

PENGUNGKAPAN INFORMASI KUANTITATIF EKSPOSUR RISIKO
PT. BANK JTRUST INDONESIA, Tbk.
POSISI JUNI 2018

A. RISIKO KREDIT

Tabel 1. Pengungkapan Tagihan Bersih Berdasarkan Wilayah – Bank secara Individu / Disclosure of Net Claims by Region

(dalam jutaan rupiah) / (in million rupiah)

| No. | Kategori Portofolio/ Portfolio Categories | 30-Jun-18 | | | | |
|-----|---|---|------------------|------------------|-------------------|-------------------|
| | | Tagihan Bersih Berdasarkan Wilayah/ Net Claim by Region | | | | |
| | | Wilayah I | Wilayah II | Wilayah III | Wilayah IV | Total |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) |
| 1 | Tagihan Kepada Pemerintah/ <i>Claim to The Government</i> | - | - | 3,560,443 | - | 3,560,443 |
| 2 | Tagihan Kepada Entitas Sektor Publik/ <i>Claim to Public Sector Entities</i> | - | - | 85,646 | - | 85,646 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ <i>Claim to The Multilateral Development Banks and International Institutions</i> | - | - | - | - | - |
| 4 | Tagihan Kepada Bank/ <i>Claim to The Bank</i> | - | 36,980 | 533,437 | 139,133 | 709,550 |
| 5 | Pembiayaan Beragun Rumah Tinggal/ <i>Residential Mortgage Loans</i> | - | - | - | 276,270 | 276,270 |
| 6 | Pembiayaan Beragun Properti Komersial/ <i>Commercial Property Mortgage Loans</i> | - | 988 | - | 157,422 | 158,410 |
| 7 | Pembiayaan Pegawai/Pensiunan/ <i>Retired Employee Credit</i> | - | - | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ <i>Claim to Micro, Small dan Retail Portfolio</i> | - | 302,780 | 121,357 | 1,708,988 | 2,133,126 |
| 9 | Tagihan kepada Korporasi/ <i>Claim to Corporate</i> | - | 696,041 | 788,456 | 7,758,194 | 9,242,691 |
| 10 | Tagihan yang Telah Jatuh Tempo/ <i>Claim on past due</i> | - | 53,837 | 123,979 | 313,013 | 490,828 |
| 11 | Aset Lainnya/ <i>Others Asset</i> | - | - | 1,087,546 | - | 1,087,546 |
| | Total | - | 1,090,625 | 6,300,865 | 10,353,020 | 17,744,510 |

**Tabel 2. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak – Bank secara Individu /
Disclosure of Net Claims Based Remaining Contract Term**

(dalam jutaan rupiah)/ (in million rupiah)

| No. | Kategori Portofolio/ Portfolio Categories | 30-Jun-18 | | | | | |
|-----|---|---|---|---|----------------------|--|-------------------|
| | | Tagihan bersih berdasarkan sisa jangka waktu kontrak/ <i>Net Claims Based Remaining Contract Term</i> | | | | | |
| | | <u>< 1 tahun/ < 1 year</u> | >1 thn s.d. 3 thn > 1 year until 3 years | >3 thn s.d. 5 thn > 3 year until 5 years | > 5 thn > 5 years | Non- Kontraktual Non- Contractual | Total Total |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1 | Tagihan Kepada Pemerintah/ <i>Claim to The Government</i> | - | 3,560,443 | - | - | - | 3,560,443 |
| 2 | Tagihan Kepada Entitas Sektor Publik/ <i>Claim to Public Sector Entities</i> | - | - | - | 85,646 | - | 85,646 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ <i>Claim to The Multilateral Development Banks and International Institutions</i> | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank/ <i>Claim to The Bank</i> | 533,027 | 36,980 | 139,543 | - | - | 709,550 |
| 5 | Pembiayaan Beragun Rumah Tinggal/ <i>Residential Mortgage Loans</i> | - | 688 | 2,368 | 273,213 | - | 276,270 |
| 6 | Pembiayaan Beragun Properti Komersial/ <i>Commercial Property Mortgage Loans</i> | - | 988 | - | 157,422 | - | 158,410 |
| 7 | Pembiayaan Pegawai/Pensiunan/ <i>Retired Employee Credit</i> | - | - | - | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro. Usaha Kecil dan Portofolio Ritel/ <i>Claim to Micro. Small dan Retail Portfolio</i> | 132,978 | 902,836 | 450,908 | 646,403 | - | 2,133,126 |
| 9 | Tagihan kepada Korporasi/ <i>Claim to Corporate</i> | 2,751,671 | 2,799,190 | 1,001,816 | 2,690,014 | - | 9,242,691 |
| 10 | Tagihan yang Telah Jatuh Tempo/ <i>Claim on past due</i> | 106,176 | 170,966 | 139,324 | 74,362 | - | 490,828 |
| 11 | Aset Lainnya/ <i>Others Asset</i> | 1,087,546 | - | - | - | - | 1,087,546 |
| | Total | 8,171,841 | 3,911,648 | 1,733,960 | 3,927,061 | - | 17,744,510 |

Tabel 3. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi – Bank secara Individu / Disclosure of Net Claims by Economic Sector

