

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		31 Desember 2018 31 December 2018	31 Desember 2017 31 December 2017
(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	2,263,185	2,170,800
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%)	209,778	102,884
<b>D</b>	Laba (rugi) tahun berjalan yang dapat diperhitungkan (50%) Profit (loss) for the year which can be calculated (50%)	126,409	106,894
<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%)	(1,254)	-
<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	(66,497)	(47,052)
<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)	49,119	42,982
<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>2,581,103</b>	<b>2,376,871</b>
<b>III</b>	<b>ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT RISK WEIGHTED ASSETS (RWA) CREDIT RISK</b>	<b>3,929,538</b>	<b>3,808,212</b>
<b>IV</b>	<b>ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL RISK WEIGHTED ASSETS (RWA) OPERATIONAL RISK</b>	<b>399,277</b>	<b>272,203</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	394,452	777,024
B.	Model Internal Internal Models		
<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>54.65%</b>	<b>48.93%</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	31 Desember 2018 31 December 2018				31 Desember 2017 31 December 2017			
		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	4,568,173	-	-	4,568,173	4,299,254	-	-	4,299,254
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	1,502,536	-	-	1,502,536	707,713	-	-	707,713
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	8,199	-	-	8,199	10,104	-	-	10,104
9	Tagihan kepada Korporasi Receivables on Corporate	4,696,310	-	-	4,696,310	3,565,417	-	-	3,565,417
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-
11	Aset Lainnya Other Assets	62,762	-	-	62,762	57,809	-	-	57,809
	<b>Total</b>	<b>10,837,980</b>	<b>-</b>	<b>-</b>	<b>10,837,980</b>	<b>8,640,297</b>	<b>-</b>	<b>-</b>	<b>8,640,297</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	31 Desember 2018						31 Desember 2017						
		31 December 2018						31 December 2017						
		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	4,568,173	-	-	-	-	4,568,173	4,299,254	-	-	-	-	-	4,299,254
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	1,502,536	-	-	-	-	1,502,536	707,713	-	-	-	-	-	707,713
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	165	734	1,707	5,593	-	8,199	186	1,653	1,556	6,709	-	10,104	
9	Tagihan kepada Korporasi Receivables on Corporate	4,696,310	-	-	-	-	4,696,310	3,565,417	-	-	-	-	3,565,417	
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	
11	Aset Lainnya Other Assets	-	-	-	-	62,762	62,762	-	-	-	-	57,809	57,809	
<b>Total</b>		10,767,184	734	1,707	5,593	62,762	10,837,980	8,572,570	1,653	1,556	6,709	57,809	8,640,297	

