
		Jakarta Jakarta	Diluar Jakarta Outside Jakarta	Diluar Indonesia Outside Indonesia	Total	Jakarta Jakarta	Diluar Jakarta Outside Jakarta	Diluar Indonesia Outside Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	4,250,745	-	-	4,250,745	4,274,546	-	-	4,274,546
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	94,254	-	-	94,254	93,237	-	-	93,237
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	8,595	-	-	8,595	7,814	-	-	7,814
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	2,739	-	-	2,739	3,035	-	-	3,035
9	Tagihan kepada Korporasi Receivables on Corporate	3,038,263	-	-	3,038,263	1,718,614	-	-	1,718,614
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-
11	Aset Lainnya Other Assets	270,126	-	-	270,126	36,684	-	-	36,684
	<b>Total</b>	<b>7,664,722</b>	<b>-</b>	<b>-</b>	<b>7,664,722</b>	<b>6,133,930</b>	<b>-</b>	<b>-</b>	<b>6,133,930</b>

**Tabel 2.2 Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak**  
Table 2.2 Disclosure of Net Receivables by Contractual Maturity

(dalam jutaan rupiah - in million rupiah)

No.	Kategori Portofolio Portfolio Category	30 Juni 2017 30-Jun-17						30 Juni 2016 30-Jun-16						
		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 thn s.d. 3 thn >1 Year s.d. 3 Year	>3 thn s.d. 5 thn >3 Year s.d. 5 Year	> 5 thn > 5 Year	Non-Kontraktual Non-Contractual	Total	< 1 tahun < 1 Year	>1 thn s.d. 3 thn >1 Year s.d. 3 Year	>3 thn s.d. 5 thn >3 Year s.d. 5 Year	> 5 thn > 5 Year	Non-Kontraktual Non-Contractual	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	4,250,745	-	-	-	-	4,250,745	4,274,546	-	-	-	-	-	4,274,546
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	94,254	-	-	-	-	94,254	93,237	-	-	-	-	-	93,237
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	594	332	7,669	-	8,595	-	584	128	7,102	-	-	7,814
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	26	771	1,684	258	-	2,739	148	560	2,327	-	-	-	3,035
9	Tagihan kepada Korporasi Receivables on Corporate	3,038,263	-	-	-	-	3,038,263	1,718,614	-	-	-	-	-	1,718,614
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya Other Assets	-	-	-	-	270,126	270,126	-	-	-	-	-	36,684	36,684
	<b>Total</b>	7,383,288	1,365	2,016	7,927	270,126	7,664,722	6,086,545	1,144	2,455	7,102	36,684	6,133,930	

Tabel 2.3 Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi  
Table 2.3 Disclosure of Net Receivables by Economic Sectors

(dalam jutaan rupiah - in million rupiah)

No.	Sektor Ekonomi Economic Sectors	Tagihan Kepada Pemerintah Receivables on Sovereigns	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank Receivables on Banks	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	Kredit Beragun Properti Komersial Loans Secured by Commercial 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	Tagihan yang Telah Jatuh Tempo Past Due Receivables	Aset Lainnya Other Assets
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>30 Juni 2017 / 30 June 2017</b>												
1	Pertanian, perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	-	-	-
2	Perikanan Fishery	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	-	-	-	-	-
4	Industri pengolahan Manufacturing	-	-	-	-	-	-	-	-	-	-	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	-	-	-	-	-	-	-	1,755,757	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-	-	-	-	-
7	Perdagangan besar dan eceran Wholesale and Retail Trading	-	-	-	-	-	-	-	-	-	-	-
8	Penyediaan akomodasi dan penyediaan makan minum Hotel and Food & Beverage	-	-	-	-	-	-	-	-	287,912	-	-
9	Transportasi, pergudangan dan komunikasi Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	-	-	-
10	Perantara keuangan Financial Intermediary	4,250,745	-	-	94,254	-	-	-	-	994,594	-	-
11	Real estate, usaha persewaan dan jasa perusahaan Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	-	-	-
12	Administrasi Pemerintahan, 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 kemasyarakatan, sosial budaya, hiburan dan 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	-	-	-	-	8,595	-	-	2,739	-	-	-
20	Lainnya Others	-	-	-	-	-	-	-	-	-	-	270,126
<b>Total</b>		<b>4,250,745</b>	<b>-</b>	<b>-</b>	<b>94,254</b>	<b>8,595</b>	<b>-</b>	<b>-</b>	<b>2,739</b>	<b>3,038,263</b>	<b>-</b>	<b>270,126</b>
<b>30 Juni 2016 / 30 June 2016</b>												
1	Pertanian, perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	-	-	-
2	Perikanan Fishery	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-	-	-	-	-	-
4	Industri pengolahan Manufacturing	-	-	-	-	-	-	-	-	-	-	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	-	-	-	-	-	-	-	1,586,358	-	-
6	Konstruksi Construction	-	-	-	-	-	-	-	-	-	-	-
7	Perdagangan besar dan eceran Wholesale and Retail Trading	-	-	-	-	-	-	-	-	-	-	-
8	Penyediaan akomodasi dan penyediaan makan minum Hotel and Food & Beverage	-	-	-	-	-	-	-	-	132,256	-	-
9	Transportasi, pergudangan dan komunikasi Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	-	-	-
10	Perantara keuangan Financial Intermediary	4,274,546	-	-	93,237	-	-	-	-	-	-	-
11	Real estate, usaha persewaan dan jasa perusahaan Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	-	-	-
12	Administrasi Pemerintahan, 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 kemasyarakatan, sosial budaya, hiburan dan 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	-	-	-	-	7,814	-	-	3,035	-	-	-
20	Lainnya Others	-	-	-	-	-	-	-	-	-	-	36,684
<b>Total</b>		<b>4,274,546</b>	<b>-</b>	<b>-</b>	<b>93,237</b>	<b>7,814</b>	<b>-</b>	<b>-</b>	<b>3,035</b>	<b>1,718,614</b>	<b>-</b>	<b>36,684</b>

