

PT. BANK MUAMALAT INDONESIA, Tbk.
POSISI JUNI 2018

Tabel 1.1. Pengungkapan Tagihan Bersih Berdasarkan Wilayah/ Individual 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 | | | | | |
| | | Jabodetabek / Greater Jakarta | Jawa / Java | Sumatera / Sumatra | Kalimantan / Borneo | Lainnya / Others | Total |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (9) |
| 1 | Tagihan Kepada Pemerintah/ <i>Claim to The Government</i> | 3.540.184 | 90 | - | - | - | 3.540.274 |
| 2 | Tagihan Kepada Entitas Sektor Publik/ <i>Claim to Public Sector Entities</i> | 32.001 | 120.053 | 124.903 | - | 643 | 277.600 |
| 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> | 624.632 | 131.139 | 28.478 | - | 20.440 | 804.688 |
| 5 | Pembiayaan Beragun Rumah Tinggal/ <i>Residential Mortgage Loans</i> | 3.402.372 | 1.863.961 | 1.001.667 | 535.100 | 542.283 | 7.345.383 |
| 6 | Pembiayaan Beragun Properti Komersial/ <i>Commercial Property Mortgage Loans</i> | 16.396 | 16.667 | 24.058 | 5.620 | 19.365 | 82.106 |
| 7 | Pembiayaan Pegawai/Pensiunan/ <i>Retired Employee Credit</i> | 44.961 | 203.472 | 20.047 | 4.875 | 20.159 | 293.514 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ <i>Claim to Micro, Small dan Retail Portfolio</i> | 3.215.402 | 1.321.388 | 706.680 | 171.242 | 348.493 | 5.763.203 |
| 9 | Tagihan kepada Korporasi/ <i>Claim to Corporate</i> | 25.552.965 | 4.870.587 | 672.113 | 274.177 | 708.643 | 32.078.485 |
| 10 | Tagihan yang Telah Jatuh Tempo/ <i>Claim on past due</i> | 217 | 91 | 792 | - | 181 | 1.281 |
| 11 | Aset Lainnya/ <i>Others Asset</i> | 5.729.251 | - | - | - | - | 5.729.251 |
| | Total | 42.158.380 | 8.527.447 | 2.578.738 | 991.013 | 1.660.208 | 55.915.785 |

Tabel 1.2. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak / 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/ Net Claims Based Remaining Contract Term | | | | | |
| | | <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/ Claim to The Government | 581.148 | - | - | 690.723 | 2.268.404 | 3.540.274 |
| 2 | Tagihan Kepada Entitas Sektor Publik/ Claim to Public Sector Entities | 76.389 | 111.001 | 33.879 | 54.071 | 2.259 | 277.600 |
| 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 | 23.700 | 57.093 | 53.072 | 16.629 | 654.194 | 804.688 |
| 5 | Pembiayaan Beragun Rumah Tinggal/ Residential Mortgage Loans | 49.962 | 293.830 | 854.581 | 6.145.401 | 1.609 | 7.345.383 |
| 6 | Pembiayaan Beragun Properti Komersial/ Commercial Property Mortgage Loans | 2.566 | 11.123 | 11.910 | 56.860 | (354) | 82.106 |
| 7 | Pembiayaan Pegawai/Pensiunan/ Retired Employee Credit | 4.157 | 27.668 | 36.493 | 224.947 | 249 | 293.514 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Claim to Micro, Small dan Retail Portfolio | 1.055.251 | 1.306.085 | 1.045.687 | 2.308.135 | 48.046 | 5.763.203 |
| 9 | Tagihan kepada Korporasi/ Claim to Corporate | 9.022.473 | 4.628.504 | 3.278.309 | 14.846.613 | 302.586 | 32.078.485 |
| 10 | Tagihan yang Telah Jatuh Tempo/ Claim on past due | 102 | 114 | 234 | 779 | 51 | 1.281 |
| 11 | Aset Lainnya/ Others Asset | - | - | - | - | 5.729.251 | 5.729.251 |
| | Total | 10.815.748 | 6.435.418 | 5.314.166 | 24.344.159 | 9.006.294 | 55.915.785 |

Tabel 1.3. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi / Disclosure of Net Claims by Economic Sector