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>31 Desember 2018 / 31 December 2018</b>												
1	Pertanian, perburuan dan Kehutanan -Agriculture, Hunting and Forestry	-	-	-	-	-	-	-	-	-	-	-
2	Perikanan -Fishery	-	-	-	-	-	-	-	-	-	-	-
3	Pertambangan dan Penggalian -Mining and Quarrying	-	-	-	-	-	-	-	-	-	-	-
4	Industri pengolahan -Manufacturing	-	-	-	-	-	-	-	-	2,612,193	-	-
5	Elektrik, Gas dan Air -Electricity, Gas and Water	-	-	-	-	-	-	-	-	-	-	-
6	Konstruksi -Construction	-	-	-	-	-	-	-	-	-	-	-
7	Perdagangan besar dan eceran -Wholesale and Retail Trading	-	-	-	-	-	-	-	-	1,106,985	-	-
8	Penyediaan akomodasi dan penyediaan makan minum -Hotel and Food & Beverage	-	-	-	-	-	-	-	-	-	-	-
9	Transportasi, pergudangan dan komunikasi -Transportation, Warehousing and Communications	-	-	-	-	-	-	-	-	71,875	-	-
10	Perantara keuangan -Financial Intermediary	-	-	-	1,502,536	-	-	-	-	836,000	-	-
11	Real estate, usaha persewaan dan jasa perusahaan -Real Estate, Rental and Business Services	-	-	-	-	-	-	-	-	69,257	-	-
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	-	-	-	-	-	-	-	8,199	-	-	-
20	Lainnya -Others	4,568,173	-	-	-	-	-	-	-	-	-	62,762
<b>Total</b>		<b>4,568,173</b>	-	-	<b>1,502,536</b>	-	-	-	<b>8,199</b>	<b>4,696,310</b>	-	<b>62,762</b>
<b>31 Desember 2017 / 31 December 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	-	-	-	-	-	-	-	-	2,393,080	-	-
5	Elektrik, Gas dan Air -Electricity, Gas and Water	-	-	-	-	-	-	-	-	-	-	-
6	Konstruksi -Construction	-	-	-	-	-	-	-	-	-	-	-
7	Perdagangan besar dan eceran -Wholesale and Retail Trading	-	-	-	-	-	-	-	-	172,960	-	-
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	-	-	-	-	707,713	-	-	-	905,590	-	-
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	-	-	-	-	-	-	-	-	-	-	-
20	Lainnya -Others	4,309,358	-	-	-	-	-	-	-	93,787	-	57,809
<b>Total</b>		<b>4,309,358</b>	-	-	<b>707,713</b>	-	-	-	-	<b>3,565,417</b>	-	<b>57,809</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	31 Desember 2018 31 December 2018				31 Desember 2017 31 December 2017			
		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	10,837,980	-	-	10,837,980	8,640,297	-	-	8,640,297
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	Cadangan kerugian penurunan nilai (CKPN) - Kolektif Allowance for Impairment Losses -	-	-	-	-	-	-	-	-
5	Tagihan yang dihapus buku Written-Off Receivable	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>10,837,980</b>	<b>-</b>	<b>-</b>	<b>10,837,980</b>	<b>8,640,297</b>	<b>-</b>	<b>-</b>	<b>8,640,297</b>

**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 Reveivables	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>31 Desember 2018 / 31 December 2018</b>						
1	Pertanian, perburuan dan Kehutanan Agriculture, Hunting and Forestry	-	-	-	-	-	-
2	Perikanan Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian Mining and Quarrying	-	-	-	-	-	-
4	Industri pengolahan Manufacturing	2,612,193	-	-	-	-	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-
7	Perdagangan besar dan eceran Wholesale and Retail Trading	1,106,985	-	-	-	-	-
8	Penyediaan akomodasi dan penyediaan makan minum Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, pergudangan dan komunikasi Transportation, Warehousing and Communications	71,875	-	-	-	-	-
10	Perantara keuangan Financial Intermediary	2,338,536	-	-	-	-	-
11	Real estate, usaha persewaan dan jasa perusahaan Real Estate, Rental and Business Services	69,257	-	-	-	-	-
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	8,199	-	-	-	-	-
20	Lainnya Others	4,630,935	-	-	-	-	-
	<b>Total</b>	<b>10,837,980</b>	-	-	-	-	-

No.	Sektor Ekonomi Economic Sectors	Tagihan Reveivables	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			
	<b>31 Desember 2017 / 31 December 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	2,393,080	-	-	-	-	-
5	Listrik, Gas dan Air Electricity, Gas and Water	-	-	-	-	-	-
6	Konstruksi Construction	-	-	-	-	-	-
7	Perdagangan besar dan eceran Wholesale and Retail Trading	172,960	-	-	-	-	-
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	1,613,303	-	-	-	-	-
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	-	-	-	-	-	-
20	Lainnya Others	4,460,954	-	-	-	-	-
	<b>Total</b>	<b>8,640,297</b>	-	-	-	-	-

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	31 Desember 2018 31 December 2018		31 Desember 2017 31 December 2017	
		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	-	-	-	-
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	-	-	-	-



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)

31 Desember 2018 31 December 2018																
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 id A-	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 Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	4,568,173	4,568,173
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	-	-	-	1,112,710	-	-	-	-	389,826	-	-	-	-	-	1,502,536
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	-	-	-	-	-	-	-	-	-	-	-	-	-	8,199	8,199
9	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-	-	4,696,310	4,696,310
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	62,762	62,762
<b>TOTAL</b>		-	-	-	1,112,710	-	-	-	-	389,826	-	-	-	-	9,335,444	10,837,980