Tabel 2.4 Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah

Table 2.4 Disclosure of Receivables and Provisioning based on Area

(dalam jutaan rupiah - in million rupiah)

No.	Keterangan Description	30 Juni 2017 30 June 2017				30 Juni 2016 30 June 2016			
		Wilayah Area				Wilayah Area			
		Jakarta	Diluar Jakarta Outside Jakarta	Diluar Indonesia Outside Indonesia	Total	Jakarta	Diluar Jakarta Outside Jakarta	Diluar Indonesia Outside Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Tagihan Receivables	7,664,722	-	-	7,664,722	6,133,930	-	-	6,133,930
2	Tagihan yang mengalami penurunan nilai ( <i>impaired</i> ) Impaired Receivables	-	-	-	-	-	-	-	-
	a. Belum jatuh tempo Non Past Due	-	-	-	-	-	-	-	-
	b. Telah jatuh tempo Past Due	-	-	-	-	-	-	-	-
3	Cadangan kerugian penurunan nilai (CKPN) - Individual Allowance for Impairment Losses - Individual	-	-	-	-	-	-	-	-
4	Kolektif Allowance for Impairment Losses - Collective	-	-	-	-	-	-	-	-
5	Tagihan yang dihapus buku Written-Off Receivable	-	-	-	-	-	-	-	-
	Total	7,664,722	-	-	7,664,722	6,133,930	-	-	6,133,930

Tabel 2.5 Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi  
Table 2.5 Disclosure of Receivables and Provisioning based on Economic Sectors

(dalam jutaan rupiah - in million rupiah)

No.	Sektor Ekonomi Economic Sectors	Tagihan Receivables	Tagihan yang Mengalami Penurunan Nilai Impaired Receivables		Cadangan kerugian penurunan nilai (CKPN) - Individual Allowance for Impairment Losses Individual	Cadangan kerugian penurunan nilai (CKPN) - Kolektif Allowance for Impairment Losses Collective	Tagihan yang dihapus buku Written-Off Receivables
			Belum Jatuh Tempo Non Past Due	Telah jatuh tempo Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	<b>30 Juni 2017 30 June 2017</b>						
1	Pertanian, perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	-	-	-	-	-
2	Perikanan Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-
4	Industri pengolahan Manufacturing	1,755,757	-	-	-	-	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-
7	Perdagangan besar dan eceran Wholesale and Retail Trading	287,912	-	-	-	-	-
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	5,339,593	-	-	-	-	-
11	Real estate, usaha persewaan dan jasa perusahaan Real Estate, Rental and Business Services	-	-	-	-	-	-
12	Administrasi Pemerintahan, 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 dan perorangan lainnya Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-
16	Jasa perorangan yang melayani rumah tangga 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	11,334	-	-	-	-	-
20	Lainnya Others	270,126	-	-	-	-	-
	<b>Total</b>	<b>7,664,722</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

