Program Kemitraan dan Bina Lingkungan/
Partnership and Community Development Program
PT Bank Rakyat Indonesia (Persero) Tbk

Laporan keuangan Tanggal 31 Desember 2017 dan
untuk tahun yang berakhir pada tanggal tersebut
beserta laporan auditor independen/
Financial statements as of December 31, 2017 and
for the year then ended with independent auditors' report

Model 54

PT. BANK RAKYAT INDONESIA (PERSERO) Tbk

KANTOR PUSAT

Jalan Jenderal Sudirman No. 44 – 46 Tromol Pos 1094/1000 Jakarta 10210
Telepon : 2510244, 2510254, 2510269, 2510264, 2510279
Facsimile : 2500077, Kawat : KANPUSBRI
Telex : 65293, 65301, 65456, 65459, 65461
Website : www.bri.co.id

SURAT PERNYATAAN DIREKSI
TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN
PROGRAM KEMITRAAN DAN BINA LINGKUNGAN
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
TANGGAL 31 DESEMBER 2017 DAN
UNTUK TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT

BOARD OF DIRECTORS' STATEMENT
REGARDING THE RESPONSIBILITY FOR THE FINANCIAL
STATEMENTS OF THE PARTNERSHIP AND COMMUNITY
DEVELOPMENT PROGRAM
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
AS OF DECEMBER 31, 2017 AND
FOR THE YEAR THEN ENDED

Nomor: B. 255-DIR/SKP/02/2018
Nomor: B. 257-DIR/PPK/02/2018

Kami yang bertanda tangan dibawah ini : *We, the undersigned :*

Nama	**Priyastomo**	*Name*
Jabatan	Direktur Kredit Mikro dan Ritel / *Director of Micro and Retail Loan* PT Bank Rakyat Indonesia (Persero) Tbk	*Title*
Alamat Kantor	Gedung BRI I Lantai 19 Jl. Jend. Sudirman Kav. 44-46 Jakarta 10210	*Office Address*
Nama	**Bambang Tribaroto**	*Name*
Jabatan	Kepala Divisi Sekretariat Perusahaan/ *Head of Corporate Secretary Division* PT Bank Rakyat Indonesia (Persero) Tbk	*Title*
Alamat Kantor	Gedung BRI I Lantai 20 Jl. Jend. Sudirman Kav. 44-46 Jakarta 10210	*Office Address*
Nama	**Sony Harsono WS**	*Name*
Jabatan	Kepala Divisi Bisnis Pertanian dan Kemitraan/ *Head of Business Agriculture and Partnership Division* PT Bank Rakyat Indonesia (Persero) Tbk	*Title*
Alamat Kantor	Gedung BRI II Lantai 28 Jl. Jend. Sudirman Kav. 44-46 Jakarta 10210	*Office Address*

Menyatakan bahwa:

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan Program Kemitraan dan Bina Lingkungan PT Bank Rakyat Indonesia (Persero) Tbk;
2. Laporan Keuangan Program Kemitraan dan Bina Lingkungan PT Bank Rakyat Indonesia (Persero) Tbk telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan Entitas Tanpa Akuntabilitas Publik di Indonesia dan berdasarkan Surat Edaran Kementerian BUMN No. SE-02/MBU/WK/2012 tanggal 23 Februari 2012 perihal Penetapan Pedoman Akuntansi Program Kemitraan dan Bina Lingkungan;
3. a. Semua informasi dalam laporan keuangan Program Kemitraan dan Bina Lingkungan PT Bank Rakyat Indonesia (Persero) Tbk telah diungkapkan secara lengkap dan benar;
   b. Laporan keuangan Program Kemitraan dan Bina Lingkungan PT Bank Rakyat Indonesia (Persero) Tbk tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal Program Kemitraan dan Bina Lingkungan PT Bank Rakyat Indonesia (Persero) Tbk.

Demikian pernyataan ini dibuat dengan sebenarnya.

Declare that:

1. *We are responsible for the preparation and the presentation of the Financial Statements of the Partnership and Community Development Program PT Bank Rakyat Indonesia (Persero) Tbk;*
2. *The Financial Statements of the Partnership and Community Development Program PT Bank Rakyat Indonesia (Persero) Tbk have been prepared and presented in accordance with Indonesian Financial Accounting Standards for Entities Without Public Accountability and based on the Circular Letter of Ministry of State Owned Enterprises No.SE-02/MBU/WK/2012 dated February 23, 2012 Concerning Guidance of Accounting Standards for Partnership and Community Development Program;*
3. *a. All information in the Financial Statements of the Partnership and Community Development Program PT Bank Rakyat Indonesia (Persero) Tbk has been disclosed in a complete and truthful manner;*
   b. The Financial Statements of the Partnership and Community Development Program PT Bank Rakyat Indonesia (Persero) Tbk do not contain any incorrect material information or facts, nor do they omit any material information or facts;
4. *We are responsible for the Partnership and Community Development Program PT Bank Rakyat Indonesia (Persero) Tbk's internal control system.*

This statement has been made truthfully.

Jakarta, 19 Februari 2018 / *February 19, 2018*

METERAI TEMPEL
243B3AEF866489620
6000
ENAM RIBU RUPIAH

Priyastomo Direktur/ *Director*	Bambang Tribaroto Kepala Divisi/ *Head of Division*	Sony Harsono WS Kepala Divisi/ *Head of Division*

The original financial statements included herein are in Indonesian language.

PROGRAM KEMITRAAN DAN BINA LINGKUNGAN
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
LAPORAN KEUANGAN
TANGGAL 31 DESEMBER 2017 DAN
UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL TERSEBUT
BESERTA LAPORAN AUDITOR INDEPENDEN

PARTNERSHIP AND COMMUNITY
DEVELOPMENT PROGRAM
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2017 AND
FOR THE YEAR THEN ENDED
WITH INDEPENDENT AUDITORS' REPORT

Daftar Isi

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Laporan Aktivitas	2	*Statement of Activities*
Laporan Arus Kas	3	*Statement of Cash Flows*
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EY
Building a better working world

Purwantono, Sungkoro & Surja

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Jakarta 12190, Indonesia

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The original report included herein is in Indonesian language.

Laporan Auditor Independen

Laporan No. RPC-5812/PSS/2018

Pengelola Program Kemitraan dan Bina Lingkungan
PT Bank Rakyat Indonesia (Persero) Tbk

Kami telah mengaudit laporan keuangan Program Kemitraan dan Bina Lingkungan PT Bank Rakyat Indonesia (Persero) Tbk terlampir, yang terdiri dari laporan posisi keuangan pada tanggal 31 Desember 2017, serta laporan aktivitas dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, dan suatu ikhtisar kebijakan akuntansi signifikan dan informasi penjelasan lainnya.

Tanggung jawab manajemen atas laporan keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan ini sesuai dengan Standar Akuntansi Keuangan Entitas Tanpa Akuntabilitas Publik di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Tanggung jawab auditor

Tanggung jawab kami adalah untuk menyatakan suatu opini atas laporan keuangan tersebut berdasarkan audit kami. Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami untuk mematuhi ketentuan etika serta merencanakan dan melaksanakan audit untuk memperoleh keyakinan memadai tentang apakah laporan keuangan tersebut bebas dari kesalahan penyajian material.

Independent Auditors' Report

Report No. RPC-5812/PSS/2018

Management of Partnership and Community Development Program
PT Bank Rakyat Indonesia (Persero) Tbk

We have audited the accompanying financial statements of Partnership and Community Development Program PT Bank Rakyat Indonesia (Persero) Tbk, which comprise the statement of financial position as of December 31, 2017, and the statements of activities and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's responsibility for the financial statements

Management is responsible for the preparation and fair presentation of such financial statements in accordance with Indonesian Financial Accounting Standards for Entities Without Public Accountability, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

Our responsibility is to express an opinion on such financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

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The original report included herein is in Indonesian language.

Laporan Auditor Independen (lanjutan)

Laporan No. RPC-5812/PSS/2018 (lanjutan)

Tanggung jawab auditor (lanjutan)

Suatu audit melibatkan pelaksanaan prosedur untuk memperoleh bukti audit tentang angka-angka dan pengungkapan dalam laporan keuangan. Prosedur yang dipilih bergantung pada pertimbangan auditor, termasuk penilaian atas risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan. Dalam melakukan penilaian risiko tersebut, auditor mempertimbangkan pengendalian internal yang relevan dengan penyusunan dan penyajian wajar laporan keuangan entitas untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektivitasan pengendalian internal entitas. Suatu audit juga mencakup pengevaluasian atas ketepatan kebijakan akuntansi yang digunakan dan kewajaran estimasi akuntansi yang dibuat oleh manajemen, serta pengevaluasian atas penyajian laporan keuangan secara keseluruhan.

Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Opini

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan Program Kemitraan dan Bina Lingkungan PT Bank Rakyat Indonesia (Persero) Tbk tanggal 31 Desember 2017, serta aktivitas dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan Entitas Tanpa Akuntabilitas Publik di Indonesia.

Independent Auditors' Report (continued)

Report No. RPC-5812/PSS/2018 (continued)

Auditors' responsibility (continued)

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Partnership and Community Development Program PT Bank Rakyat Indonesia (Persero) Tbk as of December 31, 2017, and its activities and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards for Entities Without Public Accountability.