31 Desember 2017  
31 December 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						
			AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	A-1	A-2	A-3	Kurang dari A-3		
			AAA	AA+ s.d AA-	A+ s.d A-	BBB+ s.d BBB-	BB+ s.d BB-	B+ s.d B-	Kurang dari B-	F1+ s.d F1	F2	F3	Kurang dari F3		
			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		
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 id A-	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 Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	4,299,254	4,299,254
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	-	-	-	707,713	-	-	-	-	-	-	-	-	-	707,713
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	-	-	-	-	-	-	-	-	-	-	-	-	10,104	10,104
9	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	-	-	-	-	-	-	3,565,417	3,565,417
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	57,809	57,809
	<b>TOTAL</b>	-	-	-	707,713	-	-	-	-	-	-	-	-	7,932,584	8,640,297





Bank : Bank of America, N  
Tanggal/Date : 31 December 2018

Tabel 4.1 Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit  
Table 4.1 Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation

(dalam jutaan rupiah - in million rupiah)

No.	Kategori Portofolio / Portfolio Category	31 Desember 2018 / 31 December 2018										ATMR	RWA	Beban Modal Capital Charge	31 Desember 2017 / 31 December 2017										ATMR	RWA	Beban Modal Capital Charge
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables after Calculation of Credit Risk Mitigation Impact													Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables after Calculation of Credit Risk Mitigation Impact												
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya				0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)		
<b>A</b>	<b>Eksposur Neraca</b> Balance Sheet Exposures																										
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	-	1.051.306	-	-	-	-	451.230	-	-	-	-	435.876	34.870	-	707.713	-	-	-	-	-	-	-	-	-	141.543	11.323
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	-	-	-	-	-	-	-	-	8.199	-	-	8.199	656	-	-	-	-	-	-	-	10.104	-	-	-	10.104	808
9	Tagihan kepada Korporasi Receivables on Corporate	-	1.754.360	-	-	-	-	-	-	#####	-	-	3.292.822	263.426	-	-	-	-	-	-	#####	-	-	-	-	3.565.417	285.233
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11	Aset Lainnya Other Assets	2.663	-	-	-	-	-	-	-	60.099	-	-	60.099	4.808	-	-	-	-	-	-	57.809	-	-	-	-	54.134	4.331
	<b>Total Eksposur Neraca Total Exposures - Balance Sheet</b>	#####	2.805.666	-	-	-	-	451.230	-	#####	-	-	3.796.996	303.760	#####	707.713	-	-	-	-	#####	-	-	-	-	3.771.198	301.695
<b>B</b>	<b>Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif</b> Off Balance Sheet Commitment/Contingency Receivables Exposures																										
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	-	-	-	-	-	-	-	-	23.322	-	-	23.322	1.866	-	-	-	-	-	-	-	32.660	-	-	-	32.660	2.613
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	<b>Total Eksposur TRA Total Exposures - Off Balance Sheets</b>	-	-	-	-	-	-	-	-	23.322	-	-	23.322	1.866	-	-	-	-	-	-	-	32.660	-	-	-	32.660	2.613
<b>C</b>	<b>Eksposur akibat Kegagalan Pihak Lawan</b> Counterparty Credit Risk																										
1	Tagihan Kepada Pemerintah Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6	Tagihan kepada Korporasi Receivables on Corporate	-	-	-	-	-	-	-	-	-	109.220	-	109.220	8.738	-	-	-	-	-	-	-	-	2.255	-	-	2.255	180
	<b>Total Eksposur Counterparty Credit Risk Total Exposures - Counterparty Credit Risk</b>	-	-	-	-	-	-	-	-	109.220	-	-	109.220	8.738	-	-	-	-	-	-	-	2.255	-	-	-	2.255	180
	<b>Total (A+B+C)</b>	#####	2.805.666	-	-	-	-	451.230	-	#####	109.220	-	3.929.538	314.363	#####	711.913	-	-	-	-	2.518	-	#####	-	-	3.808.212,00	304.656