(dalam jutaan rupiah)/ (in million rupiah)

| No. | Sektor Ekonomi/ Economic Sectors | 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) |
| 1 | Pertanian, perburuan dan Kehutanan/ <i>Agriculture, Hunting and Forestry</i> | - | - | - | - | 13 | - | - | 94.230 | 1.707.125 | - | - |
| 2 | Perikanan/ <i>Fisheries</i> | - | - | - | - | - | - | - | 814 | 278.948 | - | - |
| 3 | Pertambangan dan Penggalian/ <i>Mining and Quarrying</i> | - | - | - | - | - | - | - | 73.721 | 1.386.586 | - | - |
| 4 | Industri pengolahan/ <i>Manufacturing Industry</i> | - | - | - | - | 9.211 | - | - | 238.296 | 4.790.719 | - | - |
| 5 | Listrik, Gas dan Air/ <i>Electricity, Gas and Water</i> | - | 116.490 | - | - | - | - | - | 12.642 | 1.567.776 | - | - |
| 6 | Konstruksi/ <i>Construction</i> | - | 5.374 | - | 1.197 | 3.979 | - | - | 132.553 | 2.103.008 | - | - |
| 7 | Perdagangan besar dan eceran/ <i>Wholesale and Retail Trade</i> | - | 5.152 | - | 15.928 | 39.749 | - | - | 466.240 | 4.955.456 | - | - |
| 8 | Penyediaan akomodasi dan penyediaan makan minum/ <i>Accommodation Providers and food and Beverage Providers</i> | - | - | - | - | 362 | - | - | 28.762 | 105.780 | - | - |
| 9 | Transportasi, pergudangan dan komunikasi/ <i>Transportation, Storage and Communication</i> | - | - | - | - | 150 | - | - | 61.846 | 1.868.757 | - | - |
| 10 | Perantara keuangan/ <i>Financial Brokers</i> | - | - | - | 688.330 | 253 | - | - | 230.235 | 726.546 | - | - |
| 11 | Real estate, usaha persewaan dan jasa perusahaan/ <i>Real Estate, Rental Business, and orporate Services</i> | - | - | - | - | 1.551 | - | - | 118.477 | 10.358.935 | - | - |

| 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> | - | - | - | 159 | 202 | - | - | 1.234 | 65 | - | - |
| 13 | Jasa pendidikan/ <i>Education Services</i> | - | 10.491 | - | - | 1.490 | 298 | - | 171.032 | 328.284 | - | - |
| 14 | Jasa kesehatan dan kegiatan sosial/ <i>Health Services and Social Activities</i> | - | 251 | - | 312 | 676 | - | - | 136.344 | 85.675 | - | - |
| 15 | Jasa masyarakat, sosial budaya, hiburan dan perorangan lainnya/ <i>Social Services, Socio-Cultural, Entertainment and Other Individual</i> | - | 51.806 | - | 98.762 | 123.390 | 5.730 | 16 | 2.167.634 | 572.260 | 191 | - |
| 16 | Jasa perorangan yang melayani rumah tangga/ <i>Households Personal Services</i> | - | - | - | - | - | - | - | 5.946 | - | - | - |
| 17 | Badan internasional dan badan ekstra internasional lainnya/ <i>International and Extra International Agencies</i> | - | - | - | - | - | - | - | 4.135 | 218 | - | - |
| 18 | Kegiatan yang belum jelas batasannya/ <i>Undefined activities</i> | - | 120 | - | - | - | - | - | - | - | - | - |
| 19 | Bukan Lapangan Usaha/ <i>Not a Business Field</i> | - | 15.053 | - | - | 7.164.357 | 76.078 | 293.488 | 1.792.307 | 115.050 | 1.090 | - |
| 20 | Lainnya/ <i>Others</i> | 3.540.274 | 72.862 | - | - | - | - | 10 | 26.755 | 1.127.297 | - | 5.729.251 |
| | Total | 3.540.274 | 277.600 | - | 804.688 | 7.345.383 | 82.106 | 293.514 | 5.763.203 | 32.078.485 | 1.281 | 5.729.251 |

Tabel 1.4. Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah / Disclosure of Bills and Allowance By Region

(dalam jutaan rupiah)/ (in million rupiah)

| No. | Keterangan/ Information | 30-Jun-18 | | | | | |
|-----|---|----------------------------------|----------------|-----------------------|------------------------|---------------------|-------------------|
| | | Wilayah/ Region | | | | | |
| | | Jabodetabek / Greater Jakarta | Jawa / Java | Sumatera / Sumatra | Kalimantan / Borneo | Lainnya / Others | Total |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (10) |
| 1 | Tagihan/ Claims | 42.362.121 | 8.557.712 | 2.608.572 | 1.005.313 | 1.657.503 | 56.191.222 |
| 2 | Tagihan yang mengalami penurunan nilai (<i>impaired</i>)/ <i>Impaired Claims</i> | 397.541 | 140.884 | - | - | 224.098 | 762.523 |
| | a. Belum jatuh tempo/ <i>Not Past Due Yet</i> | 349.256 | 140.884 | | | 224.098 | 714.238 |
| | b. Telah jatuh tempo/ <i>Past Due</i> | 48.285 | | | | | 48.285 |
| 3 | Cadangan kerugian penurunan nilai (CKPN) - Individual/ <i>Provision for Possible Losses – Individual</i> | 53.925 | 21.175 | - | - | 7.250 | 82.350 |
| 4 | Cadangan kerugian penurunan nilai (CKPN) - Kolektif/ <i>Provision for Possible Losses - Collective</i> | 1.163.379 | 213.850 | 56.310 | 23.822 | 14.709 | 1.472.071 |
| 5 | Tagihan yang dihapus buku/ <i>Written-Off Claims</i> | | | | | | - |