Purwantono, Sungkoro & Surja

Danil Setiadi Handaja, CPA
Registrasi Akuntan Publik No. AP.1008/*Public Accountant Registration No. AP.1008*

19 Februari 2018/*February 19, 2018*

PROGRAM KEMITRAAN DAN BINA LINGKUNGAN
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
LAPORAN POSISI KEUANGAN
Tanggal 31 Desember 2017
(Dinyatakan dalam Rupiah)

PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
STATEMENT OF FINANCIAL POSITION
As of December 31, 2017
(Expressed in Rupiah)

	31 Desember/ *December 31,* 2017	Catatan/ *Notes*	31 Desember/ *December 31,* 2016	
ASET				***ASSETS***
Kas pada Bank	848.287.476.264	2b,4,19	1.086.201.152.132	*Cash in Bank*
Piutang kepada Badan Usaha Milik Negara ("BUMN") pembina lain/ lembaga penyalur (setelah dikurangi penyisihan kerugian penurunan nilai sebesar Rp16.362.150.268 dan Rp16.905.874.481 masing-masing pada tanggal 31 Desember 2017 dan 2016)	51.137.854.732	2c,2d,5,19	54.094.125.519	*Receivables from other fostering State-Owned Enterprises ("SOE")/distributing partners (net of allowance for impairment losses amounting to Rp16,362,150,268 and Rp16,905,874,481 as of December 31, 2017 and 2016, respectively)*
Piutang pinjaman mitra binaan (setelah dikurangi penyisihan kerugian penurunan nilai sebesar Rp36.174.341.728 dan Rp34.598.316.377 masing-masing pada tanggal 31 Desember 2017 dan 2016)	227.527.762.828	2c,2d,6	94.769.204.307	*Loan receivables from foster partners (net of allowance for impairment losses amounting to Rp36,174,341,728 and Rp34,598,316,377 as of December 31, 2017 and 2016, respectively)*
Piutang kepada BUMN Pembina	-	2c,12,19	253.977.420.000	*Receivables from Fostering SOE*
Pendapatan jasa administrasi pinjaman yang masih akan diterima	1.026.296.072	2j,7	687.076.348	*Accrued loan administration services income*
Piutang lain-lain	24.974.479.409	2c,8	9.001.092.980	*Other receivables*
Aset tetap (setelah dikurangi akumulasi penyusutan sebesar Rp71.057.855 dan Rp70.194.730 masing-masing pada tanggal 31 Desember 2017 dan 2016)	31.250	2e,9	894.375	*Fixed assets (net of accumulated depreciation amounting to Rp71,057,855 and Rp70,194,730 as of December 31, 2016 and 2017, respectively)*
JUMLAH ASET	**1.152.953.900.555**		**1.498.730.965.661**	***TOTAL ASSETS***
LIABILITAS DAN ASET NETO				***LIABILITIES AND NET ASSETS***
LIABILITAS				***LIABILITIES***
Beban yang masih harus dibayar	54.054.085.143	2f,10,19	21.140.870.351	*Accrued expenses*
ASET NETO				***NET ASSETS***
Aset neto tidak terikat	1.098.899.815.412	2g,11	1.477.590.095.310	*Unrestricted net assets*
JUMLAH LIABILITAS DAN ASET NETO	**1.152.953.900.555**		**1.498.730.965.661**	***TOTAL LIABILITIES AND NET ASSETS***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes form an integral part of these financial statements taken as a whole.

PROGRAM KEMITRAAN DAN BINA LINGKUNGAN
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
LAPORAN AKTIVITAS
Untuk Tahun yang Berakhir
pada Tanggal 31 Desember 2017
(Dinyatakan dalam Rupiah)

PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
STATEMENT OF ACTIVITIES
For the Year Ended December 31, 2017
(Expressed in Rupiah)

	Tahun yang Berakhir pada Tanggal 31 Desember/ ***Year Ended December 31,***			
	2017	**Catatan/** ***Notes***	**2016**	
PERUBAHAN ASET NETO TIDAK TERIKAT				***CHANGES IN UNRESTRICTED NET ASSETS***
PENDAPATAN				***REVENUE***
Pendapatan dari BUMN Pembina	-	2k,12,19	253.977.420.000	*Revenue form Fostering SOE*
Pendapatan bunga	16.379.026.105	2i,13,19	18.118.330.254	*Interest income*
Pendapatan jasa administrasi pinjaman	7.029.970.301	2j,14	4.684.179.220	*Loan administration services income*
Pembalikan penyisihan kerugian penurunan nilai piutang kepada BUMN pembina lain	543.724.213	2n,5	-	*Reversal for impairment losses on receivable from other fostering SOE expenses*
Pendapatan lain-lain	3.457.515.961	2*l*,15,19	35.675.534.044	*Other income*
JUMLAH PENDAPATAN	**27.410.236.580**		**312.455.463.518**	***TOTAL REVENUE***
BEBAN				***EXPENSES***
Dana pembinaan kemitraan	197.510.500	2m,16	-	*Fostering partnership funds*
Penyaluran dana program bina lingkungan	150.348.697.502	17	132.708.583.827	*Community development program funds distribution*
Beban penyusutan aset tetap	863.125	9	2.440.625	*Fixed assets depreciation expenses*
Beban penyisihan kerugian penurunan nilai piutang pinjaman	1.576.025.351	2n,6d	1.507.857.843	*Allowance for impairment losses of loan receivables expenses*
Beban penyisihan kerugian penurunan nilai piutang kepada BUMN pembina lain	-	2n,5	10.343.129.619	*Allowance for impairment losses on receivable from other fostering SOE expenses*
Beban pembalikan piutang kepada BUMN pembina	253.977.420.000	12,19	-	*Reversal of receivables from Fostering SOE expenses*
Beban lain-lain	-	18,19	242.170.740	*Other expenses*
JUMLAH BEBAN	**406.100.516.478**		**144.804.182.654**	***TOTAL EXPENSES***
KENAIKAN/(PENURUNAN) ASET NETO TIDAK TERIKAT	**(378.690.279.898)**		**167.651.280.864**	***INCREASE/(DECREASE) IN UNRESTRICTED NET ASSETS***
ASET NETO TIDAK TERIKAT PADA AWAL TAHUN	**1.477.590.095.310**		**1.309.938.814.446**	***UNRESTRICTED NET ASSETS AT BEGINNING OF YEAR***
ASET NETO TIDAK TERIKAT PADA AKHIR TAHUN	**1.098.899.815.412**		**1.477.590.095.310**	***UNRESTRICTED NET ASSETS AT END OF YEAR***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes form an integral part of these financial statements taken as a whole.

PROGRAM KEMITRAAN DAN BINA LINGKUNGAN
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
LAPORAN ARUS KAS
Untuk Tahun yang Berakhir
pada Tanggal 31 Desember 2017
(Dinyatakan dalam Rupiah)

PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
STATEMENT OF CASH FLOWS
For the Year Ended December 31, 2017
(Expressed in Rupiah)

	Tahun yang Berakhir pada Tanggal 31 Desember/ ***Year Ended December 31,***			
	2017	**Catatan/** ***Notes***	**2016**	
ARUS KAS DARI AKTIVITAS OPERASI				***CASH FLOWS FROM OPERATING ACTIVITIES***
Pengembalian piutang pinjaman mitra binaan	59.051.365.649	20	39.430.101.338	*Collection of foster partners loan receivables*
Pendapatan jasa administrasi pinjaman	6.690.750.577	14,20	5.074.342.741	*Loan administration service income*
Pendapatan bunga	16.379.026.105	13	18.118.330.254	*Interest income*
Pendapatan lain-lain	3.457.515.961	15	35.675.534.044	*Other income*
Pengembalian dari BUMN pembina lain	3.499.995.000	5	9.072.358.000	*Repayment from other fostering SOE*
Penyaluran piutang pinjaman mitra binaan	(209.359.335.950)		(89.759.543.425)	*Loan receivables from foster partners distribution*
Penyaluran dana pembinaan kemitraan	(197.510.500)	16	-	*Fostering partnership distribution fund*
Penyaluran dana program bina lingkungan	(117.435.482.710)	17	(126.573.128.334)	*Community development program funds distribution*
Beban lain-lain	-	18	(242.170.740)	*Other expense*
Kas Neto yang Digunakan untuk Aktivitas Operasi	**(237.913.675.868)**		**(109.204.176.122)**	***Net Cash Used in Operating Activities***
PENURUNAN NETO DALAM KAS DAN SETARA KAS	**(237.913.675.868)**		**(109.204.176.122)**	***NET DECREASE IN CASH AND CASH EQUIVALENTS***
KAS DAN SETARA KAS PADA AWAL TAHUN	**1.086.201.152.132**		**1.195.405.328.254**	***CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR***
KAS DAN SETARA KAS AKHIR TAHUN	**848.287.476.264**		**1.086.201.152.132**	***CASH AND CASH EQUIVALENTS AT END OF YEAR***

Catatan atas laporan keuangan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

The accompanying notes form an integral part of these financial statements taken as a whole.

1. PENJELASAN UMUM

a. Pendirian dan Informasi Umum

Program Kemitraan dan Bina Lingkungan (PKBL) PT Bank Rakyat Indonesia (Persero), Tbk (BRI), selanjutnya disebut "PKBL BRI" berdiri dan beroperasi sejak tahun 1990 dengan nama Pembinaan Pengusaha Ekonomi Lemah dan Koperasi (PPELK) sesuai dengan Keputusan Menteri Keuangan Republik Indonesia (RI) No. 1232/KMK.013/1989 tanggal 11 Nopember 1989, jo No. 306/KMK.013/1991 tanggal 20 Maret 1991, jo No. 368/KMK.013/1991 tanggal 19 April 1991 yang ditinjau kembali dengan Keputusan Menteri Keuangan Republik Indonesia No. 316/KMK.016/1994 tanggal 27 Juni 1994 tentang Pedoman Pembinaan Usaha Kecil dan Koperasi melalui pemanfaatan dana dari bagian laba Badan Usaha Milik Negara (BUMN). Kegiatan ini merupakan kebijakan Pemerintah yang dilaksanakan oleh seluruh BUMN dengan maksud agar BUMN disamping menjalankan operasional bisnisnya, juga melaksanakan tugas sosial sebagai pembina usaha kecil koperasi berupa akses permodalan dan pendampingan, sehingga pada akhirnya bisa mandiri atau akses pembebanan komersial/perbankan.

Peraturan tersebut selanjutnya diperbaharui dengan Surat Keputusan Menteri BUMN No. KEP-236/MBU/2003 tanggal 17 Juni 2003 tentang Program Kemitraan Badan Usaha Milik Negara dengan Usaha Kecil dan Program Bina Lingkungan dan Surat Edaran Menteri BUMN No. SE-433/MBU/2003 tanggal 16 September 2003 tentang Petunjuk Pelaksanaan Program Kemitraan BUMN dengan Usaha Kecil dan Program Bina Lingkungan. Peraturan ini kemudian disempurnakan melalui Peraturan Menteri Badan Usaha Milik Negara (BUMN) No. PER-05/MBU/2007 tanggal 27 April 2007, kemudian di amandemen berturut-turut oleh PER-20/MBU/2012 tanggal 27 Desember 2012 tentang perubahan atas Peraturan Menteri Negara BUMN No. PER-05/MBU/2007 yang berlaku untuk tahun buku 2013. Peraturan selanjutnya yang dikeluarkan yaitu Peraturan Menteri Negara BUMN No. PER-05/MBU/2013 tanggal 1 Mei 2013 yang mengatur mengenai penghentian pelaksanaan kegiatan BUMN peduli mulai tahun 2013.

1. GENERAL DESCRIPTION

a. Establishment and General Information

Partnership and community development program (PKBL) PT Bank Rakyat Indonesia (Persero) Tbk (BRI), hereinafter referred to as "PKBL BRI" was established and started its operations since 1990 with named Entrepreneur Small Economy and Cooperative Coaching (PPELK) according to the Decree of Minister of Finance of the Republic of Indonesia No. 1232/KMK.013/1989 dated November 11, 1989, in conjunction with No. 306/KMK.013/1991 dated March 20, 1991, in conjunction with No. 368/KMK.013/1991 dated April 19, 1991 which was revisited with the Decree of Minister of Finance of the Republic of Indonesia No. 316/KMK.016/1994 dated June 27, 1994 regarding the Fostering Guidelines for Small Businesses and Cooperatives through the utilization of funds from the profit of the State-Owned Enterprises (SOEs). This activity is a government policy that is implemented by all SOEs with the intention that in addition to conducting its business operations, SOEs, also carry out social duties as a foster for small business cooperatives in the form of access to capital and mentoring, so that they in the end can be independent or commercial loading access/banking.