(dalam jutaan rupiah)/ (in million rupiah)

| No. | Sektor Ekonomi/ <i>Economic Sectors</i> | Tagihan Kepada Pemerintah | Tagihan Kepada Entitas Sektor Publik | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | Tagihan Kepada Bank | Pembiayaan Beragun Rumah Tinggal | Pembiayaan Beragun Properti Komersial | Pembiayaan Pegawai/ Pensiunan | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel | Tagihan kepada Korporasi | Tagihan yang Telah Jatuh Tempo | Aset Lainnya |
|-----|---|---------------------------------|---|---|---------------------------|---|--|-------------------------------------|---|--------------------------------|---|-----------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| | 30 Juni 2018 | | | | | | | | | | | |
| 1 | Pertanian, perburuan dan Kehutanan/ <i>Agriculture, Hunting and Forestry</i> | - | - | - | - | - | - | - | 5,255 | 71,950 | - | - |
| 2 | Perikanan/ <i>Fisheries</i> | - | - | - | - | - | - | - | 14,988 | - | - | - |
| 3 | Pertambangan dan Penggalian/ <i>Mining and Quarrying</i> | - | - | - | - | - | - | - | 10,486 | 136,360 | - | - |
| 4 | Industri pengolahan/ <i>Manufacturing Industry</i> | - | - | - | - | - | - | - | 367,094 | 2,995,605 | 12,387 | - |
| 5 | Listrik, Gas dan Air/ <i>Electricity, Gas and Water</i> | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Konstruksi/ <i>Construction</i> | - | - | - | - | - | - | - | 65,563 | 402,346 | 2,549 | - |
| 7 | Perdagangan besar dan eceran/ <i>Wholesale and Retail Trade</i> | - | - | - | - | - | - | - | 619,739 | 1,880,763 | 185,507 | - |
| 8 | Penyediaan akomodasi dan penyediaan makan minum/ <i>Accommodation Providers and food and Beverage Providers</i> | - | - | - | - | - | 158,103 | - | 24,216 | 797,205 | - | - |
| 9 | Transportasi, pergudangan dan komunikasi/ <i>Transportation, Storage and Communication</i> | - | - | - | - | - | - | - | 1,532 | 750,612 | 13,288 | - |
| 10 | Perantara keuangan/ <i>Financial Brokers</i> | - | 85,646 | - | 176,524 | - | - | - | 7,590 | 1,212,349 | 85,774 | - |
| 11 | Real estate, usaha persewaan dan jasa perusahaan/ <i>Real Estate, Rental Business, and Corporate Services</i> | - | - | - | - | - | - | - | 140,587 | 645,828 | 16,323 | - |

| No. | Sektor Ekonomi/ <i>Economic Sectors</i> | Tagihan Kepada Pemerintah | Tagihan Kepada Entitas Sektor Publik | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional | Tagihan Kepada Bank | Pembiayaan Beragun Rumah Tinggal | Pembiayaan Beragun Properti Komersial | Pembiayaan Pegawai/ Pensiunan | Tagihan Kepada Usaha Mikro. Usaha Kecil dan Portofolio Ritel | Tagihan kepada Korporasi | Tagihan yang Telah Jatuh Tempo | Aset Lainnya |
|-----|--|---------------------------------|---|---|---------------------------|---|--|-------------------------------------|---|--------------------------------|---|------------------|
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) |
| 12 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib/ <i>Public Administration, Defense and Compulsory Social Security</i> | - | - | - | - | - | - | - | - | - | - | - |
| 13 | Jasa pendidikan/ <i>Education Services</i> | - | - | - | - | - | - | - | - | 556 | - | - |
| 14 | Jasa kesehatan dan kegiatan sosial/ <i>Health Services and Social Activities</i> | - | - | - | - | - | - | - | 583 | 38,695 | 116 | - |
| 15 | Jasa masyarakat, sosial budaya, hiburan dan perorangan lainnya/ <i>Social Services, Socio-Cultural, Entertainment and Other Individual</i> | - | - | - | - | - | - | - | 12,964 | 73,782 | 6,434 | - |
| 16 | Jasa perorangan yang melayani rumah tangga/ <i>Households Personal Services</i> | - | - | - | - | - | - | - | - | - | - | - |
| 17 | Badan internasional dan badan ekstra internasional lainnya/ <i>International and Extra International Agencies</i> | - | - | - | - | - | - | - | - | - | - | - |
| 18 | Kegiatan yang belum jelas batasannya/ <i>Undefined activities</i> | - | - | - | - | - | - | - | - | - | - | - |
| 19 | Bukan Lapangan Usaha/ <i>Not a Business Field</i> | - | - | - | - | 274,807 | - | - | 848,295 | 1,017 | 103,245 | - |
| 20 | Lainnya/ <i>Others</i> | 3,560,443 | - | - | 533,027 | 1,463 | 307 | - | 14,233 | 235,624 | 65,204 | 1,087,546 |
| | Total | 3,560,443 | 85,646 | - | 709,550 | 276,270 | 158,410 | - | 2,133,126 | 9,242,691 | 490,828 | 1,087,546 |

Tabel 4. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah – Bank secara Individu / Disclosure of Bills and Allowance By Region

(dalam jutaan rupiah)/ (in million rupiah)

| No. | Kategori Portofolio/ Portfolio Categories | 30-Jun-18 | | | | |
|-----|---|------------------------------------|------------|-------------|------------|-------------------|
| | | Tagihan Bersih Berdasarkan Wilayah | | | | |
| | | Wilayah I | Wilayah II | Wilayah III | Wilayah IV | Total |
| (1) | (2) | (3) | (4) | (5) | (6) | (10) |
| 1 | Tagihan/ <i>Claims</i> | - | 1,090,625 | 6,300,865 | 10,353,020 | 17,744,510 |
| 2 | Tagihan yang mengalami penurunan nilai (<i>impaired</i>)/ <i>Impaired Claims</i> | | | | | - |
| | a. Belum jatuh tempo/ <i>Not Past Due Yet</i> | - | 70,797 | 12,347 | 1,160,941 | 1,244,085 |
| | b. Telah jatuh tempo/ <i>Past Due</i> | - | 52,234 | 71,705 | 319,332 | 443,271 |
| 3 | Cadangan kerugian penurunan nilai (CKPN) - Individual/ <i>Provision for Possible Losses – Individual</i> | - | 13,311 | 7,961 | 81,372 | 102,645 |
| 4 | Cadangan kerugian penurunan nilai (CKPN) - Kolektif/ <i>Provision for Possible Losses - Collective</i> | - | 2,093 | 10,166 | 66,191 | 78,450 |
| 5 | Tagihan yang dihapus buku/ <i>Written-Off Claims</i> | - | 37,445 | 296,952 | 80,909 | 415,306 |