30 Juni 2016 30 June 2016							
1	Pertanian, perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	-	-	-	-	-
2	Perikanan Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-
4	Industri pengolahan Manufacturing	1,586,358	-	-	-	-	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-
7	Perdagangan besar dan eceran Wholesale and Retail Trading	132,256	-	-	-	-	-
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	4,367,783	-	-	-	-	-
11	Real estate, usaha persewaan dan jasa perusahaan Real Estate, Rental and Business Services	-	-	-	-	-	-
12	Administrasi Pemerintahan, 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 kemasyarakatan, sosial budaya, hiburan dan 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	10,849	-	-	-	-	-
20	Lainnya Others	36,684	-	-	-	-	-
Total		6,133,930	-	-	-	-	-

Tabel 2.6 Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai  
Table 2.6 Movements of Impairment Provision Disclosure

(dalam jutaan rupiah - in million Rupiah)

No.	Keterangan Description	30 Juni 2017 30 June 2017		30 Juni 2016 30 June 2016	
		CKPN Individual Allowance for Impairment Losses - Individual	CKPN Kolektif Allowance for Impairment Losses - Collective	CKPN Individual Allowance for Impairment Losses - Individual	CKPN Kolektif Allowance for Impairment Losses - Collective
(1)	(2)	(3)	(4)	(5)	(6)
1	Saldo awal CKPN Beginning Balance - Allowance for Impairment Losses	NIL	-	NIL	-
2	Pembentukan (pemulihan) CKPN pada periode berjalan (Net) Beginning Balance - Allowance for Impairment Losses	-	-	-	-
	2.a Pembentukan CKPN pada periode berjalan Additional allowance for impairment losses during the year	-	-	-	-
	2.b Pemulihan CKPN pada periode berjalan Reversal allowance for impairment losses during the year	-	-	-	-
3	CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan Allowance for impairment losses used for written off receivables during the year	-	-	-	-
4	Pembentukan (pemulihan) lainnya pada periode berjalan Other additional (reversal) of allowance during the year	-	-	-	-
		-	-	-	-
	Saldo akhir CKPN Ending Balance	-	-	-	-





Bank : Bank of America, N.A.  
Tanggal/Date : 30 June 2017

Tabel 3 Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat  
Table 3 Disclosure of Net Receivables by Portfolio and Rating Category

(dalam jutaan rupiah - in million rupiah)

		30 Juni 2017 30 June 2017														
No	Kategori Portofolio Portfolio Category	Lembaga Pemeringkat Rating Company	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	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		
			Fitch 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-	F1+ s.d F1	F2	F3	Kurang dari F3		
Moody's	Aaa	Aa1 s.d Aa3	A1 s.d A3	Baa1 s.d Baa3	Ba1 s.d Ba3	B1 s.d B3	Kurang dari B3	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 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)	
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	4.250,745	4.250,745
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	-	-	-	-	94,254	-	-	-	-	-	-	-	-	-	94,254
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-	-	8,595	8,595
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	2,739	2,739
9	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-	-	3,038,263	3,038,263
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	270,126	270,126
<b>TOTAL</b>		-	-	-	-	94,254	-	-	-	-	-	-	-	-	7,570,468	7,664,722







Tabel 4.2 Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit  
Table 4.2 Disclosure of Net Receivables and Credit Risk Mitigation Techniques

(dalam jutaan rupiah - in million rupiah)