The regulation was subsequently amended by Decree of Minister of State-Owned Enterprises No. KEP-236/MBU/2003 dated June 17, 2003 regarding the Partnership Program for State-Owned Enterprises with Small Business and Community Development Program and the Circular Letter of Minister of State-Owned Enterprises No. SE-433/MBU/2003 dated September 16, 2003 regarding the Implementation Guidelines of Partnership Program for SOEs with Small Business and Community Development Program. The regulation was later amended by the Minister of State-Owned Enterprises' Regulation No. PER-05/MBU/2007 dated April 27, 2007, subsequently amended successively by PER-20/MBU/2012 dated December 27, 2012 regarding amendments to the Minister of SOEs' Regulation No. PER-05/MBU/2007, which applies to the fiscal year 2013. The subsequent regulations issued is the Minister of SOEs' Regulation No. PER-05/MBU/2013 dated May 1, 2013 governing the termination of the SOEs care activities begin in 2013.

1. PENJELASAN UMUM (lanjutan)

a. Pendirian dan Informasi Umum (lanjutan)

Peraturan Kementerian diatas, terakhir kembali diubah dengan Peraturan Menteri BUMN No. PER-08/MBU/2013 tanggal 10 September 2013 antara lain, mengatur tentang sumber dana Progam Kemitraan dan Bina Lingkungan yang berasal dari anggaran perusahaan yang diperhitungkan sebagai biaya, maksimal (masing-masing) 2% dari laba bersih tahun sebelumnya.

Berdasarkan Peraturan Menteri Badan Usaha Milik Negara No. PER-07/MBU/05/2015 tanggal 22 Mei 2015 tentang Program Kemitraan Badan Usaha Milik Negara dengan usaha kecil dan program bina lingkungan, menyatakan bahwa peraturan sebelumnya yaitu Peraturan Menteri BUMN No. PER-05/MBU/2007 tanggal 27 April 2007, No. PER-20/MBU/2012 tanggal 27 Desember 2012, No. PER-05/MBU/2013 tanggal 1 Mei 2013, No. PER-07/MBU/2013 tanggal 27 Juni 2013, No. PER-08/MBU/2013 tanggal 10 September 2013 dan Surat Deputi Bidang Restrukturisasi dan Perencanaan Strategis BUMN No. S-92/DS.MBU/2013 tanggal 3 April 2013 dicabut dan dinyatakan tidak berlaku.

Tanggal 3 Juli 2015 Kementerian BUMN mengeluarkan Peraturan Menteri No. PER-09/MBU/07/2015 yang menggantikan PER-07/MBU/05/2015 tentang Program Kemitraan dan Program Bina Lingkungan Badan Usaha Milik Negara, dimana dana PKBL diambil dari bagian laba BUMN.

Pada tanggal 19 Desember 2016 Kementerian BUMN mengeluarkan peraturan Menteri No. PER-03/MBU/12/2016 yang merupakan perubahan atas peraturan No. PER-09/MBU/07/2015.

Terakhir, pada tanggal 5 Juli 2017 Kementerian BUMN mengeluarkan peraturan Menteri No. PER-02/MBU/7/2017 yang merupakan perubahan kedua atas peraturan No. PER-09/MBU/07/2015.

Program Kemitraan BUMN dengan Usaha Kecil, yang selanjutnya disebut Program Kemitraan (PK) adalah program untuk meningkatkan kemampuan Usaha Kecil agar menjadi tangguh dan mandiri melalui pemanfaatan dana dari bagian laba BUMN Pembina.

1. GENERAL DESCRIPTION (continued)

a. Establishment and General Information (continued)

The Ministry Regulation above, latest amended by the Minister of SOEs' Regulation No. PER-08/MBU/2013 dated September 10, 2013 among others, regulates the funding sources of the Partnership and Community Development Program derived from the company's budget that is calculated as expense, maximum (each) of 2% from the previous year's net income.

Based on Minister of State-Owned Enterprises' Regulation No. PER-07/MBU/05/2015 dated May 22, 2015 regarding the Partnership Program for State-Owned Enterprises with small business and community development program, state that the previous regulation, which is the Minister of State-Owned Enterprises' Regulation No. PER-05/MBU/2007 dated April 27, 2007, No. PER-20/MBU/2012 dated December 27, 2012, No. PER-05/MBU/2013 dated May 1, 2013, No. PER-07/MBU/2013 dated June 27, 2013, No. PER-08/MBU/2013 dated September 10, 2013 and the Letter of Deputy for Restructuring and SOEs Strategic Planning No. S-92/DS.MBU/2013 dated April 3, 2013 are revoked and declared invalid.

On July 3, 2015 the Ministry of State-Owned Enterprises issued the Ministrial Regulation No. PER-09/MBU/07/2015 which replaced PER-07/MBU/05/2015 regarding the Partnership and Community Development Program of the State-Owned Enterprises, where PKBL's fund was taken from SOE profits.

On December 19, 2016 the Ministry of State-Owned Enterprises issued another Ministral Regulation No. PER-03/MBU/12/2016 which is an amendment of No. PER-09/MBU/07/2015.

Latest, on July 5, 2017 the Ministry of State-Owned Enterprises issued another Ministral Regulation No. PER-02/MBU/7/2017 which is a second amendment of No. PER-09/MBU/07/2015.

Partnership Program for SOEs' and with small business, hereinafter called Partnership Program (PK) is a program to improve the ability of Small Business to be resicient and independent through the utilization of funds that are part of the profits of Fostering SOEs.

1. PENJELASAN UMUM (lanjutan)

a. Pendirian dan Informasi Umum (lanjutan)

Program Bina Lingkungan (BL) adalah program pemberdayaan kondisi sosial masyarakat oleh BUMN di wilayah usaha BUMN tersebut melalui pemanfaatan dana dari bagian laba BUMN Pembina.

b. Kegiatan Utama

Kegiatan utama yang dilakukan PKBL BRI meliputi kegiatan sebagai berikut:

1. Program Kemitraan (PK) meliputi kegiatan penyaluran dana berupa:

   a) Pinjaman untuk membiayai modal kerja dan/atau pembelian aset tetap dalam rangka meningkatkan produksi dan penjualan;

   b) Pinjaman tambahan untuk membiayai kebutuhan yang bersifat jangka pendek dalam rangka memenuhi pesanan dari rekanan usaha Mitra Binaan.

2. Program Bina Lingkungan (BL) meliputi kegiatan penyaluran dana berupa:

   a) Bantuan korban bencana alam;
   b) Bantuan pendidikan dan/ atau pelatihan;
   c) Bantuan peningkatan kesehatan;
   d) Bantuan pengembangan sarana dan prasarana umum;
   e) Bantuan sarana ibadah;
   f) Pelestarian alam;
   g) Bantuan sosial kemasyarakatan dalam rangka pengentasan kemiskinan, termasuk untuk:
      1) Elektrifikasi di daerah yang belum teraliri listrik;
      2) Penyediaan sarana air bersih;
      3) Penyediaan sarana Mandi Cuci Kakus;
      4) Bantuan pendidikan, pelatihan, pemagangan, promosi dan bentuk bantuan lain yang terkait dengan upaya peningkatan kemandirian ekonomi usaha kecil selain Mitra Binaan Program Kemitraan;
      5) Perbaikan rumah untuk masyarakat tidak mampu;
      6) Bantuan pembibitan untuk pertanian, peternakan dan perikanan; atau
      7) Bantuan peralatan usaha

1. GENERAL DESCRIPTION (continued)

a. Establishment and General Information (continued)

Community Development Program (BL) is SOE's community program whose objective is to empower the social condition of the community's business in the area through the utilization of funds from the profits of Fostering SOEs.

b. Primary Activities

The primary activities of PKBL BRI include the following activities:

1. Partnership Program (PK) includes the distribution of funds in the form of:

   a) Loans to finance working capital and/or purchase of fixed asset in order to increase production and sales;

   b) Additional loan distribution to finance the short-term funding, to fulfill orders from business partner of the Foster Partners.

2. Community Development Program (BL) includes the distribution of funds in the form of:
   a) Aid for victims of natural disaster;
   b) Aid for education and/ or training;
   c) Aid for health improvement;
   d) Development of public facilities and infrastructure;
   e) Improvement of worship facilities;
   f) Nature preservation;
   g) Social assistance in order to alleviate poverty, include of:
      1) Electrification in areas that have not been electricity;
      2) Providing facilities for clean water;
      3) Providing facilities for toilet washing;
      4) Educational assistance, training, internship, promotion and other assistance related to improving the economic independence of small businesses other than Partnership Program Foster Partner;
      5) Repairing house for poor people;
      6) Assistance for agriculture, animal husbandry and fisheries; or
      7) Assistance of business equipment

1. PENJELASAN UMUM (lanjutan)

b. Kegiatan Utama (lanjutan)

3. Melakukan pengawasan atas kegiatan penyaluran dana PKBL di unit kerja BRI dan pengawasan kegiatan usaha Mitra Binaan;

4. Melakukan pelaporan kegiatan PKBL.

c. Sumber Dana

Sumber dana PKBL BRI adalah berasal dari:

1. Penyisihan sebagian laba bersih PT Bank Rakyat Indonesia (Persero) Tbk dan/atau anggaran yang diperhitungkan sebagai biaya pada PT Bank Rakyat Indonesia (Persero) Tbk;

2. Saldo dana PKBL BRI yang berasal dari penyisihan sebagian laba PT Bank Rakyat Indonesia (Persero) Tbk yang teralokasi sampai dengan akhir tahun 2015;

3. Jasa administrasi pinjaman/marjin/ bagi hasil Program Kemitraan, bunga deposito dan/atau jasa giro dari dana PKBL;

4. Pelimpahan dana Program Kemitraan dari BUMN lain, jika ada.

d. Susunan Pengelola

Sebelum tanggal 27 April 2011, PKBL BRI adalah unit kerja bernama Bagian PKBL dan Pengawasan Lembaga Keuangan Mikro (LKM) yang secara struktural berada dibawah Divisi Bisnis Program dan Kemitraan, Direktorat Bisnis UMKM BRI yang bertugas mengelola dana PKBL BRI.

Berdasarkan Surat Keputusan Direksi PT Bank Rakyat Indonesia (Persero) Tbk NOKEP. S.16-DIR/REN/04/2011 tanggal 27 April 2011 tentang Organisasi Divisi Sekretariat Perusahaan PT Bank Rakyat Indonesia (Persero) Tbk, menyatakan tentang penambahan fungsi Bagian *Corporate Social Responsibilty* (CSR) dibawah Divisi Sekretariat Perusahaan yang bertugas untuk mengelola dana Bina Lingkungan.