Tabel 1.5. Pengungkapan Tagihan dan Pencadangan Berdasarkan Sektor Ekonomi / 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/ <i>Agriculture, Hunting and Forestry</i> | 1.835.716 | | | - | 48.970 | |
| 2 | Perikanan/ <i>Fisheries</i> | 279.761 | | | - | 2.790 | |
| 3 | Pertambangan dan Penggalian/ <i>Mining and Quarrying</i> | 1.504.540 | 84.412 | - | 6.777 | 213.655 | |
| 4 | Industri pengolahan/ <i>Manufacturing Industry</i> | 5.159.984 | 117.573 | - | 14.096 | 184.706 | |
| 5 | Listrik, Gas dan Air/ <i>Electricity, Gas and Water</i> | 1.704.945 | - | - | - | 18.443 | |
| 6 | Konstruksi/ <i>Construction</i> | 2.301.454 | 62.102 | - | 9.284 | 180.336 | |
| 7 | Perdagangan besar dan eceran/ <i>Wholesale and Retail Trade</i> | 5.652.808 | 48.339 | 48.285 | 44.152 | 223.188 | |
| 8 | Penyediaan akomodasi dan penyediaan makan minum/ <i>Accommodation Providers and food and Beverage Providers</i> | 136.781 | - | - | - | 3.205 | |
| 9 | Transportasi, pergudangan dan komunikasi/ <i>Transportation, Storage and Communication</i> | 1.981.108 | 177.715 | - | 790 | 200.551 | |
| 10 | Perantara keuangan/ <i>Financial Brokers</i> | 1.660.828 | - | - | - | 28.833 | |
| 11 | Real estate, usaha persewaan dan jasa perusahaan/ <i>Real Estate, Rental Business, and orporate Services</i> | 10.490.388 | - | - | - | 229.388 | |
| 12 | Administrasi Pemerintahan, pertahanan dan jaminan sosial wajib/ <i>Public Administration, Defense and Compulsory Social Security</i> | 1.661 | - | - | - | 13 | |
| 13 | Jasa pendidikan/ <i>Education Services</i> | 512.224 | - | - | - | 5.239 | |
| 14 | Jasa kesehatan dan kegiatan sosial/ <i>Health Services and Social Activities</i> | 230.524 | - | - | - | 9.207 | |
| 15 | Jasa kemasyarakatan, sosial budaya, hiburan dan perorangan lainnya/ <i>Social Services, Socio-Cultural, Entertainment and Other Individual</i> | 3.026.945 | - | - | - | 29.736 | |
| 16 | Jasa perorangan yang melayani rumah tangga/ <i>Households Personal Services</i> | 5.946 | - | - | - | 53 | |
| 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> | 4.473 | - | - | - | 39 | |
| 19 | Bukan Lapangan Usaha/ <i>Not a Business Field</i> | 9.468.032 | - | - | - | 89.001 | |
| 20 | Lainnya/ <i>Others</i> | 10.233.103 | 224.098 | - | 7.250 | 4.719 | |
| | Total | 56.191.222 | 714.238 | 48.285 | 82.350 | 1.472.071 | - |

Tabel 1.6. Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai / 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> | 409.366 | 1.209.711 |
| 2 | Pembentukan (pemulihan) CKPN pada periode berjalan (Net)/ <i>Provisions (Reversal of Provisions) of Possible Losses in Current Year</i> | (167.344) | (4.695) |
| | 2.a Pembentukan CKPN pada periode berjalan/ <i>Provisions of Possible Losses in Current Year</i> | - | - |
| | 2.b Pemulihan CKPN pada periode berjalan/ <i>Reversal of Provisions of Possible Losses in Current Year</i> | (167.344) | (4.695) |
| 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> | | 242.022 | 1.205.016 |