No	Kategori Portofolio Portfolio Category	30 Juni 2017 30 June 2017					Tidak Dijamin Unsecured Portion	30 Juni 2016 30 June 2016					Tidak Dijamin Unsecured Portion
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured by					Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured by				
			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)	(9)	(10)	(11)	(12)	(13)	(14) = (9)-(10)-(11)-(12)+(13)
<b>A</b>	<b>Eksposur Neraca Balance Sheet Exposures</b>												
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	4,250,745	-	-	-	-	4,250,745	4,274,546	-	-	-	-	4,274,546
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	94,254	-	-	-	-	94,254	93,237	-	-	-	-	93,237
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	8,595	-	-	-	-	8,595	7,814	-	-	-	-	7,814
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	2,739	-	-	-	-	2,739	3,035	-	-	-	-	3,035
9	Tagihan kepada Korporasi Receivables on Corporate	3,038,263	-	-	-	-	3,038,263	1,718,614	-	-	-	-	1,718,614
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya Other Assets	270,126	-	-	-	-	270,126	36,684	-	-	-	-	36,684
	<b>Total Eksposur Neraca Total Exposures - Balance Sheet</b>	<b>7,664,722</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,664,722</b>	<b>6,133,930</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,133,930</b>
<b>B</b>	<b>Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif Off Balance Sheet Commitment/Contingency Receivables Exposures</b>												
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-
5	Kredit Beragun Rumah Tinggal Loans Secured by Residential Property	-	-	-	-	-	-	-	-	-	-	-	-
6	Kredit Beragun Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
7	Kredit Pegawai/Pensiunan Employee/Retired Loans	-	-	-	-	-	-	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
9	Tagihan kepada Korporasi Receivables on Corporate	1,035,434	-	-	-	-	1,035,434	1,854,863	-	-	-	-	1,854,863
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Eksposur TRA Total Exposures - Off Balance Sheets</b>	<b>1,035,434</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,035,434</b>	<b>1,854,863</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,854,863</b>
<b>C</b>	<b>Eksposur akibat Kegagalan Pihak Lawan Counterparty Credit Risk</b>												
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	13,067	-	-	-	-	13,067	2,035	-	-	-	-	2,035
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables on Corporate	1,506	-	-	-	-	1,506	638	-	-	-	-	638
	<b>Total Eksposur Counterparty Credit Risk Total Exposures - Counterparty Credit Risk</b>	<b>14,573</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14,573</b>	<b>2,673</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,673</b>
	<b>Total (A+B+C)</b>	<b>8,714,730</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,714,730</b>	<b>7,991,466</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,991,466</b>





Tabel 6.1 Perhitungan ATMR Risiko Kredit Pendekatan Standar : Ekspose Aset di Neraca  
Table 6.1 Calculation of Risk Weighted Assets for Credit Risk under Standardized Approach: On Balance Sheet Assets Exposures

No	Kategori Portofolio / Portfolio Category	30 Juni 2017 / 30 June 2017			30 Juni 2016 / 30 June 2016		
		Tagihan Bersih Net Receivable	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	Tagihan Bersih Net Receivable	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	4.269.245	-	-	4.274.546	-	-
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	94.274	18.851	18.851	93.227	18.647	18.647
5	Kredit Berasas Rumah Tangga Loan Secured by Residential Property	8.265	3.026	3.026	7.814	3.524	3.524
6	Kredit Berasas Properti Komersial Loan Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pemenuhan Pemenuhan Kredit Loan	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	2.739	7.054	7.279	3.035	-	3.035
9	Tagihan Kepada Korporasi Receivables on Corporates	3.028.261	3.028.261	3.028.261	3.718.614	3.718.614	3.718.614
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-
11	Aset Lainnya Other Assets	293.246	106.297	106.297	36.000	-	36.000
	TOTAL	7.664.222	3.062.176	3.234.765	6.433.930	1.740.778	1.779.580

Tabel 6.2 Pengungkapan Ekspose Kewajiban Komitmen/Kontingensi pada Transaksi Rekening Administratif  
Table 6.2 Calculation of Risk Weighted Assets for Credit Risk under Standardized Approach: Off Balance Sheet Commitment/Contingency Exposures

No	Kategori Portofolio / Portfolio Category	30 Juni 2017 / 30 June 2017			30 Juni 2016 / 30 June 2016		
		Tagihan Bersih Net Receivable	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	Tagihan Bersih Net Receivable	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-
5	Kredit Berasas Rumah Tangga Loan Secured by Residential Property	-	-	-	-	-	-
6	Kredit Berasas Properti Komersial Loan Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pemenuhan Pemenuhan Kredit Loan	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
9	Tagihan Kepada Korporasi Receivables on Corporates	31.072	31.072	31.072	42.605	42.605	42.605
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-
	TOTAL	31.072	31.072	31.072	42.605	42.605	42.605

Tabel 6.3 Pengungkapan Ekspose yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)  
Table 6.3 Calculation of Risk Weighted Assets for Credit Risk under Standardized Approach: Counterparty Credit Risk Exposures