1. GENERAL DESCRIPTION (continued)

b. Primary Activities (continued)

3. Monitoring of PKBL funds distribution in BRI working unit activities and the monitoring of business activities Foster Partners;

4. Reporting PKBL activities.

c. Funding Resources

Source of PKBL BRI's funding is derived from:

1. Provision of net income PT Bank Rakyat Indonesia (Persero) Tbk and/or budget which was calculated as expense in PT Bank Rakyat Indonesia (Persero) Tbk;

2. The PKBL funds balance that is derived from provision of the profits of PT Bank Rakyat Indonesia (Persero) Tbk allocated until the end of 2015;

3. Administrative services from Partnership Program loan/margin/profit-sharing, time deposits interest and/or current account services from PKBL funds;

4. Partnership Program funds handed over from other SOEs, if any.

d. Management Structure

Before April 27, 2011, PKBL BRI was a working unit called PKBL Section and Supervision of Microfinance Institution (MFI) that was structurally under the Partnership and Business Program Division, Directorate of MSME Business in charge of managing the PKBL BRI funds.

Based on PT Bank Rakyat Indonesia (Persero) Tbk Board of Directors' Decree NOKEP. S.16-DIR/REN/04/2011 dated April 27, 2011 regarding the Organization of Corporate Secretary Division of PT Bank Rakyat Indonesia (Persero) Tbk, it was stated that functionality of Corporate Social Responsibilty (CSR) was added under the Corporate Secretary Division that in charge of managing the Community Development funds.

1. PENJELASAN UMUM (lanjutan)

d. Susunan Pengelola (lanjutan)

Pembentukan Bagian CSR Divisi Sekretariat Perusahaan telah ada sejak tanggal 27 April 2011, akan tetapi Pengelolaan Dana Program Bina Lingkungan yang dulunya dikelola oleh Bagian PKBL dan Pengawasan LKM Divisi Bisnis Program dan Kemitraan dilimpahkan kepada Bagian *Corporate Social Responsibility* (CSR) Divisi Sekretariat Perusahaan efektif pada tanggal 30 Maret 2012 sesuai dengan Nota Dinas No. B.64.SKP/CSR/03/2012 dan No. B.148.PRG/KBL/03/2012 tanggal 30 Maret 2012.

Susunan Pengelola PKBL BRI untuk tahun berakhir pada tanggal-tanggal 31 Desember 2017 dan 2016 adalah sebagai berikut:

1. GENERAL DESCRIPTION (continued)

d. Management Structure (continued)

CSR Department has been established as a part of Corporate Secretary Division since April 27, 2011, but the Community Development Programs Funds Management that was once managed by PKBL Section and Supervision MFI of Partnership and Business Program Division was effectively transferred to the Corporate Social Responsibility (CSR) Department of Corporate Secretary Division effective on March 30, 2012 in accordance with the Official Memo No. B.64.SKP/CSR/03/2012 and No. B.148.PRG/KBL/03/2012 dated March 30, 2012.

Management structure of PKBL BRI for the years ended December 31, 2017 and 2016 is as follows:

	31 Desember/*December 31*,		
	2017	**2016**	
Direktur Kredit Mikro dan Ritel	Priyastomo	Mohammad Irfan	*Director of Micro and Retail Loan*
Kepala Divisi Bisnis Program, Pangan dan Kemitraan	Supardi Santoso	Supardi Santoso	*Division Head of Business Program, Food and Partnership*
Kepala Bagian PKBL dan Pengawasan LKM	Gafyunedi	Gafyunedi	*Department Head of PKBL and MFI Supervision*
- Staf	Renatasia Sari	Renatasia Sari	*Staff -*
- Staf	Fitri Septianingsih	Fitri Septianingsih	*Staff -*
- Supervisor PKBL dan Pengawasan LKM	Mulyatno	Mulyatno	*PKBL Supervisor and - MFI Supervisor*
- Pelaksana	Fabby Fabianto	Fabby Fabianto	*Assistant -*
Kepala Divisi Sekretariat Perusahaan	Hari Siaga Amijarso	Hari Siaga Amijarso	*Division Head of Corporate Secretary*
Kepala Bagian *Corporate Social Responsibility*	Zainuddin Thalib Burutu	Zainuddin Thalib Burutu	*Department Head of Corporate Social Responsibility*
Wakil Kepala Bagian Corporate Social Responsibility	Endra Tri Subehi	-	*Deputy Department Head of Corporate Social Responsibility*
- Staf	Abas Wahyudi	Abas Wahyudi	*Staff -*
- Staf	Agusman Muhammad Latif	Agusman Muhammad Latif	*Staff -*
- Staf	Adnan Dianda Prima	-	*Staff -*
- Staf	Salvandi Qito Pratama	-	*Staff -*
- Supervisor Operasional CSR	Nurhidayati	Nurhidayati	*Operational Supervisor CSR -*
- Pelaksana	Ceindry Indra Prayogo	Ceindry Indra Prayogo	*Assistant -*
- Pelaksana	-	Lia Lidya Putri	*Assistant -*

Seluruh pegawai adalah pegawai yang memperoleh gaji dan manfaat lainnya dari BRI sehingga masalah penetapan Imbalan Kerja (PSAK No. 24) dilaksanakan oleh dan menjadi beban BRI.

Pemotongan dan penyetoran atas PPh Pasal 21 atas pegawai BRI yang ditempatkan di PKBL BRI dilakukan oleh BRI.

All employees are employees who earn salaries and other benefits from BRI so that the application of Employee Benefits (SFAS No. 24) is implemented by and charged to BRI.

Withholding and deposit of Income Tax Article 21 of BRI employees placed in PKBL BRI is conducted by BRI.

1. PENJELASAN UMUM (lanjutan)

e. Unit Kerja Penyalur PKBL BRI

Unit PKBL BRI terdiri dari 2 (dua) bagian yaitu:

1. Bagian PKBL dan Pengawasan LKM, Divisi Bisnis Program dan Kemitraan berlokasi di Gedung BRI II Lantai 28 Jalan Jenderal Sudirman Kav. 44-46, Jakarta Pusat sebagai penyalur dana pinjaman kemitraan.

2. Bagian Corporate Social Responsibility (CSR), Divisi Sekretariat Perusahaan berlokasi di Gedung BRI I Lantai 20 Jalan Jenderal Sudirman Kav. 44-46, Jakarta Pusat sebagai penyalur dana Bina Lingkungan.

Pada tanggal 31 Desember 2017 dan 2016 penyaluran dana PKBL BRI dilakukan di unit kerja BRI dengan rincian sebagai berikut (tidak diaudit):

1. GENERAL DESCRIPTION (continued)

e. Distributor Working Units PKBL BRI

PKBL BRI units consists of 2 (two) parts:

1. *The PKBL Section and Supervision of MFI, Business Program and Partnership Division located in BRI II Building 28th Floor Jalan Jenderal Sudirman Kav. 44-46, Central Jakarta as the distributor of funds partnerships receivables.*
2. *Corporate Social Responsibility (CSR) Section, Corporate Secretariat Division located at BRI I Building 20th Floor Jalan Jenderal Sudirman Kav. 44-46, Central Jakarta as distributor of funds of Community Development.*

As of December 31, 2017 and 2016 the distribution of funds of PKBL BRI conducted by BRI working unit are detailed as follows (unaudited):

No.	Unit Kerja	Jumlah Kantor Cabang/ *Total Branches*	Jumlah Kantor Cabang Pembantu/ *Total Sub Branches*	*Working Units*	*No.*
1.	Kantor Wilayah Aceh	11	15	*Aceh Regional Office*	*1.*
2.	Kantor Wilayah Medan	24	34	*Medan Regional Office*	*2.*
3.	Kantor Wilayah Padang	14	8	*Padang Regional Office*	*3.*
4.	Kantor Wilayah Pekanbaru	22	20	*Pekanbaru Regional Office*	*4.*
5.	Kantor Wilayah Palembang	21	29	*Palembang Regional Office*	*5.*
6.	Kantor Wilayah DKI Jakarta 1	26	54	*DKI Jakarta 1 Regional Office*	*6.*
7.	Kantor Wilayah DKI Jakarta 2	32	68	*DKI Jakarta 2 Regional Office*	*7.*
8.	Kantor Wilayah DKI Jakarta 3	36	57	*DKI Jakarta 3 Regional Office*	*8.*
9.	Kantor Wilayah Bandung	30	45	*Bandung Regional Office*	*9.*
10.	Kantor Wilayah Semarang	22	38	*Semarang Regional Office*	*10.*
11.	Kantor Wilayah Yogyakarta	33	34	*Yogyakarta Regional Office*	*11.*
12.	Kantor Wilayah Surabaya	25	39	*Surabaya Regional Office*	*12.*
13.	Kantor Wilayah Malang	24	36	*Malang Regional Office*	*13.*
14.	Kantor Wilayah Denpasar	31	27	*Denpasar Regional Office*	*14.*
15.	Kantor Wilayah Banjarmasin	31	31	*Banjarmasin Regional Office*	*15.*
16.	Kantor Wilayah Makassar	36	28	*Makassar Regional Office*	*16.*
17.	Kantor Wilayah Manado	17	18	*Manado Regional Office*	*17.*
18.	Kantor Wilayah Jayapura	13	13	*Jayapura Regional Office*	*18.*
19.	Kantor Wilayah Bandar Lampung	14	16	*Bandar Lampung Regional Office*	*19.*
	Jumlah	**462**	**610**	***Total***	

Unit Kerja penyalur meliputi Kantor Cabang dan Kantor Cabang Pembantu dibawah kelolaan masing-masing Kantor Wilayah BRI.

Distributor Working Units includes Branches and Sub-Branches each managed by BRI Regional Office.

f. Otorisasi Penerbitan Laporan Keuangan

Laporan keuangan telah diselesaikan dan disahkan untuk diterbitkan oleh Pengelolan PKBL BRI pada tanggal 19 Februari 2018.

f. Authorization of the Issuance of Financial Statement

The financial statements were completed and authorized for issuance by PKBL BRI management on February 19, 2018.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN

Kebijakan akuntansi signifikan dan diterapkan dalam menyusun laporan keuangan untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2017 dan 2016 adalah sebagai berikut:

a. Dasar Penyusunan Laporan Keuangan

Laporan keuangan disusun berdasarkan Standar Akuntansi Keuangan Entitas Tanpa Akuntabilitas Publik (SAK ETAP) yang diterbitkan oleh Dewan Standar Akuntansi Keuangan - Ikatan Akuntan Indonesia, dan mempertimbangkan Surat Edaran Kementerian BUMN No. SE-02/MBU/Wk/2012 yang dikeluarkan tanggal 23 Februari 2012 perihal Penetapan Pedoman Akuntansi Program Kemitraan dan Bina Lingkungan.