Tabel 1.7. Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Skala Peringkat / Disclosure of Net Claims by Portfolio Category and Rating Scale (dalam jutaan rupiah)/ (in million rupiah)

| No. | Kategori Portofolio/ Portfolio Categories | Lembaga Peringkat/ 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 Peringkat 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 | | - | - | - | - | - | - | - | - | - | - | - | 3.540.274 | 3.540.274 |
| 2 | Tagihan Kepada Entitas Sektor Publik/ Claim to Public Sector Entities | | - | - | - | - | - | - | - | - | - | - | - | 277.600 | 277.600 |
| 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 | | 16.731 | 31 | 19.794 | - | - | - | - | - | - | - | - | 768.132 | 804.688 |
| 5 | Pembiayaan Beragun Rumah Tinggal/ Residential Mortgage Loans | | - | - | - | - | - | - | - | - | - | - | - | 7.345.383 | 7.345.383 |
| 6 | Pembiayaan Beragun Properti Komersial/ Commercial Property Mortgage Loans | | - | - | - | - | - | - | - | - | - | - | - | 82.106 | 82.106 |
| 7 | Pembiayaan Pegawai/Pensiunan/ Retired Employee Credit | | - | - | - | - | - | - | - | - | - | - | - | 293.514 | 293.514 |
| 8 | Tagihan Kepada Usaha Mikro. Usaha Kecil dan Portofolio Ritel/ Claim to Micro. Small dan Retail Portfolio | | - | - | - | 41.069 | - | - | - | - | - | - | - | 5.722.134 | 5.763.203 |
| 9 | Tagihan kepada Korporasi/ Claim to Corporate | | - | 217.407 | 152.522 | 328.435 | - | - | - | - | - | - | - | 31.380.121 | 32.078.485 |
| 10 | Tagihan yang Telah Jatuh Tempo/ Claim on past due | | - | - | - | - | - | - | - | - | - | - | - | 1.281 | 1.281 |
| 11 | Aset Lainnya/ Others Asset | | - | - | - | - | - | - | - | - | - | - | - | 5.729.251 | 5.729.251 |
| | TOTAL | | 16.731 | 217.438 | 172.316 | 369.504 | - | - | - | - | - | - | - | 55.139.796 | 55.915.785 |

Tabel 1.8.a. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Lindung Nilai Syariah Over the Counter/ Disclosure of Counterparty Credit Risk: Sharia Hedging Transactions 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 | Shariah Compliant Profit Rate Swap | | | | | | | | |
| 2 | Shariah Compliant Foreign Currency Swap | 1.359.781 | | | 223 | 505.103 | 5.863 | | 5.863 |
| 3 | Lainnya | | | | | | | | |
| | TOTAL | 1.359.781 | - | - | 223 | 505.103 | 5.863 | - | 5.863 |

Tabel 1.8.b. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Repo / Disclosure of Counterparty Credit Risk

Bank tidak memiliki eksposur Transaksi Repo

Tabel 1.8.c. Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Reverse Repo / Disclosure of Counterparty Credit Risk: Reverse Repo Transactions

Bank tidak memiliki eksposur Transaksi Reverse Repo

Tabel 1.9. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Disclosure of Net Claims Based on Risk Weighted After Impact Calculation of Credit Risk Mitigation

(dalam jutaan rupiah)/ (in million rupiah)

| 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) |
| A | Eksposur Neraca/ Exposure on Balance Sheet | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah/ Claim to The Government | 3.540.274 | | | | | | | | | | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik/ Claim to Public Sector Entities | 1.075 | 1.990 | | | | 255.266 | | | | | 128.031 | 12.393 |
| 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 | 47.566 | 690.352 | | | | 60.912 | | | | | 168.526 | 16.313 |
| 5 | Pembiayaan Beragun Rumah Tinggal/ Residential Mortgage Loans | 9.779 | 3.008 | 7.332.596 | | | | | | | | 2.567.010 | 248.487 |
| 6 | Pembiayaan Beragun Properti Komersial/ Commercial Property Mortgage Loans | 730 | | | | | | | 81.376 | | | 81.376 | 7.877 |
| 7 | Pembiayaan Pegawai/Pensiunan/ Retired Employee Credit | 11.325 | | | | | 282.187 | | | | | 141.094 | 13.658 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Claim to Micro, Small and Retail Portfolio | 334.703 | 55.063 | | | | | 5.373.299 | | | | 4.040.987 | 391.168 |
| 9 | Tagihan kepada Korporasi/ Claim to Corporate | 9.506.669 | 310.934 | | | | 152.522 | | 21.860.966 | | | 21.999.414 | 2.129.543 |
| 10 | Tagihan yang Telah Jatuh Tempo/ Claim on past due | | | | | | | | 1.281 | | | 1.281 | 124 |
| 11 | Aset Lainnya/ Others Asset | | | | | | | | 4.737.004 | | | 4.737.004 | 458.542 |
| | Total Eksposur Neraca/ Total Exposure on Balance Sheet | 13.452.121 | 1.061.347 | 7.332.596 | - | - | 750.887 | 5.373.299 | 26.680.627 | - | - | 33.864.723 | 3.278.105 |
| B | Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif/ Exposure on Commitments/ Contingencies for off Balance Sheet Transactions | | | | | | | | | | | | |
| 1 | Tagihan Kepada Pemerintah/ Claim to The Government | | | | | | | | | | | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik/ Claim to Public Sector Entities | | | | | | 19.269 | | | | | 9.635 | 933 |