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	31 Desember 2018 / 31 December 2018						31 Desember 2017 / 31 December 2017					
		Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured by				Tidak Dijamin Unsecured Portion	Tagihan Bersih Net Receivables	Bagian Yang Dijamin Dengan Portion Secured by				Tidak Dijamin Unsecured Portion
			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others			Agunan Collateral	Garansi Guarantee	Asuransi Kredit Credit Insurance	Lainnya Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-(4)-(5)-(6)+(7)	(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	4,568,173	-	-	-	4,568,173	-	4,299,254	-	-	-	4,299,254	-
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	1,502,536	-	661,480	-	-	841,056	707,713	-	-	-	-	707,713
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	8,199	8,199	-	-	-	-	10,104	-	-	-	-	10,104
9	Tagihan kepada Korporasi Receivables on Corporate	4,696,310	-	1,754,360	-	-	2,941,950	3,565,417	-	-	-	-	3,565,417
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
11	Aset Lainnya Other Assets	62,762	-	-	-	2,663	60,099	57,809	-	-	-	3,675	54,134
	<b>Total Eksposur Neraca Total Exposures - Balance Sheet</b>	<b>10,837,980</b>	<b>8,199</b>	<b>2,415,840</b>	<b>-</b>	<b>4,570,836</b>	<b>3,843,105</b>	<b>8,640,297</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,302,929</b>	<b>4,337,368.00</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	23,322	-	-	-	-	23,322	2,004,071	-	-	-	-	2,004,071
10	Tagihan yang Telah Jatuh Tempo Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Eksposur TRA Total Exposures - Off Balance Sheets</b>	<b>23,322</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>23,322</b>	<b>2,004,071</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,004,071</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	-	-	-	-	-	-	6,208	-	-	-	-	6,208
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
6	Tagihan kepada Korporasi Receivables on Corporate	109,220	-	-	-	-	109,220	2,104	-	-	-	-	2,104
	<b>Total Eksposur Counterparty Credit Risk Total Exposures - Counterparty Credit Risk</b>	<b>109,220</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>109,220</b>	<b>8,312</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,312</b>
	<b>Total (A+B+C)</b>	<b>10,970,522</b>	<b>8,199</b>	<b>2,415,840</b>	<b>-</b>	<b>4,570,836</b>	<b>3,975,647</b>	<b>10,652,680</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,302,929</b>	<b>6,349,751</b>





Tabel 6.1 Perhitungan ATMR Risiko Kredit Pendekatan Standar : Eksposur 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	31 December 2018/ 31 December 2018			31 December 2017/ 31 December 2017		
		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 Penerimaan Receivables on Sovereigns	4.568.173	-	-	4.259.254	-	-
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	1.902.536	634.330	435.876	707.713	141.543	141.543
5	Kredit Berbasis Rumah Tangga Loans Secured by Residential Property	-	-	-	-	-	-
6	Kredit Berbasis Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensunan Employee/Retiree Loans	-	-	-	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	8.199	8.199	8.199	10.103	10.103	10.103
9	Tagihan kepada Korporasi Receivables on Corporate	4.696.319	4.696.319	3.293.822	3.565.417	3.565.417	3.565.417
10	Tagihan yang Telah Jauh Tempo Past Due Receivables	-	-	-	-	-	-
11	Aset Lainnya Other Assets	62.762	62.762	60.099	67.890	67.890	64.134
	<b>TOTAL</b>	<b>10.837.980</b>	<b>5.461.591</b>	<b>3.786.976</b>	<b>8.640.297</b>	<b>3.734.873</b>	<b>3.771.198</b>