Laporan keuangan disusun dengan dasar akrual, kecuali untuk beberapa akun tertentu yang disusun berdasarkan pengukuran lain sebagaimana diuraikan dalam kebijakan akuntansi terkait.

Laporan arus kas menyajikan informasi mengenai penerimaan dan pengeluaran kas dan setara kas dalam satu periode yang diklasifikasikan dalam aktivitas operasi, investasi, dan pendanaan, yang disusun dengan metode langsung.

Mata uang penyajian yang digunakan pada laporan keuangan adalah Rupiah.

b. Kas dan Setara Kas

Kas dan setara kas terdiri dari kas, bank dan semua investasi jangka pendek yang jatuh tempo dalam kurun waktu 3 (tiga) bulan atau kurang dari tanggal perolehannya, setelah dikurangi cerukan, dan tidak dijaminkan serta tidak dibatasi penggunaannya.

c. Piutang

Piutang pinjaman Mitra Binaan merupakan pinjaman yang disalurkan oleh PKBL lewat unit kerja penyalur PKBL kepada Mitra Binaan sesuai ketentuan yang berlaku. Piutang pinjaman mitra binaan diakui pada saat pinjaman tersebut disalurkan kepada mitra binaan dan diukur serta dicatat sebesar jumlah neto setelah dikurangi dengan penyisihan kerugian penurunan nilai.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies adopted in preparing the financial statements for the years ended December 31, 2017 and 2016 are as follows:

a. Basis of Preparation of Financial Statements

The Financial statements are prepared in accordance with Financial Accounting Standards for Entities Without Public Accountability (SAK ETAP) as issued by The Financial Accounting Standards Board - Indonesian Institute of Accountants, and considered Ministry of State-Owned Enterprises ("SOE") Circular No. SE-02/MBU/Wk/2012 dated February 23, 2012 Concerning Guidance of Accounting Standards for Partnership Program and Community Development.

The financial statements have been prepared on the accrual basis, except for certain accounts prepared based on other measurement as explained in related accounting policy.

The statement of cash flows presents information on receipts and payments of cash and cash equivalents during the year classified by operating, investing and financing activities, which is prepared using the direct method.

Currency used in the presentation of financial statements is the Indonesian rupiah.

b. Cash and Cash Equivalents

Cash and cash equivalents consist of cash, bank and all short-term investment with maturities in 3 (three) months or less from the acquisition date, after netted for overdraft, not pledged as collateral, also not restricted in use.

c. Receivables

Foster Partners loan receivables are loans distributed by PKBL through PKBL working units to Foster Partners according to applicable regulations. Foster partners loan receivables are recognized when the loans are disbursed to foster partners, and are measured and recorded at the net amount after deducting allowance for impairment losses.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

c. Piutang (lanjutan)

Piutang kepada Badan Usaha Milik Negara (BUMN) Pembina Lain/Lembaga Penyalur Lain merupakan pinjaman yang diberikan kepada unit Program Kemitraan dan Bina Lingkungan (PKBL)/Lembaga Penyalur lain sebagai bentuk sinergi antar unit Program Kemitraan dan Bina Lingkungan.

Piutang kepada BUMN Pembina merupakan alokasi dana dari BUMN Pembina untuk Program Bina Lingkungan yang telah ditetapkan dalam Rapat Umum Pemegang Saham (“RUPS”).

Piutang selain dijelaskan di atas disajikan dalam Laporan Posisi Keuangan pada akun Piutang Lain-lain.

Penggolongan kualitas piutang kemitraan ditetapkan sebagai berikut:

1. Lancar, apabila pembayaran angsuran pokok dan jasa administrasi pinjaman tepat waktu atau terjadi keterlambatan pembayaran pokok dan/atau jasa administrasi pinjaman selambat-lambatnya 30 (tiga puluh) hari dari tanggal jatuh tempo pembayaran angsuran;

2. Kurang lancar, apabila terjadi keterlambatan pembayaran pokok dan/atau jasa administrasi pinjaman yang telah melampaui 30 (tiga puluh) hari dan belum melampaui 180 (seratus delapan puluh) hari dari tanggal jatuh tempo pembayaran angsuran;

3. Diragukan, apabila terjadi keterlambatan pembayaran pokok dan/atau jasa administrasi pinjaman yang telah melampaui 180 (seratus delapan puluh) hari dan belum melampaui 270 (dua ratus tujuh puluh) hari dari tanggal jatuh tempo pembayaran angsuran;

4. Macet, apabila terjadi keterlambatan pembayaran pokok dan/atau jasa administrasi pinjaman yang telah melampaui 270 (dua ratus tujuh puluh) hari dari tanggal jatuh tempo pembayaran angsuran.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

c. Receivables (continued)

Receivables from other Fostering SOEs Distribution Partners represent loans given to Partnership and Community Development Program (PKBL) units/other distributing Partners as a form of synergy among Partnership and Community Development Program units.

Receivable from Fostering SOE are funds allocation for Community Development Program which decided in the General Meeting of Shareholders (“GMS”).

Loans other than those described above are presented in the Other Receivables account of the Statement of Financial Position.

The classification of receivables partnership based on collectibillity is as follows:

1. *Current, when principal installment and administration service income payment are paid on time or those whose late payments of principal and/or administration service is a maximum of 30 (thirty) days from the agreed payment date.*

2. *Substandard, when late payment of principal and/or administration service income payment are between 30 (thirty) days and 180 (one hundred eighty) days from the agreed payment date.*

3. *Doubtful, when late payment of principal and/or administration service income payment are between 180 (one hundred eighty) days and 270 (two hundred seventy) days from the agreed payment date.*

4. *Loss, when late payment of principal and/or administration service income payment are over 270 (two hundred seventy) days from the agreed payment date.*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

d. Penyisihan Kerugian Penurunan Nilai Piutang

Penyisihan kerugian penurunan nilai piutang adalah penyisihan atas estimasi kerugian terhadap piutang yang mungkin tidak tertagih di masa yang akan datang.

Penyisihan kerugian penurunan nilai piutang pinjaman mitra binaan dihitung secara kolektif berdasarkan prosentase tertentu tingkat ketertagihan *(collection)* data historis yang ada (minimal 2 tahun) sedangkan penyisihan kerugian penurunan nilai piutang kepada BUMN pembina lain dihitung secara individual.

e. Aset Tetap

Aset tetap adalah aset berwujud yang diperoleh dalam bentuk siap pakai atau dibangun terlebih dahulu dan digunakan dalam operasi PKBL BRI serta mempunyai masa manfaat lebih dari satu tahun.

Aset tetap diakui berdasarkan harga perolehan dikurangi akumulasi penyusutan.

Aset tetap kecuali tanah, disusutkan berdasarkan taksiran masa manfaat ekonomis aset tetap dengan menggunakan metode garis lurus berdasarkan estimasi masa manfaat sebagai berikut:

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

d. Allowance for Impairment Losses on Receivables

Allowance for impairment losses on receivables is the provision for estimated losses that might become uncollectible receivables in the future.

Allowance for impairment losses on loan receivables from foster partners is calculated collectively based on specific percentage of available historical collectibility rate (minimum 2 years of historical data) while allowance for impairment losses on receivables to other Fostering SOEs Distribution Partners is calculated individually.

e. Fixed Assets

Fixed assets are tangible assets acquired off-the-shelf or are built for use in PKBL operations and have a useful life of more than one year.

Fixed assets are recognized at their historical costs less accumulated depreciation.

Fixed assets except for land are depreciated using straight-line method based on the estimated useful life as follows:

Jenis Aset Tetap	Tarif Penyusutan/tahun/ *Depreciation Rate/year*	Masa Manfaat/ *Useful Life*	*Fixed Asset Type*
Inventaris dan Peralatan	25%	4	*Premises and Equipment*

Beban pemeliharaan dan perbaikan dibebankan pada saat terjadinya pemugaran dan penambahan dalam jumlah signifikan, dikapitalisasi ke akun aset tetap yang bersangkutan. Jika aset tetap dihentikan pengakuannya, PKBL BRI harus menentukan keuntungan atau kerugian yang timbul dari penghentian pengakuan aset tetap dengan menghitung perbedaan, antara hasil penjualan neto (jika ada) dan jumlah tercatatnya.

Repairs and maintenance expense are charged as incurred, significant amount of renewal and addition is capitalized to relevant fixed assets account. If the fixed asset is derecognized, PKBL BRI should determine the gain or loss arising from the derecognition of fixed assets by calculating the difference between the net sale proceeds (if any) and the carrying amount.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

f. Beban yang Masih Harus Dibayar

Beban yang masih harus dibayar adalah biaya-biaya yang masih harus dibayar PKBL BRI karena telah diterimanya jasa atau prestasi selama tahun berjalan tetapi belum dibayar sampai dengan akhir periode akuntansi karena pembayarannya akan jatuh tempo pada tahun berikutnya.

g. Aset Neto

Aset neto adalah aset dikurangi dengan liabilitas. Aset neto diklasifikasikan menjadi Aset Neto Terikat (ANT) dan Aset Neto Tidak Terikat (ANTT).

ANT adalah sumber daya yang penggunaannya dibatasi untuk tujuan tertentu atau tidak dapat digunakan untuk kegiatan operasi normal. ANT diklasifikasikan menjadi Aset Neto Terikat Temporer (ANTT) dan Aset Neto Terikat Permanen (ANTP).

Termasuk dalam pembatasan temporer adalah penyisihan dana BUMN Peduli yaitu dana program bina lingkungan yang disisihkan PKBL BRI untuk program Bina Lingkungan BUMN Peduli yang berasal dari saldo awal kas dana program bina lingkungan, pengembalian dana bina lingkungan yang gagal terealisasi dan alokasi laba BRI untuk program bina lingkungan.

ANTT adalah sumber daya yang penggunaannya tidak dibatasi untuk tujuan tertentu.

h. Aset Neto Terikat Temporer (ANTT) - Berakhir Pemenuhan Program

ANTT - berakhir pemenuhan program adalah dana aset neto terikat - alokasi BUMN peduli yang menurut ketentuan telah digunakan dalam rangka pelaksanaan program bina lingkungan BUMN Peduli (telah dipenuhi pembatasan programnya). Akun ini merupakan kontra akun ANTT - terbebaskan.

i. Pendapatan Bunga

Pendapatan bunga adalah pendapatan yang diperoleh dari hasil penempatan dana program kemitraan pada rekening giro bank. Pendapatan bunga disajikan setelah dikurangi pajak yang bersifat final dan biaya administrasi rekening.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

f. Accrued Expenses

Accrued expenses are expenses that have to be paid by PKBL BRI as service that have been received in the current period have not been paid for at the end of current accounting period because payment will due in the next year.

g. Net Assets

Net assets are assets less liabilities. Net assets are classified as Restricted Net Assets (ANT) and Unrestricted Net Assets (ANTT).