Tabel 5. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi – Bank secara Individu / Disclosure of Claims and Allowance by Economic Sector

(dalam jutaan rupiah)/ (in million rupiah)

| No. | Sektor Ekonomi/ Economic Sector | Tagihan | Tagihan yang Mengalami Penurunan Nilai/ Impaired Claims | | Cadangan kerugian penurunan nilai (CKPN) - Individual | Cadangan kerugian penurunan nilai (CKPN) - Kolektif | Tagihan yang hapus buku |
|-----|---|-------------------|---|-------------------|---|---|-------------------------|
| | | | Belum Jatuh Tempo | Telah Jatuh Tempo | | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| 1 | Pertanian, perburuan dan Kehutanan/ Agriculture, Hunting and Forestry | 77,205 | - | - | - | 25 | - |
| 2 | Perikanan/ Fisheries | 14,988 | - | - | - | 5 | - |
| 3 | Pertambangan dan Penggalian/ Mining and Quarrying | 146,846 | - | - | - | 48 | - |
| 4 | Industri pengolahan/ Manufacturing Industry | 3,375,087 | 392,853 | 19,530 | 6,637 | 5,816 | - |
| 5 | Listrik, Gas dan Air/ Electricity, Gas and Water | - | - | - | - | - | - |
| 6 | Konstruksi/ Construction | 470,459 | 27,656 | 7,021 | 66 | 717 | - |
| 7 | Perdagangan besar dan eceran/ Wholesale and Retail Trade | 2,686,009 | 316,885 | 191,570 | 35,809 | 15,021 | 104,478 |
| 8 | Penyediaan akomodasi dan penyediaan makan minum/ Accommodation Providers and food and Beverage Providers | 979,524 | 113,517 | - | 29 | 1,585 | - |
| 9 | Transportasi, pergudangan dan komunikasi/ Transportation, Storage and Communication | 765,433 | 31,917 | 45,556 | 5,192 | 2,565 | - |
| 10 | Perantara keuangan/ Financial Brokers | 1,567,883 | 161,773 | 132,344 | 44,341 | 2,325 | - |
| 11 | Real estate, usaha persewaan dan jasa perusahaan/ Real Estate, Rental Business, and orporate Services | 802,737 | 51,548 | 18,399 | 3,089 | 1,026 | - |
| 12 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib/ Public Administration, Defense and Compulsory Social Security | - | - | - | - | - | - |
| 13 | Jasa pendidikan/ Education Services | 556 | - | - | - | 0 | - |
| 14 | Jasa kesehatan dan kegiatan sosial/ Health Services and Social Activities | 39,394 | 116 | - | - | 72 | - |
| 15 | Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya/ Social Services, Socio-Cultural, Entertainment and Other Individual | 93,180 | 4,417 | 6,742 | 3,165 | 1,685 | 89 |
| 16 | Jasa perorangan yang melayani rumah tangga/ Households Personal Services | - | - | - | - | - | 310,739 |
| 17 | Badan internasional dan badan ekstra internasional lainnya/ International and ExtraInternational Agencies | - | - | - | - | - | - |
| 18 | Kegiatan yang belum jelas batasannya/ Undefined activities | - | - | - | - | - | - |
| 19 | Bukan Lapangan Usaha/ Not a Business Field | 1,227,364 | 142,997 | 22,109 | 4,317 | 47,554 | - |
| 20 | Lainnya/ Others | 5,497,848 | 406 | 0 | - | 5 | - |
| | Total | 17,744,510 | 1,244,085 | 443,271 | 102,645 | 78,450 | 415,306 |

**Tabel 6. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai – Bank secara Individu /
 Disclosure of Provision of Possible Losses Mutation Details**

(dalam jutaan rupiah)/ (in million rupiah)

| No. | Keterangan/ Information | 30-Jun-18 | |
|-----|---|--|--|
| | | CKPN Individual/ Provision of Possible Losses - Individual | CKPN Kolektif/ Provision of Possible Losses - Collective |
| (1) | (2) | (3) | (4) |
| 1 | Saldo awal CKPN/ <i>Provision of Possible Losses Beginning Balance</i> | 83,436 | 99,792 |
| 2 | Pembentukan (pemulihan) CKPN pada periode berjalan (Net)/ <i>Provisions (Reversal of Provisions) of Possible Losses in Current Year</i> | 83,436 | 57,107 |
| | 2.a Pembentukan CKPN pada periode berjalan/ <i>Provisions of Possible Losses in Current Year</i> | 102,645 | 78,450 |
| | 2.b Pemulihan CKPN pada periode berjalan/ <i>Reversal of Provisions of Possible Losses in Current Year</i> | (19,209) | (21,343) |
| 3 | CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan/ <i>Provisions of Possible Losses that used for Write-off in Current Year</i> | - | - |
| 4 | Pembentukan (pemulihan) lainnya pada periode berjalan/ <i>Other Provisions (Other Reversal of Provisions) in Current Year</i> | - | - |
| | Saldo akhir CKPN/ <i>Provision of Possible Losses Ending Balance</i> | 166,872 | 156,900 |