No	Kategori Portofolio / Portfolio Category	30 Juni 2017 / 30 June 2017			30 Juni 2016 / 30 June 2016		
		Tagihan Bersih Net Receivable	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM	Tagihan Bersih Net Receivable	ATMR Sebelum MRK RWA before CRM	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
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	14.184	4.432	4.432	10.266	2.051	2.051
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	1.897	1.897	1.897	1.817	909	909
6	Tagihan Kepada Korporasi Receivables on Corporates	-	-	-	-	-	-
7	Ekspose terimbang dari Credit Valuation Adjustment (CVA) Weighted Exposures from CVA	16.001	6.129	6.129	12.000	2.960	2.960
	TOTAL	32.082	12.458	12.458	24,089	7,980	7,980

Tabel 6.4 Pengungkapan Ekspose yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk)  
Table 6.4 Disclosure of Potential Credit Risk exposure due to failure of settlement/settlement risk

No	Jenis Transaksi Transactions	30 Juni 2017 / 30 June 2017			30 Juni 2016 / 30 June 2016		
		Nilai Ekspose Net Exposure	Faktor Pengurangan Modal Capital Charge	ATMR Setelah MRK RWA after CRM	Nilai Ekspose Net Exposure	Faktor Pengurangan Modal Capital Charge	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1	Delivers versus receives	-	-	-	-	-	-
2	Beban Model 5% (16-30 hari) Capital charges 5% (16-30 days)	-	-	-	-	-	-
3	Beban Model 50% (16-30 hari) Capital charges 50% (16-30 days)	-	-	-	-	-	-
4	Beban Model 75% (1-14 hari) Capital charges 75% (1-14 days)	-	-	-	-	-	-
5	Beban Model 100% (lebih dari 45 hari) Capital charges 100% (more than 45 days)	-	-	-	-	-	-
6	Non-delivers versus receives	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	-

Tabel 6.5 Pengungkapan Ekspose Sekuritisasi  
Table 6.5 Disclosure of Securitization Exposures

No	Jenis Transaksi Transactions	30 Juni 2017 / 30 June 2017			30 Juni 2016 / 30 June 2016		
		Faktor Pengurangan Modal Capital Charge	ATMR CRM	Faktor Pengurangan Modal Capital Charge	ATMR CRM		
(1)	(2)	(3)	(4)	(5)	(6)		
1	Facilities Kredit Pendukung yang memenuhi persyaratan Credit facilities which do not meet the requirements	-	-	-	-		
2	Facilities Kredit Pendukung yang tidak memenuhi persyaratan Credit facilities which do not meet the requirements	-	-	-	-		
3	Facilities Kredit yang memenuhi persyaratan Credit facilities that meet the requirements	-	-	-	-		
4	Facilities Kredit yang tidak memenuhi persyaratan Credit facilities that do not meet the requirements	-	-	-	-		
5	Pembelian Fik Berasas Aset yang memenuhi persyaratan Purchase of Asset Backed Securities that meet the requirements	-	-	-	-		
6	Pembelian Fik Berasas Aset yang tidak memenuhi persyaratan Purchase of Asset Backed Securities that do not meet the requirements	-	-	-	-		
7	Ekspose Sekurisasi yang tidak terungkap dalam ketentuan Bank Indonesia mengenai prinsip-prinsip ketertutupan dalam aktivasi sekuritisasi and big bank issues Securitization exposures that are not covered by the provisions of Bank Indonesia	-	-	-	-		
	TOTAL	-	-	-	-		

Tabel 6.6 Pengungkapan Total Pengukuran Risiko Kredit  
Table 6.6 Disclosure of Total Credit Risk Measurement

	(dalam jutaan rupiah / in million rupiah)	
	30 Juni 2017 / 30 June 2017	30 Juni 2016 / 30 June 2016
1. TOTAL ATMR RISIKO KREDIT Total RWA for Credit Risk	3,272,106	1,825,148
2. TOTAL FAKTOR PENGANGKURANG MODAL Total Capital Deficiency Factor	-	-



**Tabel 7 Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar**  
**Table 7 Disclosure of Market Risk Using Standardized Method**

(dalam jutaan rupiah - million rupiah)

No.	Jenis Risiko Type of Risk	30 Juni 2017 30 June 2017		30 Juni 2016 30 June 2016	
		Bank		Bank	
		Beban Modal Capital Charge	ATMR RWA	Beban Modal Capital Charge	ATMR RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Risiko Suku Bunga Interest Rate Risk	-	-	-	-
	a. Risiko Spesifik Specific Risk	-	-	-	-
	b. Risiko Umum General Risk	25,317	316,463	22,652	283,155
2	Risiko Nilai Tukar Foreign Exchange Risk	13,860	173,248	1,225	15,310
3	Risiko Ekuitas *) Equity Risk *)	-	-	-	-
4	Risiko Komoditas *) Commodity Risk *)	-	-	-	-
5	Risiko Option Option Risk	-	-	-	-
Total		39,177	489,712	23,877	298,465