ANT is a resource which is restricted for a specific purpose or can not be used for normal operating activities. ANT is classified into Temporary-Restricted Net Assets (ANTT) and Permanent-Restricted Net Assets (ANTP).

Temporary restriction consists of provision for SOEs Cares fund which is community development fund that is set aside by PKBL BRI for Community Development program of SOEs Care that is derived from the beginning balance of the cash funds of Community Development program, the refund from community development which failed to realize and allocation of BRI profit for community development program.

ANTT are resources whose usage are unrestricted for a specific purpose.

h. Temporary Restricted Net Assets - Ending Realization Program

ANTT - ending realization program is restricted net assets fund - allocation of SOE Care according to the provisions which have been used in the implementation of community development program of SOEs Care (program restrictions have been met). This account is the contra of ANTT account - released.

i. Interest Income

Interest income is the income generated from fund placement partnership program on current account. Interest income presented after being deducted with final tax and administrative cost.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG SIGNIFIKAN (lanjutan)

j. Pendapatan Jasa Administrasi Pinjaman

Pendapatan jasa administrasi pinjaman adalah pendapatan jasa yang dipungut atas pinjaman dana program kemitraan yang disalurkan kepada Mitra Binaan. Pendapatan Jasa Administrasi Pinjaman diukur dan dicatat berdasarkan nilai yang telah jatuh tempo sesuai dengan kontrak. Pendapatan jasa administrasi pinjaman diakui secara akrual hanya pada piutang dengan status lancar dan kurang lancar.

k. Pendapatan dari BUMN Pembina

Pendapatan dari BUMN pembina adalah pendapatan yang berasal dari alokasi dana yang ditetapkan oleh RUPS untuk dana PKBL.

Alokasi dana dari BUMN pembina diakui pada saat ditetapkan oleh RUPS dan diukur serta dicatat sebesar jumlah dana yang dialokasikan untuk PKBL sesuai dengan keputusan RUPS.

l. Pendapatan Lain-lain

Pendapatan lain-lain adalah pendapatan yang tidak dapat digolongkan menurut klasifikasi dari pendapatan di atas. Pendapatan ini diakui menggunakan basis akrual.

m. Dana pembinaan kemitraan (Hibah)

Dana pembinaan kemitraan (Hibah) adalah penyaluran dana PKBL BRI sebagai salah satu bentuk pelaksanaan Program Kemitraan, yang disalurkan melalui beberapa program yang disusun untuk membantu Mitra Binaan dalam rangka mengembangkan usahanya dengan besaran maksimal 20% dari dana Program Kemitraan tahun berjalan dan hanya diberikan kepada Mitra Binaan. Beban diakui pada saat dana disalurkan.

n. Beban Penyisihan Kerugian Penurunan Nilai Piutang Pinjaman

Beban penyisihan kerugian penurunan nilai piutang pinjaman adalah beban yang timbul akibat pembentukan penyisihan kerugian penurunan nilai atas piutang pinjaman yang mungkin tidak tertagih.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

j. Loan Administration Services Income

Loan administration services income is service income from partnership program funds which is distributed to Foster Partner. Loan administration services income is measured and recognized based on the values that have matured according to the contract. Loan administration services income is only recognised using accrual basis for loan with current and substandard collectibility.

k. Revenue from Fostering SOE

Revenue from fostering SOE is an income from allocation of fund which is set by GMS for PKBL funds.

Allocation of fund from fostering SOEs is recognized when decided by GMS and it was measured and recorded at the amount of funds allocated in accordance with the GMS's decision.

l. Other Income

Other income is an income that cannot be classified according to the classification of income stated above. The income is recognized on an accrual basis.

m. Fostering Partnership Funds (Grant)

Fostering partnership funds (Grant) is a form through which Partnership Program is implemented. The grant, which is PKBL distribution fund is distributed through several programs designed to help the Foster Partner to expand its business with the amount of maximum 20% of current year partnership program funds and is only given to Foster Partners. The expenses are recognized when the funds are distributed.

n. Allowance for Impairment Losses on Loan Receivables Expenses

Allowance for impairment losses on loan receivables expenses are expense that arise from the allowance for impairment losses on loan receivables which might become uncollectible.

3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI

a. Pertimbangan

Dalam proses penerapan kebijakan akuntansi PKBL BRI, Pengelola telah membuat pertimbangan-pertimbangan berikut ini yang telah terpisah dari estimasi dan asumsi, yang memiliki pengaruh paling signifikan terhadap jumlah yang tercatat dalam laporan keuangan:

Implementasi PER-09/MBU/07/2015

Sehubungan dengan penerapan PER-09/MBU/07/2015 yang telah diungkapkan dalam Catatan 1a, disyaratkan bahwa beban operasional Program Kemitraan dan Program Bina Lingkungan menjadi beban PT Bank Rakyat Indonesia (Persero) Tbk selaku BUMN Pembina. Dengan demikian, beban tersebut tidak dicatat oleh PKBL BRI dalam laporan aktivitas.

Sesuai dengan RUPS Luar Biasa yang dilakukan pada tanggal 14 Desember 2015, yang telah diungkapkan dalam Catatan 12, dinyatakan bahwa PER-09/MBU/07/2015 diberlakukan pada tahun 2016.

Penyisihan kerugian penurunan nilai piutang pinjaman

Apabila terdapat bukti objektif bahwa rugi penurunan nilai telah terjadi atas piutang pinjaman mitra binaan, PKBL BRI mengestimasi penyisihan untuk kerugian penurunan nilai atas piutang yang secara khusus diidentifikasi sebagai piutang yang kemungkinan tidak dapat ditagih. Tingkat penyisihan ditelaah oleh Pengelola dengan dasar faktor-faktor yang mempengaruhi tingkat tertagihnya piutang tersebut**.**

Apabila terdapat bukti objektif bahwa rugi penurunan nilai telah terjadi atas piutang kepada BUMN Pembina lain, tingkat cadangan ditelaah oleh Pengelola dengan dasar peristiwa yang merugikan telah terjadi setelah pengakuan awal dan berdampak pada arus kas masa datang yang dapat diestimasi secara handal.

3. ACCOUNTING JUDGMENTS, ESTIMATION AND ASSUMPTION

a. Judgment

In the implementation process of PKBL BRI's accounting policies, Management has prepared these judgments, apart from estimation and assumption, which have significant impact to the amounts recognized in the financial statements:

The implementation of PER-09/MBU/07/2015

In relation to the implementation of PER-09/MBU/07/2015 as disclosed in Note 1a, required that the operational expenses of Partnership and Community Development Program to be recognized by PT Bank Rakyat Indonesia (Persero) Tbk as Fostering SOE. Therefore, such expense was not recorded by PKBL BRI in the statement of Activity.

In accordance with Extraordinary General Meeting of Shareholders ("GMS") that held at December 14, 2015 as disclosed in Note 12, it was stated that PER-09/MBU/07/2015 was enacted in 2016.

Allowance for impairment losses on loan receivables

If there is objective evidence that impairment losses has been incurred on loan to foster partners, PKBL BRI estimates an allowance for impairment losses of those loans specifically identified as possibly uncollectible. The level of allowance is examined by Management based on several factors influencing the receivables collectibility.

If there is objective evidence that impairment losses has been incurred on Loan to other Fostering SOEs, the level of allowance for impairment losses of those loans is evaluated by the Management on the basis of an adverse event has occurred after the initial recognition and impact on the future cash flows that can be reliably estimated.

3. PENGGUNAAN PERTIMBANGAN, ESTIMASI DAN ASUMSI (lanjutan)

a. Pertimbangan (lanjutan)

Penyisihan kerugian penurunan nilai piutang pinjaman (lanjutan)

PKBL BRI menggunakan pertimbangan berdasarkan fakta dan situasi yang tersedia, termasuk tetapi tidak terbatas pada, jangka waktu hubungan PKBL BRI dengan Mitra Binaan dan status kredit berdasarkan kualitas pinjaman kemitraan.

b. Estimasi dan asumsi

PKBL BRI berkesinambungan mengevaluasi adanya bukti objektif bahwa piutang mengalami penurunan nilai pada tiap akhir periode pelaporan. Tingkat penyisihan ditelaah oleh manajemen dengan dasar faktor yang mempengaruhi tingkat tertagihnya piutang tersebut. Dalam kasus ini, PKBL BRI menggunakan pertimbangan berdasarkan fakta-fakta terbaik yang tersedia untuk mengakui penyisihan spesifik (individu) terhadap jumlah yang jatuh tempo untuk menurunkan piutang PKBL BRI ke jumlah yang diharapkan dapat ditagih.

Untuk penyisihan kerugian penurunan nilai piutang pinjaman kepada BUMN Pembina lain dihitung berdasarkan estimasi kerugian yang tidak dapat ditagih yaitu secara individual berdasarkan estimasi arus kas masa datang.

PKBL BRI juga meneliti penyisihan kerugian penurunan nilai secara kolektif terhadap resiko kredit Mitra Binaan yang dikelompokkan berdasarkan karakteristik kredit yang sama, yang meskipun tidak diidentifikasi secara spesifik memerlukan penyisihan tertentu, memiliki risiko yang lebih besar tidak tertagih dibandingkan dengan piutang yang diberikan kepada Mitra Binaan. Penyisihan kerugian penurunan nilai piutang pinjaman mitra binaan dihitung berdasarkan kajian nilai terkini dan historis tingkat ketertagihan dari piutang. Penyisihan piutang mitra binaan dihitung berdasarkan estimasi kerugian yang tidak dapat ditagih yaitu secara kolektif berdasarkan prosentase tertentu tingkat ketertagihan (*collection*) data historis yang ada (minimal dua tahun). Penyisihan ini disesuaikan secara berkala untuk mencerminkan hasil aktual dan estimasi.

3. ACCOUNTING JUDGEMENTS, ESTIMATION AND ASSUMPTION (continued)

a. Judgment (continued)

Allowance for impairment losses on loan receivables (continued)

PKBL BRI uses judgments based on available facts and circumstances, including but not limited to, PKBL BRI's period of relationship with Foster Partners and fostering partnerhip's loan status based on collectibility of loans.

b. Estimations and Assumptions

PKBL BRI continually assesses the existence of objective evidence that the receivables are impaired at the end of each reporting period. The level of allowance is evaluated by management on the basis of factors that affect the collectibility of said receivables. In this case, PKBL BRI uses judgment based on the best facts available to recognize a specific allowance (individual) against the amount due to lower receivables PKBL BRI to the expected in order collectible amount.

Allowance for impairment losses on loans receivables from other Fostering SOE are calculated based on the estimated losses that cannot be collected individually based on the estimated future cash flows.