Tabel 7. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat – Bank secara Individu / Disclosure of Net Claims by Portfolio Category and Rating Scale

| (dalam jutaan rupiah)/ (in million rupiah) | | | | | | | | | | | | | | | |
|--|--|--------------------------------------|--|-----------------------|---------------------|-------------------------|-----------------------|---------------------|---|----------------------|----------------------|----------------------|----------------------------|-------------------|---------------------|
| No. | Kategori Portofolio/ Portfolio Categories | Lembaga Pemeringkat/ Rating Agencies | Peringkat Jangka panjang/ Long Term Rating | | | | | | Peringkat Jangka Pendek/ Long Term Rating | | | | Tanpa Peringkat/ Non rated | Total | |
| | | 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 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- | id BBB+ s.d id BBB- | id BB+ s.d id BB- | id B+ s.d id B- | 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) |
| 1 | Tagihan Kepada Pemerintah/ Claim to The Government | | 3,560,443 | - | - | - | - | - | - | - | - | - | - | - | 3,560,443 |
| 2 | Tagihan Kepada Entitas Sektor Publik/ Claim to Public Sector Entities | | 85,646 | - | - | - | - | - | - | - | - | - | - | - | 85,646 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ Claim to The Multilateral Development Banks and International Institutions | | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank/ Claim to The Bank | | 261,260 | - | - | - | - | - | - | - | - | - | - | 448,291 | 709,550 |
| 5 | Pembiayaan Beragun Rumah Tinggal/ Residential Mortgage Loans | | - | - | - | - | - | - | - | - | - | - | - | 276,270 | 276,270 |
| 6 | Pembiayaan Beragun Properti Komersial/ Commercial Property Mortgage Loans | | - | - | - | - | - | - | - | - | - | - | - | 158,410 | 158,410 |
| 7 | Pembiayaan Pegawai/Pensiunan/ Retired Employee Credit | | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Claim to Micro, Small dan Retail Portfolio | | - | - | - | - | - | - | - | - | - | - | - | 2,133,126 | 2,133,126 |
| 9 | Tagihan kepada Korporasi/ Claim to Corporate | | 151,730 | - | - | - | - | - | - | - | - | - | - | 9,090,962 | 9,242,691 |
| 10 | Tagihan yang Telah Jatuh Tempo/ Claim on past due | | - | - | - | - | - | - | - | - | - | - | - | 490,828 | 490,828 |
| 11 | Aset Lainnya/ Others Asset | | - | - | - | - | - | - | - | - | - | - | - | 1,087,546 | 1,087,546 |
| | TOTAL | | 4,059,078 | - | - | - | - | - | - | - | - | - | - | 13,685,432 | 17,744,510 |

Tabel 8. Pengungkapan Risiko Kredit Pihak Lawan - Bank secara Individu / Disclosure of Counterparty Credit Risk
a. Transaksi Derivatif Over the Counter

(dalam jutaan rupiah)/ (in million rupiah)

| No | Variabel yang Mendasari/ Underlying Variables | 30-Jun-18 | | | | | | | |
|----|--|-----------------------|---|------------------------|--|--|---|----------|--|
| | | Notional Amount | | | Tagihan Derivatif/ Derivative Claim | Kewajiban Derivatif/ Derivative Liabilities | Tagihan Bersih sebelum MRK/ Net Claim before CRM | MRK/ CRM | Tagihan Bersih setelah MRK/ Net Claim after CRM |
| | | < 1 Tahun < 1 Year | > 1 Tahun - < 5 Tahun > 1 Year - < 5 Years | > 5 Tahun > 5 Years | | | | | |
| 1 | Suku Bunga | - | - | - | - | - | - | - | - |
| 2 | Nilai Tukar | 2,077,798 | - | - | 535 | 10,190 | 535 | 5 | 540 |
| 3 | Lainnya | - | - | - | - | - | - | - | - |
| | TOTAL | 2,077,798 | - | - | 535 | 10,190 | 535 | 5 | 540 |

b. Transaksi Repo

 Pada posisi Juni 2018, Bank tidak memiliki eksposur pada pengungkapan Transaksi Repo
c. Transaksi Reverse Repo

 Pada posisi Juni 2018, Bank tidak memiliki eksposur pada pengungkapan Transaksi Reverse Repo

| No. | Kategori Portofolio/ Portfolio Categories | 30-Jun-18 | | | | | | | | | | ATMR/ RWA | Beban Modal/ Capital Charge |
|----------|--|--|----------|----------|----------|----------|----------|---------------|----------------|----------|------------|----------------|-----------------------------|
| | | Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit/ Net Claims Based on Risk Weighted After Impact Calculation of Credit Risk Mitigation | | | | | | | | | | | |
| | | 0% | 20% | 35% | 40% | 45% | 50% | 75% | 100% | 150% | Lainnya | | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) | (11) | (12) | (13) | (14) |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ Claim to The Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank/ Claim to The Bank | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Pembiayaan Beragun Rumah Tinggal/ Residential Mortgage Loans | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Pembiayaan Beragun Properti Komersial/ Commercial Property Mortgage Loans | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Pembiayaan Pegawai/Pensiunan/ Retired Employee Credit | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Claim to Micro, Small and Retail Portfolio | - | - | - | - | - | - | 65,754 | - | - | - | 49,316 | 3,945 |
| 9 | Tagihan kepada Korporasi/ Claim to Corporate | - | - | - | - | - | - | - | 103,995 | - | - | 103,995 | 8,320 |
| 10 | Tagihan yang Telah Jatuh Tempo/ Claim on past due | - | - | - | - | - | - | - | - | - | - | - | - |
| | Total Eksposur TRA/ Total Exposure on Off Balance Transactions | - | - | - | - | - | - | 65,754 | 103,995 | - | - | 153,311 | 12,265 |
| C | Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)/ Exposure on Counterparty Credit Risk | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah/ Claim to The Government | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik/ Claim to Public Sector Entities | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ Claim to The Multilateral Development Banks and International Institutions | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank/ Claim to The Bank | 540 | - | - | - | - | - | - | - | - | 108 | 9 | 540 |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Claim to Micro, Small and Retail Portfolio | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Tagihan kepada Korporasi/ Claim to Corporate | - | - | - | - | - | - | - | - | - | - | - | - |
| | Total Eksposur Counterparty Credit Risk/ Total Exposure on Counterparty Credit Risk | 540 | - | - | - | - | - | - | - | - | 108 | 9 | 540 |