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

\*) For banks that have subsidiaries that have defined risk exposure

Tabel 8.1 Pengungkapan Profil Maturitas Rupiah  
Table 8.1 Disclosure of Rupiah Maturity Profile

(dalam jutaan rupiah - million rupiah)

No.	Pos-pos Accounts	30 Juni 2017 30 June 2017					30 Juni 2016 30 June 2016						
		Saldo Balance	Jatuh Tempo Maturity				Saldo Balance	Jatuh Tempo Maturity					
			< 1 bulan < 1 month	> 1 bln s.d. 3 bln > 1 mon to 3 mon	> 3 bln s.d. 6 bln > 3 mon to 6 mon	> 6 bln s.d. 12 bln > 6 mon to 12 mon		> 12 bulan > 12 month	< 1 bulan < 1 month	> 1 bln s.d. 3 bln > 1 mon to 3 mon	> 3 bln s.d. 6 bln > 3 mon to 6 mon	> 6 bln s.d. 12 bln > 6 mon to 12 mon	> 12 bulan > 12 month
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(3)	(4)	(5)	(6)	(7)	(8)
<b>I. NERACA BALANCE SHEET</b>													
<b>A. Aset Assets</b>													
1.	Kas Cash	3,384	3,384	-	-	-	-	3,292	3,292	-	-	-	-
2.	Penempatan pada Bank Indonesia Placement with Bank Indonesia	1,494,442	1,474,632	19,810	-	-	-	598,432	325,916	9,878	19,501	43,137	-
3.	Penempatan pada bank lain Placement with Other Banks	31	31	-	-	-	-	32	32	-	-	-	-
4.	Surat Berharga Marketable Securities	2,169,802	279,636	333,145	191,597	905,321	460,103	2,105,623	149,078	149,063	730,953	445,394	631,135
5.	Kredit yang diberikan Loans	886,077	324,377	230,000	323,765	10	7,925	83,359	73,779	-	-	143	9,437
6.	Tagihan lainnya Other Receivables	276,156	276,156	-	-	-	-	30,694	30,605	-	-	-	89
7.	Lain-lain Others	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Aset Total Asset</b>	<b>4,829,892</b>	<b>2,358,216</b>	<b>582,955</b>	<b>515,362</b>	<b>905,331</b>	<b>468,028</b>	<b>2,621,432</b>	<b>582,702</b>	<b>158,941</b>	<b>750,454</b>	<b>488,674</b>	<b>640,661</b>
<b>B. Kewajiban Liabilities</b>													
1.	Dana Pihak Ketiga Deposits from Customer	1,640,618	1,436,018	69,600	135,000	-	-	1,279,694	1,270,194	9,500	-	-	-
2.	Kewajiban pada Bank Indonesia Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
3.	Kewajiban pada bank lain Liabilities with Other Banks	1,000,607	1,000,607	-	-	-	-	354,312	354,312	-	-	-	-
4.	Surat Berharga yang Diterbitkan Securities issued	-	-	-	-	-	-	-	-	-	-	-	-
5.	Pinjaman yang Diterima Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
6.	Kewajiban lainnya Other Liab.	-	-	-	-	-	-	-	-	-	-	-	-
7.	Lain-lain Others	170,892	170,892	-	-	-	-	44,087	44,087	-	-	-	-
	<b>Total Kewajiban Total Liabilities</b>	<b>2,812,117</b>	<b>2,607,517</b>	<b>69,600</b>	<b>135,000</b>	<b>-</b>	<b>-</b>	<b>1,678,093</b>	<b>1,668,593</b>	<b>9,500</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Selisih Aset dengan Kewajiban dalam Neraca On Balance Sheet Asset and Liabilities Differences</b>	<b>2,017,775</b>	<b>(249,301)</b>	<b>513,355</b>	<b>380,362</b>	<b>905,331</b>	<b>468,028</b>	<b>943,339</b>	<b>(1,085,891)</b>	<b>149,441</b>	<b>750,454</b>	<b>488,674</b>	<b>640,661</b>
<b>II. REKENING ADMINISTRATIF OFF BALANCE SHEETS</b>													
<b>A. Tagihan Rekening Administratif Off Balance Sheet Receivables</b>													
1.	Komitmen Commitment	-	-	-	-	-	-	-	-	-	-	-	-
2.	Kontijensi Contingency	-	-	-	-	-	-	1,230	1,230	-	-	-	-
	<b>Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,230</b>	<b>1,230</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>B. Kewajiban Rekening Administratif Off Balance Sheet Liabilities</b>													
1.	Komitmen Commitment	-	-	-	-	-	-	-	-	-	-	-	-
2.	Kontijensi Contingency	62,472	-	-	-	-	62,472	85,355	85,355	-	-	-	-
	<b>Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities</b>	<b>62,472</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>62,472</b>	<b>85,355</b>	<b>85,355</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Asset and Liabilities Differences</b>	<b>(62,472)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(62,472)</b>	<b>(84,125)</b>	<b>(84,125)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Selisih [(IA-IB)+(IIA-IIB)] Differences [(IA-IB)+(IIA-IIB)]</b>	<b>1,955,303</b>	<b>(249,301)</b>	<b>513,355</b>	<b>380,362</b>	<b>905,331</b>	<b>405,556</b>	<b>859,214</b>	<b>(1,170,016)</b>	<b>149,441</b>	<b>750,454</b>	<b>488,674</b>	<b>640,661</b>
	<b>Selisih Kumulatif Cumulative Differences</b>	<b>4,164,219</b>	<b>(249,301)</b>	<b>264,054</b>	<b>644,416</b>	<b>1,549,747</b>	<b>1,955,303</b>	<b>(1,382,945)</b>	<b>(1,170,016)</b>	<b>(1,020,575)</b>	<b>(270,121)</b>	<b>218,553</b>	<b>859,214</b>