PKBL BRI also assesses the allowance for impairment losses collectively towards credit risks of Foster Partners which are grouped based on the same credit risk, regardless whether an allowance has not been specifically identified, have a higher risk of uncollectibility compared to loan given to Foster Partners. Allowance for impairment losses on loan is measured based on the evaluation of current value and historical rate of loan collectibility. Allowance for impairment losses on loan receivables is recognised based on the estimation of uncollectible amount which is done collectively based on a specific percentage (two years minimum) of historical rate of loan collectibility. This allowance is adjusted periodically to reflect actual result and estimation.

4. KAS PADA BANK

Kas pada Bank merupakan penempatan dana PKBL pada rekening giro di PT Bank Rakyat Indonesia (Persero) Tbk adalah sebagai berikut:

4. CASH IN BANK

Cash in Bank is PKBL fund placement in the following current account of PT Bank Rakyat Indonesia (Persero) Tbk:

	31 Desember/ *December 31,* 2017	31 Desember/ *December 31,* 2016	
Program Kemitraan			***Partnership Program***
PT Bank Rakyat Indonesia (Persero) Tbk Penampungan Pokok - setelah Tbk	159.937.757.887	345.258.638.386	*PT Bank Rakyat Indonesia (Persero) Tbk Principal Escrow - after Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk - setelah Tbk	78.525.929.102	27.227.070.556	*PT Bank Rakyat Indonesia (Persero) Tbk - after Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk Penampungan Pokok - sebelum Tbk	52.745.332.034	52.116.483.307	*PT Bank Rakyat Indonesia (Persero) Tbk Principal Escrow - before Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk Penampungan Bunga - setelah Tbk	32.018.180.704	31.805.673.352	*PT Bank Rakyat Indonesia (Persero) Tbk Interest Escrow - after Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk Penampungan Bunga - sebelum Tbk	4.904.811.576	4.846.334.657	*PT Bank Rakyat Indonesia Persero) Tbk Interest Escrow - before Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk - sebelum Tbk	3.975.320.651	3.927.925.454	*PT Bank Rakyat Indonesia (Persero) Tbk - before Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk - Operasional	328.188.552	549.422.364	*PT Bank Rakyat Indonesia (Persero) Tbk - Operational*
	332.435.520.506	465.731.548.076	
Bina Lingkungan			***Community Development***
PT Bank Rakyat Indonesia (Persero) Tbk Bina Lingkungan	231.905.633.801	343.712.930.576	*PT Bank Rakyat Indonesia (Persero) Tbk Bina Lingkungan*
PT Bank Rakyat Indonesia (Persero) Tbk BUMN Peduli	283.197.057.267	276.016.341.791	*PT Bank Rakyat Indonesia (Persero) Tbk BUMN Peduli*
PT Bank Rakyat Indonesia (Persero) Tbk Bina Lingkungan Komitmen BRI	749.264.690	740.331.689	*PT Bank Rakyat Indonesia (Persero) Tbk Bina Lingkungan Komitmen BRI*
	515.851.955.758	620.469.604.056	
Jumlah Kas pada Bank	**848.287.476.264**	**1.086.201.152.132**	***Total Cash in Bank***

Tingkat suku bunga giro pada tanggal-tanggal 31 Desember 2017 dan 2016 adalah sebesar 2,00%.

The current account's interest rate for December 31, 2017 and 2016 are 2.00%.

5. PIUTANG KEPADA BUMN PEMBINA LAIN/LEMBAGA PENYALUR

Piutang kepada BUMN Pembina Lain/Lembaga Penyalur pada tanggal-tanggal 31 Desember 2017 dan 2016 adalah sebagai berikut:

5. RECEIVABLES FROM OTHER FOSTERING SOE/DISTRIBUTING PARTNERS

Receivables from other Fostering SOE/Distributing Partners as of December 31, 2017 and 2016 are as follows:

	31 Desember/ *December 31,* 2017	31 Desember/ *December 31,* 2016	
PKBL PT Perkebunan Nusantara IX (Persero)	67.500.005.000	71.000.000.000	*PKBL PT Perkebunan Nusantara IX (Persero)*
Jumlah	**67.500.005.000**	**71.000.000.000**	***Total***
Dikurangi: penyisihan kerugian penurunan nilai piutang kepada BUMN pembina lain/lembaga penyalur	(16.362.150.268)	(16.905.874.481)	*Less: allowance for impairment losses on receivables from other fostering SOE/ distributing partners*
Neto	**51.137.854.732**	**54.094.125.519**	***Net***

5. PIUTANG KEPADA BUMN PEMBINA LAIN/LEMBAGA PENYALUR (lanjutan)

Perubahan penyisihan kerugian penurunan nilai piutang kepada BUMN pembina lain/lembaga penyalur adalah sebagai berikut:

5. RECEIVABLES FROM OTHER FOSTERING SOE/DISTRIBUTING PARTNERS (continued)

Movements in allowance for impairment losses on receivables from other fostering SOE/distributing partners are as follows:

	31 Desember/ *December 31,* 2017	**31 Desember/ *December 31,* 2016**	
Saldo awal tahun	16.905.874.481	6.562.744.862	***Beginning balance***
(Pembalikan)/pembentukan penyisihan selama tahun berjalan	(543.724.213)	10.343.129.619	*(Reversal)/allowance for impairment during the year*
Saldo akhir tahun	**16.362.150.268**	**16.905.874.481**	***Ending balance***

PT Perkebunan Nusantara IX (Persero)

Berdasarkan Persetujuan Kredit No. B.171-DIR/PRG/03/2013 dan No. PTPN IX-0/KOTR/009/2013 antara PT Bank Rakyat Indonesia (Persero) Tbk dan PT Perkebunan Nusantara IX (Persero) tanggal 11 Maret 2013, PKBL BRI menyalurkan pinjaman kemitraan sebesar Rp75.000.000.000 yang diperuntukkan kepada petani/kelompok petani untuk budidaya tanaman tebu untuk masa tanam 2013/2014 dengan tingkat bunga tetap sebesar 6% per tahun dan memiliki jangka waktu selama 24 (dua puluh empat) bulan dan akan jatuh tempo pada tanggal 11 Maret 2015.

Pada tanggal 10 November 2014, PT Perkebunan Nusantara IX (Persero) mengajukan permohonan perpanjangan pengembalian pinjaman kemitraan tersebut sampai dengan Desember 2015, yang disetujui oleh PKBL BRI pada tanggal 17 Februari 2015.

Pada tanggal 8 Januari 2016, PT Perkebunan Nusantara IX (Persero) mengajukan kembali permohonan perpanjangan pengembalian pinjaman kemitraan sampai dengan Desember 2019.

Pada tanggal 4 April 2017, dilakukan pembahasan antara PKBL BRI dengan PT Perkebunan Nusantara IX (Persero) yang menghasilkan kesepakatan untuk kembali memperpanjang jangka waktu pengembalian pinjaman kemitraan sampai dengan triwulan keempat 2020 dengan jumlah pembayaran cicilan setiap bulan yang sudah ditentukan diawal. Telah terdapat pembayaran pokok di bulan April dan Oktober 2017 sebesar Rp3.499.995.000.

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai piutang kepada BUMN pembina lain/lembaga penyalur cukup untuk menutup kerugian atas tidak tertagihnya piutang.

PT Perkebunan Nusantara IX (Persero)

Based on Credit Agreement No. B.171-DIR/PRG/03/2013 and No. PTPN IX-0/KOTR/009/2013 between PT Bank Rakyat Indonesia (Persero) Tbk and PT Perkebunan Nusantara IX (Persero) dated March 11, 2013, PKBL BRI grants partnership loan amounting to Rp75,000,000,000 for farmers/farmers group for cultivation of sugar cane for planting season 2013/2014 with a fixed annual interest rate of 6% for 24 (twenty four) months that would mature on March 11, 2015.

On November 10, 2014, PT Perkebunan Nusantara IX (Persero) proposed extending the partnership of loan repayment until December 2015, which was approved by PKBL BRI dated February 17, 2015.

On January 8, 2016, PT Perkebunan Nusantara IX (Persero) reproposed extending the partnership of loan repayment until December 2019.

On April 4, 2017, a discussion was held between PKBL BRI and PT Perkebunan Nusantara IX (Persero) which resulted in an agreement to re-extend the term of repayment of the partnership loan up to the fourth quarter of 2020 with the amount of monthly installment payment determined at the earliest. There have been payments of principal in April and October 2017 amounting to Rp3,499,995,000.

Management believes that the allowance for impairment losses on receivables from the other fostering SOE/distributing partners is adequate to cover losses from uncollectible receivables.

6. PIUTANG PINJAMAN MITRA BINAAN / *6. LOAN RECEIVABLES FROM FOSTER PARTNERS*

a. Berdasarkan Kantor Wilayah / *a. By Regional Offices*

Kantor Wilayah	31 Desember/ *December 31,* 2017	31 Desember/ *December 31,* 2016	*Regional Offices*
Malang	51.813.615.414	7.538.146.443	*Malang*
Yogyakarta	31.827.800.724	15.256.674.072	*Yogyakarta*
Denpasar	22.232.211.901	8.425.540.041	*Denpasar*
Makassar	20.097.795.695	10.216.025.907	*Makassar*
Semarang	16.782.724.252	6.849.641.180	*Semarang*
Surabaya	16.284.001.566	10.877.765.558	*Surabaya*
Bandung	14.736.833.772	11.937.264.758	*Bandung*
Banjarmasin	13.166.650.545	8.633.061.410	*Banjarmasin*
Bandar Lampung	10.675.182.414	7.058.348.487	*Bandar Lampung*
DKI Jakarta 2	9.684.413.313	5.638.284.993	*DKI Jakarta 2*
Palembang	9.325.182.479	5.338.832.834	*Palembang*
Medan	7.995.134.780	2.674.501.979	*Medan*
Manado	7.779.257.383	4.416.119.422	*Manado*
Banda Aceh	7.692.663.901	7.447.185.723	*Banda Aceh*
Padang	6.979.482.709	5.129.756.379	*Padang*
DKI Jakarta 3	6.216.283.515	3.711.222.671	*DKI Jakarta 3*
Pekanbaru	4.603.904.551	3.757.735.674	*Pekanbaru*
Jayapura	3.758.943.567	3.292.565.378	*Jayapura*
DKI Jakarta 1	2.050.022.075	1.168.847.775	*DKI Jakarta 1*
Jumlah	**263.702.104.556**	**129.367.520.684**	***Total***
Dikurangi: penyisihan kerugian penurunan nilai piutang pinjaman mitra binaan	(36.174.341.728)	(34.598.316.377)	*Less: allowance for impairment losses on loan receivables from foster partners*
Neto	**227.527.762.828**	**94.769.204.307**	***Net***

b. Berdasarkan Sektor Ekonomi / *b. By Economic Sector*

	31 Desember/ *December 31,* 2017	31 Desember/ *December 31,* 2016	
Perdagangan, Hotel dan Restoran	138.036.980.180	73.407.573.147	*Trading, Restaurants and Hotels*
Pertanian	98.086.350.346	38.426.325.996	*Agriculture*
Jasa Lainnya	13.128.802.141	7.379.241.751	*Services Industry*
Industri Pengolahan	10.107.208.031	7.704.054.887	*Processing Industries*
Sosial Masyarakat	2.845.106.677	1.812.721.515	*Community Services*
Pengangkutan, Pergudangan dan Komunikasi	1.141.410.201	452.464.288	*Transportation, Warehousing and Communications*
Listrik, Gas dan Air	234.024.380	62.500.200	*Electricity, Gas and Water*
Konstruksi	122.222.600	99.305.300	*Construction*
Pertambangan	-	23.333.600	*Mining*
Jumlah	**263.702.104.556**	**129.367.520.684**	***Total***
Dikurangi: penyisihan kerugian penurunan nilai piutang pinjaman mitra binaan	(36.174.341.728)	(34.598.316.377)	*Less: allowance for impairment losses on loan receivables from foster partners*
Neto	**227.527.762.828**	**94.769.204.307**	***Net***