**Tabel 10. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit – Bank secara Individu /
Disclosure of Net Claims and Credit Risk Mitigation Techniques**

(dalam jutaan rupiah)/ (in million rupiah)

| 30-Jun-18 | | | | | | | |
|-----------|--|----------------------------|--|--------------------|-----------------------------------|------------------|--|
| No. | Kategori Portofolio/ Portfolio Categories | Tagihan Bersih/ Net Claims | Bagian Yang Dijamin Dengan/ Portion which Secured by | | | | Bagian Yang Tidak Dijamin/ Portion which not Secured |
| | | | Agunan/ Collateral | Garansi/ Guarantee | Asuransi Kredit/ Credit Insurance | Lainnya/ Others | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8)=(3)- [(4)+(5)+(6)+(7)] |
| A | Eksposur Neraca/ Exposure on Balance Sheet | | | | | | |
| 1 | Tagihan Kepada Pemerintah/ Claim to The Government | 3,560,443 | - | - | - | 3,560,443 | - |
| 2 | Tagihan Kepada Entitas Sektor Publik/ Claim to Public Sector Entities | 85,646 | - | - | - | - | 85,646 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ Claim to The Multilateral Development Banks and International Institutions | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank/ Claim to The Bank | 709,550 | 39,980 | - | - | - | 669,570 |
| 5 | Pembiayaan Beragun Rumah Tinggal/ Residential Mortgage Loans | 276,270 | 1,092 | - | - | - | 275,178 |
| 6 | Pembiayaan Beragun Properti Komersial/ Commercial Property Mortgage Loans | 158,410 | - | - | - | - | 158,410 |
| 7 | Pembiayaan Pegawai/Pensiunan/ Retired Employee Credit | - | - | - | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Claim to Micro, Small dan Retail Portfolio | 2,133,126 | 9,677 | - | - | - | 2,123,448 |
| 9 | Tagihan kepada Korporasi/ Claim to Corporate | 9,242,691 | 148,585 | - | - | - | 9,094,106 |
| 10 | Tagihan yang Telah Jatuh Tempo/ Claim on past due | 490,828 | 65,202 | - | - | - | 425,627 |
| 11 | Aset Lainnya/ Others Asset | 1,087,546 | - | - | - | - | 1,087,546 |
| | Total Eksposur Neraca/ Total Exposure on Balance Sheet | 17,744,510 | 264,537 | - | - | 3,560,443 | 13,919,531 |
| B | Eksposur Rekening Administratif/ Exposure for off Balance Sheet Transactions | | | | | | |
| 1 | Tagihan Kepada Pemerintah/ Claim to The Government | - | - | - | - | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik/ Claim to Public Sector Entities | - | - | - | - | - | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ Claim to The Multilateral Development Banks and International Institutions | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank/ Claim to The Bank | - | - | - | - | - | - |
| 5 | Pembiayaan Beragun Rumah Tinggal/ Residential Mortgage Loans | - | - | - | - | - | - |
| 6 | Pembiayaan Beragun Properti Komersial/ Commercial Property Mortgage Loans | - | - | - | - | - | - |
| 7 | Pembiayaan Pegawai/Pensiunan/ Retired Employee Credit | - | - | - | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro. Usaha Kecil dan Portofolio Ritel/ Claim to Micro. Small dan Retail Portfolio | 135,470 | - | - | - | - | 135,470 |
| 9 | Tagihan kepada Korporasi/ Claim to Corporate | 125,112 | 21,117 | - | - | - | 103,995 |
| 10 | Tagihan yang Telah Jatuh Tempo/ Claim on past due | - | - | - | - | - | - |
| | Total Eksposur TRA/ Total Exposure on Off Balance Transactions | 260,582 | 21,117 | - | - | - | 239,465 |

| | | 30-Jun-18 | | | | | |
|----------|---|-----------------------------------|---|---------------------------|--|------------------------|---|
| No. | Kategori Portofolio/ <i>Portfolio Categories</i> | Tagihan Bersih/ <i>Net Claims</i> | Bagian Yang Dijamin Dengan/ <i>Portion which Secured by</i> | | | | Bagian Yang Tidak Dijamin/ <i>Portion which not Secured</i> |
| | | | Agunan/ <i>Collateral</i> | Garansi/ <i>Guarantee</i> | Asuransi Kredit/ <i>Credit Insurance</i> | Lainnya/ <i>Others</i> | |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8)=(3)- [(4)+(5)+(6)+(7)] |
| C | <i>Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)/ Exposure on Counterparty Credit Risk</i> | | | | | | |
| 1 | Tagihan Kepada Pemerintah/ <i>Claim to The Government</i> | - | - | - | - | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik/ <i>Claim to Public Sector Entities</i> | - | - | - | - | - | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ <i>Claim to The Multilateral Development Banks and International Institutions</i> | - | - | - | - | - | - |
| 4 | Tagihan Kepada Bank/ <i>Claim to The Bank</i> | 535 | - | - | - | - | 535 |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ <i>Claim to Micro, Small dan Retail Portfolio</i> | - | - | - | - | - | - |
| 6 | Tagihan kepada Korporasi/ <i>Claim to Corporate</i> | - | - | - | - | - | - |
| | Total Eksposur Counterparty Credit Risk/ Total Exposure on Counterparty Credit Risk | 535 | - | - | - | - | 535 |
| | Total (A+B+C) | 18,005,627 | 285,654 | - | - | 3,560,443 | 14,159,531 |