Tabel 6.2 Pengungkapan Eksposur Kewajiban Komitmen/Kontinjensi 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	31 December 2018/ 31 December 2018			31 December 2017/ 31 December 2017		
		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 Penerimaan 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 Berbasis Rumah Tangga Loans Secured by Residential Property	-	-	-	-	-	-
6	Kredit Berbasis Properti Komersial Loans Secured by Commercial Real Estate	-	-	-	-	-	-
7	Kredit Pegawai/Pensunan Employee/Retiree 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	23.322	23.322	23.322	2.004.071	2.004.071	32.660
10	Tagihan yang Telah Jauh Tempo Past Due Receivables	-	-	-	-	-	-
	<b>TOTAL</b>	<b>23.322</b>	<b>23.322</b>	<b>23.322</b>	<b>2.004.071</b>	<b>2.004.071</b>	<b>32.660</b>

Tabel 6.3 Pengungkapan Eksposur 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	31 December 2018/ 31 December 2018			31 December 2017/ 31 December 2017		
		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 Penerimaan Receivables on Sovereigns	-	-	-	-	-	-
2	Tagihan Kepada Entitas Sektor Publik Receivables on Public Sector Entities	-	-	-	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Tagihan Kepada Bank Receivables on Banks	-	-	-	-	-	-
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel Receivables on Micro, Small Business & Retail Portfolio	-	-	-	6.260	2.000	-
6	Tagihan kepada Korporasi Receivables on Corporate	105.512	105.512	105.512	2.104	2.255	2.599
7	Eksposur tertimbang dari Credit Valuation Adjustment (CVA) Weighted Exposure from CVA	3.708	3.708	3.708	-	-	2.345
	<b>TOTAL</b>	<b>109.220</b>	<b>109.220</b>	<b>109.220</b>	<b>8.312</b>	<b>4.255</b>	<b>4.944</b>

Tabel 6.4 Pengungkapan Eksposur 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	31 December 2018/ 31 December 2018			31 December 2017/ 31 December 2017		
		Nilai Eksposur Net Exposure	Faktor Pengurangan Modal Capital Charge	ATMR Setelah MRK RWA after CRM	Nilai Eksposur Net Exposure	Faktor Pengurangan Modal Capital Charge	ATMR Setelah MRK RWA after CRM
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Delivery versus payment	-	-	-	-	-	-
2	a. Beban Modal 85 (15 hari) Capital charges 85 (15 days)	-	-	-	-	-	-
3	b. Beban Modal 90 (16-30 hari) Capital charges 90 (16-30 days)	-	-	-	-	-	-
4	c. Beban Modal 75% (11-45 hari) Capital charges 75% (11-45 days)	-	-	-	-	-	-
5	d. Beban Modal 100% (lebih dari 45 hari) Capital charges 100% (more than 45 days)	-	-	-	-	-	-
6	Non-delivery versus payment	-	-	-	-	-	-
	<b>TOTAL</b>	-	-	-	-	-	-

Tabel 6.5 Pengungkapan Eksposur Sekuritisasi  
Table 6.5 Disclosure of Securitization Exposures

No	Jenis Transaksi Transactions	31 December 2018/ 31 December 2018		31 December 2017/ 31 December 2017	
		Faktor Pengurangan Modal Capital Charge	ATMR CRM	Faktor Pengurangan Modal Capital Charge	ATMR CRM
(1)	(2)	(3)	(4)	(5)	(6)
1	Facilitas Kredit Pendukung yang memenuhi persyaratan Credit facilities eligible	-	-	-	-
2	Facilitas Kredit Pendukung yang tidak memenuhi persyaratan Credit facilities which do not meet the requirements	-	-	-	-
3	Facilitas Likuiditas yang memenuhi persyaratan Liquidity facilities that meet the requirements	-	-	-	-
4	Facilitas Likuiditas yang tidak memenuhi persyaratan Liquidity facilities that do not meet the requirements	-	-	-	-
5	Pembelian Efek Berjangka Aset yang memenuhi persyaratan Purchase of Asset Backed Securities that meet the requirements	-	-	-	-
6	Pembelian Efek Berjangka Aset yang tidak memenuhi persyaratan Purchase of Asset Backed Securities that do not meet the requirements	-	-	-	-
7	Eksposur Sekuritisasi yang tidak tercover dalam ketentuan Bank Indonesia mengenai prinsip-prinsip kehati-hatian dalam aktivitas sekuritisasi aset bagi bank umum. Securitization exposures that are not covered by the provisions of Bank Indonesia	-	-	-	-
	<b>TOTAL</b>	-	-	-	-