Tabel 8.2 Pengungkapan Profil Maturitas Valas  
Table 8.2 Disclosure of Foreign Exchange Maturity Profile

(dalam jutaan rupiah - million rupiah)

No.	Pos-pos	30 Juni 2017					30 Juni 2016						
		Saldo	Jatuh Tempo				Saldo	Jatuh Tempo					
			< 1 bulan	> 1 bln s.d. 3 bln	> 3 bln s.d. 6 bln	> 6 bln s.d. 12 bln		> 12 bulan	< 1 bulan	> 1 bln s.d. 3 bln	> 3 bln s.d. 6 bln	> 6 bln s.d. 12 bln	> 12 bulan
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
<b>I. NERACA BALANCE SHEET</b>													
<b>A. Aset Assets</b>													
1.	Kas Cash	485	485	-	-	-	-	1.922	1.922	-	-	-	-
2.	Penempatan pada Bank Indonesia Placement with Bank Indonesia	586,501	586,501	-	-	-	-	1,770,491	1,770,491	-	-	-	-
3.	Penempatan pada bank lain Placement with Other Banks	94,225	94,225	-	-	-	-	93,201	93,201	-	-	-	-
4.	Surat Berharga Marketable Securities	-	-	-	-	-	-	-	-	-	-	-	-
5.	Kredit yang diberikan Loans	2,148,033	1,712,450	435,583	-	-	-	1,639,486	1,081,840	227,334	330,313	-	-
6.	Tagihan lainnya Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Lain-lain Others	65,865	65,865	-	-	-	-	31,604	30,369	-	-	-	1,235
	<b>Total Aset Total Asset</b>	<b>2,895,109</b>	<b>2,459,527</b>	<b>435,583</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,536,704</b>	<b>2,977,822</b>	<b>227,334</b>	<b>330,313</b>	<b>-</b>	<b>1,235</b>
<b>B. Kewajiban Liabilities</b>													
1.	Dana Pihak Ketiga Deposits from Customer	642,479	642,479	-	-	-	-	746,572	744,723	1,850	-	-	-
2.	Kewajiban pada Bank Indonesia Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
3.	Kewajiban pada bank lain Liabilities with Other Banks	-	-	-	-	-	-	264,488	264,488	-	-	-	-
4.	Surat Berharga yang Diterbitkan Securities issued	-	-	-	-	-	-	-	-	-	-	-	-
5.	Pinjaman yang Diterima Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
6.	Kewajiban lainnya Other Liab.	-	-	-	-	-	-	-	-	-	-	-	-
7.	Lain-lain Others	4,117,450	553,664	1,088,433	716,122	1,759,230	-	3,373,418	379,899	-	1,196,619	1,070,213	726,688
	<b>Total Kewajiban Total Liabilities</b>	<b>4,759,928</b>	<b>1,196,143</b>	<b>1,088,433</b>	<b>716,122</b>	<b>1,759,230</b>	<b>-</b>	<b>4,384,478</b>	<b>1,389,109</b>	<b>1,850</b>	<b>1,196,619</b>	<b>1,070,213</b>	<b>726,688</b>
	<b>Selisih Aset dengan Kewajiban dalam Neraca</b> On Balance Sheet Asset and Liabilities Differences	<b>(1,864,819)</b>	<b>1,263,383</b>	<b>(652,850)</b>	<b>(716,122)</b>	<b>(1,759,230)</b>	<b>-</b>	<b>(847,774)</b>	<b>1,588,713</b>	<b>225,485</b>	<b>(866,307)</b>	<b>(1,070,213)</b>	<b>(725,452)</b>
<b>II. REKENERING ADMINISTRATIF OFF BALANCE SHEETS</b>													