| 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 | | | | | | | 140 | | | | | 105 | 10 |
| 9 | Tagihan kepada Korporasi/ Claim to Corporate | | | | | | | | 247.390 | | | | 247.390 | 23.947 |
| 10 | Tagihan yang Telah Jatuh Tempo/ Claim on past due | | | | | | | | | | | | - | - |
| | Total Eksposur TRA/ Total Exposure on Off Balance Transactions | - | - | - | - | - | 19.269 | 140 | 247.390 | - | - | - | 257.129 | 24.890 |
| 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 | | 5.399 | | | | 460 | | | | | | 1.310 | 127 |
| 5 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Claim to Micro, Small and Retail Portfolio | | | | | | | | | | | | - | - |
| 6 | Tagihan kepada Korporasi/ Claim to Corporate | | | | | | 4 | | | | | | 2 | 0 |
| | Total Eksposur Counterparty Credit Risk/ Total Exposure on Counterparty Credit Risk | - | 5.399 | - | - | - | 464 | - | - | - | - | - | 1.312 | 127 |

Tabel 1.10. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit / 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 | 3.540.274 | - | | | | 3.540.274 |
| 2 | Tagihan Kepada Entitas Sektor Publik/ Claim to Public Sector Entities | 258.331 | 3.065 | | | | 255.266 |
| 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 | 798.830 | 47.566 | | | | 751.264 |
| 5 | Pembiayaan Beragun Rumah Tinggal/ Residential Mortgage Loans | 7.345.383 | 12.787 | | | | 7.332.596 |
| 6 | Pembiayaan Beragun Properti Komersial/ Commercial Property Mortgage Loans | 82.106 | 730 | | | | 81.376 |
| 7 | Pembiayaan Pegawai/Pensiunan/ Retired Employee Credit | 293.512 | 11.325 | | | | 282.187 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Claim to Micro, Small dan Retail Portfolio | 5.763.065 | 389.766 | | | | 5.373.299 |
| 9 | Tagihan kepada Korporasi/ Claim to Corporate | 31.831.091 | 9.600.196 | | | | 22.230.895 |
| 10 | Tagihan yang Telah Jatuh Tempo/ Claim on past due | 1.281 | - | | | | 1.281 |
| 11 | Aset Lainnya/ Others Asset | 5.729.251 | - | | | | 5.729.251 |
| | Total Eksposur Neraca/ Total Exposure on Balance Sheet | 55.643.124 | 10.065.435 | - | - | - | 45.577.689 |
| B | Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif/ Exposure on Commitments/ Contingencies for off Balance Sheet Transactions | | | | | | |
| 1 | Tagihan Kepada Pemerintah/ Claim to The Government | - | - | - | - | | - |
| 2 | Tagihan Kepada Entitas Sektor Publik/ Claim to Public Sector Entities | 19.269 | - | - | - | | 19.269 |
| 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 | 140 | - | - | - | | 140 |
| 9 | Tagihan kepada Korporasi/ Claim to Corporate | 247.390 | - | - | - | | 247.390 |
| 10 | Tagihan yang Telah Jatuh Tempo/ Claim on past due | - | - | - | - | | - |
| | Total Eksposur TRA/ Total Exposure on Off Balance Transactions | 266.799 | - | - | - | - | 266.799 |

| | | 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> | 5.859 | - | - | - | | 5.859 |
| 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> | 4 | - | - | - | | 4 |
| | Total Eksposur Counterparty Credit Risk/ Total Exposure on Counterparty Credit Risk | 5.863 | - | - | - | - | 5.863 |

Tabel 1.11. Pengungkapan Transaksi Sekuritisasi Aset/ *Disclosure of Securitization Transactions*

Bank tidak memiliki eksposur Transaksi Sekuritisasi

Tabel 1.12. Pengungkapan Ringkasan Aktivitas Transaksi Sekuritisasi Bank Bertindak Sebagai Kreditur Asal / *Disclosure of Summary Securitization Transaction Activity Bank as Creditor*

Bank tidak memiliki eksposur Transaksi Sekuritisasi Bank bertindak sebagai Kreditur Asal