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

	(dalam jutaan rupiah - in million rupiah)	
	31 December 2018/ 31 December 2018	31 December 2017/ 31 December 2017
1. TOTAL ATMR RISIKO KREDIT Total RWA for Credit Risk	3.925.539	3.889.212
2. TOTAL FAKTOR PENGURANG MODAL Total Capital Deduction 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	31 Desember 2018 31 December 2018		31 Desember 2017 31 December 2017	
		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	25,020	312,750	37,339	466,737
2	Risiko Nilai Tukar Foreign Exchange Risk	6,536	81,702	24,823	310,287
3	Risiko Ekuitas *) Equity Risk *)	-	-	-	-
4	Risiko Komoditas *) Commodity Risk *)	-	-	-	-
5	Risiko Option Option Risk	-	-	-	-
	<b>Total</b>	<b>31,556</b>	<b>394,452</b>	<b>62,162</b>	<b>777,024</b>

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

(dalam jutaan rupiah - million rupiah)

No.	Pos -pos Accounts	31 Desember 2018 / 31 December 2018					31 Desember 2017 / 31 December 2017						
		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)
I	<b>NERACA BALANCE SHEET</b>												
	<b>A. Aset Assets</b>												
	1. Kas Cash	783	783	-	-	-	-	2.697	2.697	-	-	-	-
	2. Penempatan pada Bank Indonesia Placement with Bank Indonesia	1,736,333	1,736,333	-	-	-	-	1,058,828	1,058,828	-	-	-	-
	3. Penempatan pada bank lain Placement with Other Banks	33	33	-	-	-	-	570,028	570,028	-	-	-	-
	4. Surat Berharga Marketable Securities	2,159,836	372,810	963,907	443,971	219,103	160,045	2,671,740	280,174	292,327	459,168	772,614	867,457
	5. Kredit yang diberikan Loans	3,353,353	1,116,541	1,446,960	785,375	157	4,320	951,944	438,827	130,000	375,477	442	7,198
	6. Tagihan lainnya Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	7. Lain-lain Others	146,426	146,426	-	-	-	-	71,939	71,939	-	-	-	-
	<b>Total Aset Total Asset</b>	<b>7,396,764</b>	<b>3,372,926</b>	<b>2,410,867</b>	<b>1,229,346</b>	<b>219,260</b>	<b>164,365</b>	<b>5,327,176</b>	<b>2,422,493</b>	<b>422,327</b>	<b>834,645</b>	<b>773,056</b>	<b>874,655</b>
	<b>B. Kewajiban Liabilities</b>												
	1. Dana Pihak Ketiga Deposits from Customer	2,576,030	2,079,430	169,500	327,100	-	-	2,225,754	1,762,154	328,600	135,000	-	-
	2. Kewajiban pada Bank Indonesia Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	3. Kewajiban pada bank lain Liabilities with Other Banks	150,435	150,435	-	-	-	-	920,448	920,448	-	-	-	-
	4. Surat Berharga yang Diterbitkan Securities issued	-	-	-	-	-	-	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
	6. Kewajiban lainnya Other Liab	-	-	-	-	-	-	-	-	-	-	-	-
	7. Lain-lain Others	267,632	267,632	-	-	-	-	122,169	122,169	-	-	-	-
	<b>Total Kewajiban Total Liabilities</b>	<b>2,994,097</b>	<b>2,497,497</b>	<b>169,500</b>	<b>327,100</b>	-	-	<b>3,268,371</b>	<b>2,804,771</b>	<b>328,600</b>	<b>135,000</b>	-	-
	<b>Selisih Aset dengan Kewajiban dalam Neraca On Balance Sheet Asset and Liabilities Differences</b>	<b>4,402,667</b>	<b>875,429</b>	<b>2,241,367</b>	<b>902,246</b>	<b>219,260</b>	<b>164,365</b>	<b>2,058,805</b>	<b>(382,278)</b>	<b>93,727</b>	<b>699,645</b>	<b>773,056</b>	<b>874,655</b>