Tabel 11. Pengungkapan Transaksi Sekuritisasi Aset/ *Disclosure of Securitization Transactions*

Pada posisi Juni 2018, Bank tidak memiliki eksposur Transaksi Sekuritisasi

Tabel 12. Pengungkapan Ringkasan Aktivitas Transaksi Sekuritisasi Bank Bertindak Sebagai Kreditur Asal / *Disclosure of Summary Securitization Transaction Activity Bank as Creditor*

Pada posisi Juni 2018, Bank tidak memiliki eksposur Transaksi Sekuritisasi Bank bertindak sebagai Kreditur Asal

Tabel 13. Pengungkapan Perhitungan ATMR untuk Risiko Kredit dengan Menggunakan Pendekatan Standar
a. Eksposur Aset di Neraca/ Disclosure of Assets Exposures in Balance Sheet

(dalam jutaan rupiah)/ (in million rupiah)

| No | Kategori Portofolio/ Portfolio Categories | 30-Jun-18 | | |
|-----|--|------------------------------|--|---------------------------------------|
| | | Tagihan Bersih/ Claim Net | ATMR Sebelum MRK/ RWA before CRM | ATMR Setelah MRK/ RWA after CRM |
| (1) | (2) | (3) | (4) | (5) |
| 1 | Tagihan Kepada Pemerintah/ Claim to The Government | 3,560,443 | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik/ Claim to Public Sector Entities | 85,646 | 17,129 | 17,129 |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ Claim to The Multilateral Development Banks and International Institutions | - | - | - |
| 4 | Tagihan Kepada Bank/ Claim to The Bank | 709,550 | 194,867 | 174,877 |
| 5 | Pembiayaan Beragun Rumah Tinggal/ Residential Mortgage Loans | 276,270 | 102,038 | 101,562 |
| 6 | Pembiayaan Beragun Properti Komersial/ Commercial Property Mortgage Loans | 158,410 | 158,410 | 158,410 |
| 7 | Pembiayaan Pegawai/Pensiunan/ Retired Employee Credit | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Claim to Micro, Small and Retail Portfolio | 2,133,126 | 1,599,844 | 1,592,586 |
| 9 | Tagihan kepada Korporasi/ Claim to Corporate | 9,242,691 | 9,121,308 | 8,972,722 |
| 10 | Tagihan yang Telah Jatuh Tempo/ Claim on past due | 490,828 | 691,774 | 593,972 |
| 11 | Aset Lainnya/ Others Asset | 1,087,546 | - | 1,038,859 |
| | TOTAL | 17,744,510 | 11,885,370 | 12,650,118 |

b. Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif/ Disclosure of Commitments / Contingent Exposure on Balance Sheet

(dalam jutaan rupiah)/ (in million rupiah)

| No | Kategori Portofolio/ Portfolio Categories | 30-Jun-18 | | |
|-----|--|------------------------------|--|---------------------------------------|
| | | Tagihan Bersih/ Claim Net | ATMR Sebelum MRK/ RWA before CRM | ATMR Setelah MRK/ RWA after CRM |
| (1) | (2) | (3) | (4) | (5) |
| 1 | Tagihan Kepada Pemerintah/ Claim to The Government | - | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik/ Claim to Public Sector Entities | - | - | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ Claim to The Multilateral Development Banks and International Institutions | - | - | - |
| 4 | Tagihan Kepada Bank/ Claim to The Bank | - | - | - |
| 5 | Pembiayaan Beragun Rumah Tinggal/ Residential Mortgage Loans | - | - | - |
| 6 | Pembiayaan Beragun Properti Komersial/ Commercial Property Mortgage Loans | - | - | - |
| 7 | Pembiayaan Pegawai/Pensiunan/ Retired Employee Credit | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Claim to Micro, Small and Retail Portfolio | 135,470 | 101,603 | 49,316 |
| 9 | Tagihan kepada Korporasi/ Claim to Corporate | 125,112 | 125,112 | 103,995 |
| 10 | Tagihan yang Telah Jatuh Tempo/ Claim on past due | - | - | - |
| | TOTAL | 260,582 | 226,714 | 153,311 |

**c. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)/
Disclosure of Potential credit risk exposure due to failure of competitor (Counterparty Credit Risk)**

(dalam jutaan rupiah)/ (in million rupiah)

| No | Kategori Portofolio/ Portfolio Categories | 30-Jun-18 | | |
|-----|--|------------------------------|--|---------------------------------------|
| | | Tagihan Bersih/ Claim Net | ATMR Sebelum MRK/ RWA before CRM | ATMR Setelah MRK/ RWA after CRM |
| (1) | (2) | (3) | (4) | (5) |
| 1 | Tagihan Kepada Pemerintah/ Claim to The Government | - | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik/ Claim to Public Sector Entities | - | - | - |
| 3 | Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional/ Claim to The Multilateral Development Banks and International Institutions | - | - | - |
| 4 | Tagihan Kepada Bank/ Claim to The Bank | 535 | 107 | 108 |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Claim to Micro, Small dan Retail Portfolio | - | - | - |
| 6 | Tagihan kepada Korporasi/ Claim to Corporate | - | - | - |
| | Total | 535 | 107 | 108 |