Tabel 1.13.a. Pengungkapan 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 | 3.540.274 | - | - |
| 2 | Tagihan Kepada Entitas Sektor Publik/ Claim to Public Sector Entities | 258.331 | 129.166 | 128.031 |
| 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 | 798.830 | 184.946 | 168.526 |
| 5 | Pembiayaan Beragun Rumah Tinggal/ Residential Mortgage Loans | 7.345.383 | 2.570.884 | 2.567.010 |
| 6 | Pembiayaan Beragun Properti Komersial/ Commercial Property Mortgage Loans | 82.106 | 82.106 | 81.376 |
| 7 | Pembiayaan Pegawai/Pensiunan/ Retired Employee Credit | 293.512 | 146.756 | 141.094 |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Claim to Micro, Small and Retail Portfolio | 5.763.065 | 4.322.299 | 4.040.987 |
| 9 | Tagihan kepada Korporasi/ Claim to Corporate | 31.831.091 | 31.580.904 | 21.999.414 |
| 10 | Tagihan yang Telah Jatuh Tempo/ Claim on past due | 1.281 | 1.281 | 1.281 |
| 11 | Aset Lainnya/ Others Asset | 5.764.160 | - | 4.771.913 |
| | TOTAL | 55.678.033 | 39.018.341 | 33.899.632 |

Tabel 1.13.b. Pengungkapan 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 | 19.269 | 9.635 | 9.635 |
| 5 | Pembiayaan Beragun Rumah Tinggal/ Residential Mortgage Loans | 247.390 | 247.390 | 247.390 |
| 6 | Pembiayaan Beragun Properti Komersial/ Commercial Property Mortgage Loans | 140 | 105 | 105 |
| 7 | Pembiayaan Pegawai/Pensiunan/ Retired Employee Credit | - | - | - |
| 8 | Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel/ Claim to Micro, Small and Retail Portfolio | - | - | - |
| 9 | Tagihan kepada Korporasi/ Claim to Corporate | - | - | - |
| 10 | Tagihan yang Telah Jatuh Tempo/ Claim on past due | - | - | - |
| | TOTAL | 266.799 | 257.129 | 257.129 |

Tabel 1.13.c. Pengungkapan 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/ <i>Portfolio Categories</i> | 30-Jun-18 | | |
|-----|---|-------------------------------------|--|---|
| | | Tagihan Bersih/ <i>Claim Net</i> | ATMR Sebelum MRK/ <i>RWA before CRM</i> | ATMR Setelah MRK/ <i>RWA after CRM</i> |
| (1) | (2) | (3) | (4) | (5) |
| 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> | 5.859 | 1.310 | 1.310 |
| 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> | 4 | 2 | 2 |
| | Total | 5.863 | 1.312 | 1.312 |

Tabel 1.13.d. Pengungkapan Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Setelmen (settlement risk)/ Disclosure of Potential Credit Risk exposure due to failure of settlement (settlement risk)

Bank tidak memiliki eksposur yang menimbulkan Risiko Kredit akibat kegagalan setelmen

Tabel 1.13.e. Pengungkapan Eksposur Sekuritisasi/ Disclosure of Securitization Exposures

Bank tidak memiliki eksposur yang sekuritisasi

Tabel 1.13.f. Pengungkapan 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 | 34.158.073 |
| TOTAL FAKTOR PENGURANG MODAL/ TOTAL OF DEDUCTION FROM CAPITAL FACTOR | - |

Tabel 2. Pengungkapan Risiko Pasar Dengan Menggunakan Metode Standar/ *Market Risk Disclosure Based on Standards Method*

(dalam jutaan rupiah)/ (in million rupiah)

| No. | Jenis Risiko | 30-Jun-18 | |
|-----|------------------------------------|---------------------------------------|---------------|
| | | Beban Modal/ <i>Capital Charge</i> | ATMR/ RWA |
| (1) | (2) | (3) | (4) |
| 1 | Risiko <i>Benchmark</i> Suku Bunga | | |
| | a. Risiko Spesifik | | |
| | b. Risiko Umum | 42 | 528 |
| 2 | Risiko Nilai Tukar | 1.229 | 15.368 |
| 3 | Risiko Ekuitas *) | | |
| 4 | Risiko Komoditas *) | | |
| | Total | 1.272 | 15.896 |