II	<b>REKENING ADMINISTRATIF OFF BALANCE SHEETS</b>												
	<b>A. Tagihan Rekening Administratif Off Balance Sheet Receivables</b>												
	1. Komitmen Commitment	-	-	-	-	-	-	-	-	-	-	-	-
	2. Kontijensi Contingency	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</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	36,750	-	-	-	-	36,750	62,961	-	-	-	-	62,961
	<b>Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities</b>	<b>36,750</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>36,750</b>	<b>62,961</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>62,961</b>
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif Off Balance Sheet Asset and Liabilities Differences</b>	<b>(36,750)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(36,750)</b>	<b>(62,961)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(62,961)</b>
	<b>Selisih [(IA-IB)+(IIA-IIIB)] Differences [(IA-IB)+(IIA-IIIB)]</b>	<b>4,365,917</b>	<b>875,429</b>	<b>2,241,367</b>	<b>902,246</b>	<b>219,260</b>	<b>127,615</b>	<b>1,995,844</b>	<b>(382,278)</b>	<b>93,727</b>	<b>699,645</b>	<b>773,056</b>	<b>811,694</b>
	<b>Selisih Kumulatif Cumulative Differences</b>	<b>16,615,487</b>	<b>875,429</b>	<b>3,116,796</b>	<b>4,019,042</b>	<b>4,238,302</b>	<b>4,365,917</b>	<b>2,920,259</b>	<b>(382,278)</b>	<b>(288,551)</b>	<b>411,094</b>	<b>1,184,150</b>	<b>1,995,844</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	31 Desember 2018 / 31 December 2018					31 Desember 2017 / 31 December 2017						
		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</b>	<b>NERACA BALANCE SHEET</b>												
	<b>A. Aset Assets</b>												
	1. Kas Cash	1.884	1.884	-	-	-	-	977	977	-	-	-	-
	2. Penempatan pada Bank Indonesia Placement with Bank Indonesia	661,451	661,451	-	-	-	-	542,726	542,726	-	-	-	-
	3. Penempatan pada bank lain Placement with Other Banks	389,669	389,669	-	-	-	-	136,772	136,772	-	-	-	-
	4. Surat Berharga Marketable Securities	31,095	-	12,933	-	18,163	-	25,960	-	-	-	-	25,960
	5. Kredit yang diberikan Loans	2,393,839	315,152	17,256	982,931	1,078,500	-	2,605,955	1,127,489	1,478,466	-	-	-
	6. Tagihan lainnya Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
	7. Lain-lain Others	60,750	60,750	-	-	-	-	40,608	32,295	3,524	3,576	1,212	1,212
	<b>Total Aset Total Asset</b>	<b>3,538,688</b>	<b>1,428,906</b>	<b>30,189</b>	<b>982,931</b>	<b>1,096,663</b>	<b>-</b>	<b>3,352,998</b>	<b>1,840,260</b>	<b>1,481,990</b>	<b>3,576</b>	<b>1,212</b>	<b>25,960</b>
	<b>B. Kewajiban Liabilities</b>												
	1. Dana Pihak Ketiga Deposits from Customer	606,347	606,347	-	-	-	-	880,761	880,761	-	-	-	-
	2. Kewajiban pada Bank Indonesia Liabilities with Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	3. Kewajiban pada bank lain Liabilities with Other Banks	-	-	-	-	-	-	-	-	-	-	-	-
	4. Surat Berharga yang Diterbitkan Securities issued	-	-	-	-	-	-	-	-	-	-	-	-
	5. Pinjaman yang Diterima Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