**d. Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk)/
Disclosure of Potential Credit Risk exposure due to failure of settlement (settlement risk)**

Pada posisi Juni 2018, Bank tidak memiliki eksposur yang menimbulkan Risiko Kredit akibat kegagalan setelmen.

e. Eksposur Sekuritisasi/ Disclosure of Securitization Exposures

Pada posisi Juni 2018, Bank tidak memiliki eksposur sekuritisasi.

f. Total Pengukuran Risiko Kredit / Disclosure of Total Credit Risk Measurement

(dalam jutaan rupiah)/ (in million rupiah)

| | 30-Jun-18 |
|---|------------|
| TOTAL ATMR RISIKO KREDIT/ TOTAL OF RISK WEIGHTED ASSETS CREDIT RISK | 12.803.536 |
| TOTAL FAKTOR PENGURANG MODAL/ TOTAL OF DEDUCTION FROM CAPITAL FACTOR | - |

B. RISIKO PASAR

**Tabel 1. Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar – Bank secara Individu /
Market Risk Disclosure Based on Standards Method**

(dalam jutaan rupiah)/ (in million rupiah)

| No. | Jenis Risiko | 30-Jun-18 | |
|-----|---------------------|--------------------------------|---------------|
| | | Beban Modal/ Capital Charge | ATMR/ RWA |
| (1) | (2) | (3) | (4) |
| 1 | Risiko Suku Bunga | | |
| | a. Risiko Spesifik | - | - |
| | b. Risiko Umum | 333 | 4,156 |
| 2 | Risiko Nilai Tukar | 6,589 | 82,358 |
| 3 | Risiko Ekuitas *) | - | - |
| 4 | Risiko Komoditas *) | - | - |
| | Total | 6,921 | 86,514 |

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

**Tabel 2. Pengungkapan Eksposur Interest Rate Risk in Banking Book (IRRBB) – Bank secara Individu /
Disclosure of Interest Rate Risk in Banking Book Exposure**

(dalam jutaan rupiah)/ (in million rupiah)

| 30-Jun-18 | | |
|----------------|-------------|----------------------------------|
| Economic Value | Total Modal | Prosentase EVE terhadap Modal |
| 462,555 | 1.629.941 | 27.99% |

C. RISIKO LIKUIDITAS

Tabel 1. a. Pengungkapan Profil Maturitas Rupiah / Disclosure of Maturity Profile for Rupiah
 (dalam jutaan rupiah) / (in million rupiah)

| No. | Pos - pos | | Saldo | 30 Juni 2018 | | | | |
|-----|-------------------------------|---|-------------------|--------------------|---------------------------|---------------------------|-------------------------------|--------------------|
| | | | | Jatuh Tempo | | | | |
| | | | | ≤ 1 bulan | > 1 bulan s.d. 3 bulan | > 3 bulan s.d. 6 bulan | > 6 bulan s.d. 12 bulan | > 12 bulan |
| (1) | (2) | | (3) | (4) | (5) | (6) | (7) | (8) |
| I | NERACA | | | | | | | |
| | A | Aset | | | | | | |
| | | 1 Kas | 96,201 | 96,201 | - | - | - | - |
| | | 2 Penempatan pada Bank Indonesia | 893,497 | 893,497 | - | - | - | - |
| | | 3 Penempatan pada bank lain | 193,257 | 43,257 | 150,000 | - | - | - |
| | | 4 Surat Berharga | 2,013,347 | 2,013,347 | - | - | - | - |
| | | 5 Kredit Yang Diberikan | 10,904,862 | 1,334,692 | 1,197,694 | 1,431,031 | 2,107,969 | 4,833,477 |
| | | 6 Tagihan lainnya | 8,169 | 8,169 | - | - | - | - |
| | | 7 Lain-lain | 394,075 | 394,075 | - | - | - | - |
| | | Total Aset | 13,293,838 | 4,409,760 | 14,503,408 | 4,783,238 | 1,347,694 | 1,431,031 |
| | B | Kewajiban | | | | | | |
| | | 1 Dana Pihak Ketiga | 12,572,036 | 10,576,065 | 1,681,265 | 249,023 | 65,683 | - |
| | | 2 Kewajiban kepada Bank Indonesia | - | - | - | - | - | - |
| | | 3 Kewajiban kepada bank lain | 1,181,778 | 952,491 | 183,540 | 43,997 | 1,750 | - |
| | | 4 Surat Berharga yang Diterbitkan | 608,028 | 608,028 | - | - | - | - |
| | | 5 Pinjaman yang Diterima | - | - | - | - | - | - |
| | | 6 Kewajiban lainnya | - | - | - | - | - | - |
| | | 7 Lain-lain | 164,961 | 164,961 | - | - | - | - |
| | | Total Kewajiban | 12,994,375 | 11,579,880 | 14,526,802 | 12,301,544 | 1,864,805 | 293,020 |
| | | Selisih Aset dengan Kewajiban dalam Neraca | 299,463 | (7,170,119) | (23,394) | (7,518,306) | (517,111) | 1,138,011 |
| II | REKENING ADMINISTRATIF | | | | | | | |
| | A | Tagihan rekening Administratif | | | | | | |
| | | 1 Komitmen | - | - | - | - | - | - |
| | | 2 Kontijensi | 92,976 | 92,976 | - | - | - | - |
| | | Total Tagihan Rekening Administratif | 54,087 | 54,087 | 92,976 | 92,976 | - | - |
| | B | Kewajiban Rekening Administratif | | | | | | |
| | | 1 Komitmen | 5,281 | 5,281 | - | - | - | - |
| | | 2 Kontijensi | 195,660 | 44,163 | 25,480 | 12,046 | 80,659 | 33,313 |
| | | Total Kewajiban Rekening Administratif | 598,775 | 302,025 | 200,940 | 49,444 | 25,480 | 12,046 |
| | | Selisih Tagihan dan Kewajiban dalam Rekening Administratif | (544,689) | (247,939) | (107,964) | 43,533 | (25,480) | (12,046) |
| | | Selisih ((IA - IB) + (IIA - IIB)) | (245,226) | (7,418,058) | (131,358) | (7,474,773) | (542,591) | 1,125,965 |
| | | Selisih Kumulatif | | (7,418,058) | | (7,474,773) | (6,932,182) | (8,058,148) |