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

Tabel 3.1. Pengungkapan Profil Maturitas Rupiah / Disclosure of Maturity Profile for Rupiah
(dalam jutaan rupiah) / (in million rupiah)

| | | 30-Jun-18 | | | | | |
|-----------|---|-------------------|------------------------|--|--|---|------------------------------|
| No. | Pos-pos/ Posts | Saldo/ Balance | Jatuh Tempo/ Due Date | | | | |
| | | | ≤ 1 bulan < 1 Month | > 1 bln s.d. 3 bln > 1 Month till 3 Months | > 3 bln s.d. 6 bln > 3 Month till 6 Months | > 6 bln s.d. 12 bln > 6 Month till 12 Month | > 12 bulan > 12 Months |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| I | NERACA/ ON BALANCE | | | | | | |
| | A. Aset/ Asset | | | | | | |
| | 1 Kas/ Cash | 968.387 | 968.387 | | | | |
| | 2 Penempatan pada Bank Indonesia/ Placement on Bank of Indonesia | 2.585.956 | 2.585.956 | | | | |
| | 3 Penempatan pada bank lain/ Placements on Other Banks | 96.175 | 96.175 | | | | |
| | 4 Surat Berharga/ Securities | 9.101.352 | 104.940 | 150.148 | - | 153.296 | 8.692.968 |
| | 5 Kredit yang diberikan/ Loan | 33.448.069 | 1.650.055 | 2.912.423 | 1.376.364 | 2.247.234 | 25.261.993 |
| | 6 Tagihan lainnya/ Others Bills | 1.876.808 | 1.876.808 | | | | |
| | 7 Lain-lain/ Others | - | | | | | |
| | Total Aset/ Total Assets | 48.076.747 | 7.282.321 | 3.062.571 | 1.376.364 | 2.400.530 | 33.954.961 |
| | B. Kewajiban/ Liabilities | | | | | | |
| | 1 Dana Pihak Ketiga/ Third Party Funds | 38.897.391 | 31.223.601 | 4.700.629 | 1.955.159 | 1.018.002 | - |
| | 2 Kewajiban pada Bank Indonesia/ Liabilities on Bank of Indonesia | - | | | | | |
| | 3 Kewajiban pada bank lain/ Liabilities on Other Banks | 1.134.381 | 1.134.381 | | | | |
| | 4 Surat Berharga yang Diterbitkan/ Securities Issued | 2.520.000 | 820.000 | - | - | - | 1.700.000 |
| | 5 Pinjaman yang Diterima/ Borrowing | 1.850.000 | - | 150.000 | 550.000 | 450.000 | 700.000 |
| | 6 Kewajiban lainnya/ Other Liabilities | 731.087 | 731.087 | | | | |
| | 7 Lain-lain/ Others | - | | | | | |
| | Total Kewajiban/ Total Liabilities | 45.132.859 | 33.909.069 | 4.850.629 | 2.505.159 | 1.468.002 | 2.400.000 |
| | Selisih Aset dengan Kewajiban dalam Neraca/ Difference Between Assets with Liabilities in the Balance Sheet | 2.943.888 | (26.626.748) | (1.788.058) | (1.128.795) | 932.528 | 31.554.961 |
| II | REKENING ADMINISTRATIF/ ADMINISTRATIVE ACCOUNT | | | | | | |
| | A. Tagihan Rekening Administratif/ Administrative Account | | | | | | |
| | 1 Komitmen/ Commitment | | | | | | |
| | 2 Kontijensi/ Contingency | | | | | | |
| | Total Tagihan Rekening Administratif/ Total Administrative Account Claims | | | | | | |
| | B. Kewajiban Rekening Administratif/ Administrative Account Liabilities | | | | | | |
| | 1 Komitmen/ Commitment | 141.897 | 89.943 | 51.954 | - | - | - |
| | 2 Kontijensi/ Contingency | 206.623 | 29.989 | 92.119 | 58.679 | 9.835 | 16.001 |
| | Total Kewajiban Rekening Administratif/ Total Administrative Account Liabilities | 348.520 | 119.932 | 144.073 | 58.679 | 9.835 | 16.001 |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif/ Difference Between Charges with Liabilities in the Balance Sheet | (348.520) | (119.932) | (144.073) | (58.679) | (9.835) | (16.001) |
| | Selisih [(IA-IB)+(IIA-IIIB)]/ Difference [(IA- IB)+(IIA-IIIB)] | 2.595.368 | (26.746.680) | (1.932.131) | (1.187.474) | 922.693 | 31.538.960 |
| | Selisih Kumulatif/ Cummulative Difference | | (26.746.680) | (28.678.811) | (29.866.285) | (28.943.592) | 2.595.368 |