<b>A. Tagihan Rekening Administratif Off Balance Sheet Receivables</b>													
1.	Komitmen Commitment	11,363,053	8,114,888	2,514,193	530,461	203,511	-	3,127,108	3,127,108	-	-	-	-
2.	Kontijensi Contingency	-	-	-	-	-	-	370	370	-	-	-	-
	<b>Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables</b>	<b>11,363,053</b>	<b>8,114,888</b>	<b>2,514,193</b>	<b>530,461</b>	<b>203,511</b>	<b>-</b>	<b>3,127,478</b>	<b>3,127,478</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>B. Kewajiban Rekening Administratif Off Balance Sheet Liabilities</b>													
1.	Komitmen Commitment	12,369,866	8,184,005	2,896,705	638,907	604,642	45,607	4,909,606	4,909,606	-	-	-	-
2.	Kontijensi Contingency	360	-	-	-	-	360	713	713	-	-	-	-
	<b>Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities</b>	<b>12,370,226</b>	<b>8,184,005</b>	<b>2,896,705</b>	<b>638,907</b>	<b>604,642</b>	<b>45,967</b>	<b>4,910,320</b>	<b>4,910,320</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif</b> Off Balance Sheet Asset and Liabilities Differences	<b>(1,007,173)</b>	<b>(69,116)</b>	<b>(382,513)</b>	<b>(108,446)</b>	<b>(401,131)</b>	<b>(45,967)</b>	<b>(1,782,842)</b>	<b>(1,782,842)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Selisih [(IA-IB)+(IIA-IIB)] Differences [(IA-IB)+(IIA-IIB)]</b>	<b>(2,871,992)</b>	<b>1,194,267</b>	<b>(1,035,363)</b>	<b>(824,568)</b>	<b>(2,160,361)</b>	<b>(45,967)</b>	<b>(2,630,616)</b>	<b>(194,129)</b>	<b>225,485</b>	<b>(866,307)</b>	<b>(1,070,213)</b>	<b>(725,452)</b>
	<b>Selisih Kumulatif Cumulative Differences</b>	<b>(5,010,509)</b>	<b>1,194,267</b>	<b>158,904</b>	<b>(665,664)</b>	<b>(2,826,025)</b>	<b>(2,871,992)</b>	<b>(5,533,504)</b>	<b>(194,129)</b>	<b>31,356</b>	<b>(834,951)</b>	<b>(1,905,164)</b>	<b>(2,630,616)</b>

**Tabel 8.3 Pengungkapan Nilai *Liquidity Coverage Ratio* (LCR)**

Table 8.3 Disclosure of Liquidity Coverage Ratio (LCR)

NILAI LCR (%)				
	Triwulan I 1st Quarter	Triwulan II 2nd Quarter	Triwulan III 3rd Quarter	Triwulan VI 4th Quarter
	(1)	(2)	(3)	(4)
Bank Secara Individu	210%	191%	N/A	N/A
Bank Secara Konsolidasi	-	-	-	-

**Tabel 9 Pengungkapan Kuantitatif Risiko Operasional**  
Table 9 Quantitative Disclosure of Operational Risk

(dalam jutaan rupiah - million rupiah)

No.	Pendekatan Yang Digunakan Indicator Approach	30 Juni 2017 30 June 2017			30 Juni 2016 30 June 2016		
		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
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Pendekatan Indikator Dasar Basic Indicator Approach	146,795	22,019	275,241	97,428	14,614	182,677
Total		146,795	22,019	275,241	97,428	14,614	182,677