Tabel 1.b. Pengungkapan Profil Maturitas Valas / Disclosure of Maturity Profile for Foreign Currency
 (dalam jutaan rupiah) / (in million rupiah)

| No. | Pos - pos | Saldo | 30 Juni 2018 | | | | |
|-----|---|------------------|------------------|------------------------------|------------------------------|-------------------------------|----------------|
| | | | Jatuh Tempo | | | | |
| | | | ≤ 1 bulan | > 1 bulan s.d. 3 bulan | > 3 bulan s.d. 6 bulan | > 6 bulan s.d. 12 bulan | > 12 bulan |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| I | NERACA | | | | | | |
| | A Aset | | | | | | |
| | 1 Kas | 116,581 | 116,581 | - | - | - | - |
| | 2 Penempatan pada Bank Indonesia | 237,954 | 237,954 | - | - | - | - |
| | 3 Penempatan pada bank lain | 228,510 | 228,510 | - | - | - | - |
| | 4 Surat Berharga | 746,879 | 746,879 | - | - | - | - |
| | 5 Kredit Yang Diberikan | 1,359,470 | 59,381 | 85,696 | 292,675 | 81,039 | 840,680 |
| | 6 Tagihan lainnya | 621,798 | 621,798 | - | - | - | - |
| | 7 Lain-lain | 55,768 | 55,768 | - | - | - | - |
| | Total Aset | 2,464,809 | 1,572,840 | 3,366,960 | 2,066,871 | 85,696 | 292,675 |
| | B Kewajiban | | | | | | |
| | 1 Dana Pihak Ketiga | 1,151,465 | 937,455 | 70,859 | 129,470 | 13,681 | - |
| | 2 Kewajiban kepada Bank Indonesia | - | - | - | - | - | - |
| | 3 Kewajiban kepada bank lain | 39,455 | 39,455 | - | - | - | - |
| | 4 Surat Berharga yang Diterbitkan | 214,950 | 214,950 | - | - | - | - |
| | 5 Pinjaman yang Diterima | - | - | - | - | - | - |
| | 6 Kewajiban lainnya | 887 | 887 | - | - | - | - |
| | 7 Lain-lain | 161,792 | 161,792 | - | - | - | - |
| | Total Kewajiban | 993,584 | 917,592 | 1,568,550 | 1,354,539 | 70,859 | 129,470 |
| | Selisih Aset dengan Kewajiban dalam Neraca | 1,471,224 | 655,248 | 1,798,410 | 712,331 | 14,836 | 163,204 |
| II | REKENING ADMINISTRATIF | | | | | | |
| | A Tagihan rekening Administratif | | | | | | |
| | 1 Komitmen | - | - | - | - | - | - |
| | 2 Kontijensi | - | - | - | - | - | - |
| | Total Tagihan Rekening Administratif | - | - | - | - | - | - |
| | B Kewajiban Rekening Administratif | | | | | | |
| | 1 Komitmen | 27,755 | 27,755 | - | - | - | - |
| | 2 Kontijensi | 312,289 | 192,320 | - | - | 62,649 | 57,320 |
| | Total Kewajiban Rekening Administratif | 167,730 | 160,321 | 340,045 | 220,075 | - | - |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif | (167,730) | (160,321) | (340,045) | (220,075) | - | - |
| | Selisih ((IA - IB) + (IIA - IIB)) | 1,303,494 | 494,928 | 1,458,365 | 492,256 | 14,836 | 163,204 |
| | Selisih Kumulatif | | 494,928 | | 492,256 | 477,419 | 314,215 |

Tabel 2. Pengungkapan Nilai Liquidity Coverage Ratio (LCR)

| NILAI LCR (%) | | | | |
|-------------------------|------------|-------------|--------------|-------------|
| | Triwulan I | Triwulan II | Triwulan III | Triwulan IV |
| (1) | (2) | (3) | (4) | (5) |
| Bank secara Individu | 177.32% | 162.79% | N/A | N/A |
| Bank secara Konsolidasi | | | | |

D. RISIKO OPERASIONAL

Tabel 1. Pengungkapan Kuantitatif Risiko Operasional / *Quantitative Disclosures of Operational Risk*

(dalam jutaan rupiah)/ (in million rupiah)

| No. | Pendekatan Yang Digunakan/ <i>Approach Method</i> | 30-Jun-18 | | |
|-----|---|---|------------------------------------|------------------|
| | | Pendapatan Bruto (Rata-rata 3 tahun terakhir)/ <i>Gross Income (Average Last 3 years)</i> | Beban Modal/ <i>Capital Charge</i> | ATMR/ <i>RWA</i> |
| (1) | (2) | (3) | (4) | (5) |
| 1 | Pendekatan Indikator Dasar/ <i>Basic Indicator Approach</i> | 494.240 | 74.136 | 926.700 |
| | Total | 494.240 | 74.136 | 926.700 |