Tabel 3.2. Pengungkapan Profil Maturitas Valas / Disclosure of Maturity Profile for Foreign Currency
(dalam jutaan rupiah)/ (in million rupiah)

| | | 30-Jun-18 | | | | | |
|-----------|---|-------------------|------------------------|--|--|---|------------------------------|
| No. | Pos-pos/ Posts | Saldo/ Balance | Jatuh Tempo/ Due Date | | | | |
| | | | ≤ 1 bulan < 1 Month | > 1 bln s.d. 3 bln > 1 Month till 3 Months | > 3 bln s.d. 6 bln > 3 Month till 6 Months | > 6 bln s.d. 12 bln > 6 Month till 12 Month | > 12 bulan > 12 Months |
| (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) |
| I | NERACA/ ON BALANCE | | | | | | |
| | A. Aset/ Asset | | | | | | |
| | 1 Kas/ Cash | 1.665 | 1.665 | | | | |
| | 2 Penempatan pada Bank Indonesia/ Placement on Bank of Indonesia | 4.500 | 4.500 | | | | |
| | 3 Penempatan pada bank lain/ Placements on Other Banks | 1.193 | 1.193 | | | | |
| | 4 Surat Berharga/ Securities | - | | | | | |
| | 5 Kredit yang diberikan/ Loan | 253.758 | 38.943 | 37.580 | 21.067 | 23.386 | 132.782 |
| | 6 Tagihan lainnya/ Others Bills | - | | | | | |
| | 7 Lain-lain/ Others | 4.988 | 4.988 | | | | |
| | Total Aset/ Total Assets | 266.104 | 51.289 | 37.580 | 21.067 | 23.386 | 132.782 |
| | B. Kewajiban/ Liabilities | | | | | | |
| | 1 Dana Pihak Ketiga/ Third Party Funds | 336.410 | 258.426 | 74.551 | 2.819 | 614 | - |
| | 2 Kewajiban pada Bank Indonesia/ Liabilities on Bank of Indonesia | - | | | | | |
| | 3 Kewajiban pada bank lain/ Liabilities on Other Banks | 17.004 | 17.004 | | | | |
| | 4 Surat Berharga yang Diterbitkan/ Securities Issued | - | | | | | |
| | 5 Pinjaman yang Diterima/ Borrowing | - | | | | | |
| | 6 Kewajiban lainnya/ Other Liabilities | 1.494 | 1.494 | | | | |
| | 7 Lain-lain/ Others | - | | | | | |
| | Total Kewajiban/ Total Liabilities | 354.908 | 276.924 | 74.551 | 2.819 | 614 | - |
| | Selisih Aset dengan Kewajiban dalam Neraca/ Difference Between Assets with Liabilities in the Balance Sheet | (88.804) | (225.635) | (36.971) | 18.248 | 22.772 | 132.782 |
| II | REKENING ADMINISTRATIF/ ADMINISTRATIVE ACCOUNT | | | | | | |
| | A. Tagihan Rekening Administratif/ Administrative Account | | | | | | |
| | 1 Komitmen/ Commitment | | | | | | |
| | 2 Kontijensi/ Contingency | | | | | | |
| | Total Tagihan Rekening Administratif/ Total Administrative Account Claims | | | | | | |
| | B. Kewajiban Rekening Administratif/ Administrative Account Liabilities | | | | | | |
| | 1 Komitmen/ Commitment | 6.809 | 4.465 | 108 | 2.082 | 154 | - |
| | 2 Kontijensi/ Contingency | 9.148 | 2.554 | 965 | 1.134 | 4.117 | 378 |
| | Total Kewajiban Rekening Administratif/ Total Administrative Account Liabilities | 15.957 | 7.019 | 1.073 | 3.216 | 4.271 | 378 |
| | Selisih Tagihan dan Kewajiban dalam Rekening Administratif/ Difference Between Charges with Liabilities in the Balance Sheet | (15.957) | (7.019) | (1.073) | (3.216) | (4.271) | (378) |
| | Selisih [(IA-IB)+(IIA-IIB)]/ Difference [(IA-IB)+(IIA-IIB)] | (104.761) | (232.654) | (38.044) | 15.032 | 18.501 | 132.404 |
| | Selisih Kumulatif/ Cummulative Difference | | (232.654) | (270.698) | (255.666) | (237.165) | (104.761) |

Tabel 4. Pengungkapan Kuantitatif Risiko Operasional / Quantitative Disclosures of Operational Risk

(dalam jutaan rupiah)/ (in million rupiah)

| No. | Pendekatan Yang Digunakan/ Approach Method | 30-Jun-18 | | |
|-----|--|--|-----------------------------|------------------|
| | | Pendapatan Bruto (Rata-rata 3 tahun terakhir)/ Gross Income (Average Last 3 years) | Beban Modal/ Capital Charge | ATMR/ RWA |
| (1) | (2) | (3) | (4) | (5) |
| 1 | Pendekatan Indikator Dasar/ Basic Indicator Approach | 1.963.390,34 | 294.509 | 3.681.357 |
| | Total | 1.963.390 | 294.509 | 3.681.357 |