	6. Kewajiban lainnya Other Liab	5,091	-	-	-	-	5,091	-	-	-	-	-	-
	7. Lain-lain Others	6,994,001	4,693,201	-	2,300,800	-	-	4,320,462	765,492	1,384,170	2,170,800	-	-
	<b>Total Kewajiban Total Liabilities</b>	<b>7,605,438</b>	<b>5,299,548</b>	<b>-</b>	<b>2,300,800</b>	<b>5,091</b>	<b>-</b>	<b>5,201,223</b>	<b>1,646,253</b>	<b>1,384,170</b>	<b>2,170,800</b>	<b>-</b>	<b>-</b>
	<b>Selisih Aset dengan Kewajiban dalam Neraca</b>												
	On Balance Sheet Asset and Liabilities Differences	(4,066,750)	(3,870,642)	30,189	(1,317,869)	1,091,572	-	(1,848,226)	194,007	97,820	(2,167,224)	1,212	25,960
<b>II</b>	<b>REKENING ADMINISTRATIF OFF BALANCE SHEETS</b>												
	<b>A. Tagihan Rekening Administratif Off Balance Sheet Receivables</b>												
	1. Komitmen Commitment	5,750,531	5,497,277	137,847	115,407	-	-	4,240,866	-	3,698,166	135,675	407,025	-
	2. Kontijensi Contingency	3,724	3,724	-	-	-	-	1,967	1,967	-	-	-	-
	<b>Total Tagihan Rekening Administratif Total Off Balance Sheet Receivables</b>	<b>5,754,255</b>	<b>5,501,001</b>	<b>137,847</b>	<b>115,407</b>	<b>-</b>	<b>-</b>	<b>4,242,834</b>	<b>1,967</b>	<b>3,698,166</b>	<b>135,675</b>	<b>407,025</b>	<b>-</b>
	<b>B. Kewajiban Rekening Administratif Off Balance Sheet Liabilities</b>												
	1. Komitmen Commitment	6,553,645	1,816,258	1,337,015	2,044,526	822,550	533,297	4,643,256	46,157	2,468,114	1,065,252	901,737	161,996
	2. Kontijensi Contingency	8,125	-	-	-	-	8,125	2,361	-	-	-	-	2,361
	<b>Total Kewajiban Rekening Administratif Total Off Balance Sheet Liabilities</b>	<b>6,561,770</b>	<b>1,816,258</b>	<b>1,337,015</b>	<b>2,044,526</b>	<b>822,550</b>	<b>541,421</b>	<b>4,645,617</b>	<b>46,157</b>	<b>2,468,114</b>	<b>1,065,252</b>	<b>901,737</b>	<b>164,357</b>
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif</b>												
	Off Balance Sheet Asset and Liabilities Differences	(807,514)	3,684,743	(1,199,167)	(1,929,119)	(822,550)	(541,421)	(402,783)	(44,189)	1,230,052	(929,577)	(494,712)	(164,357)
	<b>Selisih [(IA-IB)+(IIA-IIIB)] Differences [(IA-IB)+(IIA-IIIB)]</b>	<b>(4,874,265)</b>	<b>(185,898)</b>	<b>(1,168,978)</b>	<b>(3,246,988)</b>	<b>269,022</b>	<b>(541,421)</b>	<b>(2,251,009)</b>	<b>149,817</b>	<b>1,327,872</b>	<b>(3,096,801)</b>	<b>(493,500)</b>	<b>(138,397)</b>
	<b>Selisih Kumulatif Cumulative Differences</b>	<b>(15,349,748)</b>	<b>(185,898)</b>	<b>(1,354,877)</b>	<b>(4,601,865)</b>	<b>(4,332,843)</b>	<b>(4,874,265)</b>	<b>(4,355,225)</b>	<b>149,817</b>	<b>1,477,690</b>	<b>(1,619,112)</b>	<b>(2,112,612)</b>	<b>(2,251,009)</b>



Bank : Bank of America, N.A.  
Tanggal/Date : 31 December 2018

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 IV 4th Quarter
	(1)	(2)	(3)	(4)
Bank Secara Individu	185%	195%	266%	370%
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	31 Desember 2018 / 31 December 2018			31 Desember 2017 / 31 December 2017		
		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	212,948	31,942	399,277	145,175	21,776	272,203
Total		212,948	31,942	399,277	145,175	21,776	272,203