6. PIUTANG PINJAMAN MITRA BINAAN (lanjutan)

5. LOAN RECEIVABLES FROM FOSTER PARTNERS (continued)

c. Berdasarkan Kualitas Piutang Pinjaman

c. Loan Receivables By Collectibility

	31 Desember/ *December 31,* 2017	31 Desember/ *December 31,* 2016	
Piutang Pinjaman Mitra Binaan			***Loan Receivables from Foster Partners***
Lancar	223.730.374.569	90.749.161.619	*Current*
Kurang Lancar	3.559.145.897	3.529.461.633	*Substandard*
Diragukan	1.633.098.360	1.246.158.378	*Doubtful*
Macet	34.779.485.730	33.842.739.054	*Loss*
Jumlah	**263.702.104.556**	**129.367.520.684**	***Total***
Dikurangi: penyisihan kerugian penurunan nilai piutang pinjaman mitra binaan	(36.174.341.728)	(34.598.316.377)	*Less: allowance for impairment losses on loan receivables from foster partners*
Neto	**227.527.762.828**	**94.769.204.307**	***Net***

d. Penyisihan Kerugian Penurunan Nilai Piutang Pinjaman Kepada Mitra Binaan

Perubahan penyisihan kerugian penurunan nilai piutang pinjaman kepada Mitra Binaan adalah sebagai berikut:

d. Allowance for Impairment Losses on Loan Receivables from Foster Partners

Movements in allowance for impairment losses on loan receivables from foster partners are as follows:

	31 Desember/ *December 31,* 2017	31 Desember/ *December 31,* 2016	
Saldo awal tahun	34.598.316.377	33.090.458.534	***Beginning balance***
Pembentukan penyisihan selama tahun berjalan	1.576.025.351	1.507.857.843	*Allowance for impairment during the year*
Saldo akhir tahun	**36.174.341.728**	**34.598.316.377**	***Ending balance***

Alokasi penyisihan kerugian penurunan nilai piutang pinjaman kepada Mitra Binaan adalah sebagai berikut:

Allocation for allowance for impairment losses on loan receivables from foster partners are as follows:

	31 Desember 2017/*December 31, 2017*			
	Saldo Piutang Pinjaman/ *Loan Receivables Balance*	**Akumulasi penyisihan kerugian penurunan nilai/ *Accumulated allowance for impairment losses***	**Neto/*Net***	
Lancar	223.730.374.569	(835.015.598)	222.895.358.971	*Current*
Kurang lancar	3.559.145.897	(208.207.628)	3.350.938.269	*Substandard*
Diragukan	1.633.098.360	(351.632.772)	1.281.465.588	*Doubtful*
Macet	34.779.485.730	(34.779.485.730)	-	*Loss*
Jumlah	**263.702.104.556**	**(36.174.341.728)**	**227.527.762.828**	***Total***

6. PIUTANG PINJAMAN MITRA BINAAN (lanjutan)

d. Penyisihan Kerugian Penurunan Nilai Piutang Pinjaman Kepada Mitra Binaan (lanjutan)

6. LOAN RECEIVABLES FROM FOSTER PARTNERS (continued)

d. Allowance for Impairment Losses on Loan Receivables from Foster Partners (continued)

	31 Desember 2016/*December 31, 2016*			
	Saldo Piutang Pinjaman/ *Loan Receivables Balance*	**Akumulasi penyisihan kerugian penurunan nilai/ *Accumulated allowance for impairment losses***	**Neto/*Net***	
Lancar	90.749.161.619	(374.743.839)	90.374.417.780	*Current*
Kurang lancar	3.529.461.633	(171.662.079)	3.357.799.554	*Substandard*
Diragukan	1.246.158.378	(209.171.405)	1.036.986.973	*Doubtful*
Macet	33.842.739.054	(33.842.739.054)	-	*Loss*
Jumlah	**129.367.520.684**	**(34.598.316.377)**	**94.769.204.307**	***Total***

Manajemen berpendapat bahwa saldo penyisihan kerugian penurunan nilai piutang pinjaman kepada mitra binaan cukup untuk menutup kerugian atas tidak tertagihnya piutang.

Management believes that the balance of allowance for impairment losses on loan receivables from foster partners is adequate to cover losses from uncollectible loan.

7. PENDAPATAN JASA ADMINISTRASI PINJAMAN YANG MASIH AKAN DITERIMA

Pendapatan jasa administrasi pinjaman yang masih akan diterima berdasarkan kantor wilayah adalah sebagai berikut:

7. ACCRUED LOAN ADMINISTRATION SERVICES INCOME

Accrued loan administration services income by regional offices are as follows:

Kantor Wilayah	**31 Desember/ *December 31,* 2017**	**31 Desember/ *December 31,* 2016**	***Regional Offices***
Malang	193.822.689	94.411.624	*Malang*
Yogyakarta	131.924.981	53.160.211	*Yogyakarta*
Semarang	93.696.143	39.443.028	*Semarang*
Bandung	81.888.270	53.584.276	*Bandung*
Banjarmasin	81.317.727	36.134.797	*Banjarmasin*
Surabaya	72.809.646	59.351.661	*Surabaya*
Bandar Lampung	64.012.684	61.713.080	*Bandar Lampung*
Makassar	57.295.875	46.754.626	*Makassar*
Manado	56.438.854	62.253.035	*Manado*
Denpasar	46.419.512	46.131.044	*Denpasar*
DKI Jakarta 2	31.509.327	22.136.775	*DKI Jakarta 2*
Palembang	22.642.852	22.593.840	*Palembang*
Banda Aceh	21.235.815	19.996.907	*Banda Aceh*
Padang	17.513.795	17.363.675	*Padang*
Pekanbaru	14.583.775	12.221.882	*Pekanbaru*
Medan	14.177.420	20.781.667	*Medan*
DKI Jakarta 3	10.949.496	5.142.743	*DKI Jakarta 3*
Jayapura	9.063.163	11.384.645	*Jayapura*
DKI Jakarta 1	4.994.048	2.516.832	*DKI Jakarta 1*
Jumlah	**1.026.296.072**	**687.076.348**	***Total***

8. PIUTANG LAIN-LAIN

Piutang lain-lain pada tanggal 31 Desember 2017 dan 2016 masing-masing sebesar Rp24.974.479.409 dan Rp9.001.092.980, terdiri dari alokasi dana dari PKBL BRI kepada Unit Kerja (cabang) Penyalur PKBL BRI tetapi belum disalurkan kepada Mitra Binaan sampai dengan akhir periode pelaporan.

8. OTHER RECEIVABLES

Other receivables as of December 31, 2017 and 2016 amounting to Rp24,974,479,409 and Rp9,001,092,980, respectively, consist of allocated funds from PKBL BRI to PKBL BRI distributor working unit (branches) but not yet distributed to foster partner until the end of the reporting period.

9. ASET TETAP

Aset tetap adalah sebagai berikut:

9. FIXED ASSETS

Fixed assets are as follows:

	31 Desember/*December 31,* 2017				
	Saldo 1 Januari 2017/ *Balance January 1, 2017*	Mutasi/*Movement* Penambahan/ *Addition*	Mutasi/*Movement* Pengurangan/ *Disposal*	Saldo 31 Desember 2017/ *Balance December 31, 2017*	
Harga Perolehan					*Acquisition Cost*
Inventaris dan peralatan	71.089.105	-	-	71.089.105	*Premises and equipment*
Akumulasi Penyusutan					*Accumulated Depreciation*
Inventaris dan peralatan	(70.194.730)	863.125	-	(71.057.855)	*Premises and equipment*
Nilai Buku Neto	**894.375**			**31.250**	***Net Book Value***

	31 Desember/*December 31,* 2016				
	Saldo 1 Januari 2016/ *Balance January 1, 2016*	Mutasi/*Movement* Penambahan/ *Addition*	Mutasi/*Movement* Pengurangan/ *Disposal*	Saldo 31 Desember 2016/ *Balance December 31, 2016*	
Harga Perolehan					*Acquisition Cost*
Inventaris dan peralatan	71.089.105	-	-	71.089.105	*Premises and equipment*
Akumulasi Penyusutan					*Accumulated Depreciation*
Inventaris dan peralatan	(67.754.105)	2.440.625	-	(70.194.730)	*Premises and equipment*
Nilai Buku Neto	**3.335.000**			**894.375**	***Net Book Value***

10. BEBAN YANG MASIH HARUS DIBAYAR

Beban yang masih harus dibayar pada tanggal 31 Desember 2017 dan 2016 masing-masing sebesar Rp54.054.085.143 dan Rp21.140.870.351, yang terdiri dari bina lingkungan yang telah atau sedang dilaksanakan oleh Unit Kerja (cabang) BRI namun belum diganti atau dibayar kembali oleh Unit PKBL BRI.

10. ACCRUED EXPENSES

Accrued expenses as of December 31, 2017 and 2016 amounted to Rp54,054,085,143 and Rp21.140.870.351, respectively, which consist of community development that have been or are being performed by the BRI working unit (branches) but not yet reimbursed by PKBL BRI Unit.

11. ASET NETO

Aset Neto Tidak Terikat

	31 Desember/ *December 31,* 2017	31 Desember/ *December 31,* 2016	
Saldo awal tahun	1.477.590.095.310	1.309.938.814.446	***Beginning balance***
Kenaikan/(Penurunan) Aset Neto Tidak Terikat	(378.690.279.898)	167.651.280.864	*Increase/(Decrease) in Unrestricted Net Assets*
Saldo akhir tahun	**1.098.899.815.412**	**1.477.590.095.310**	***Ending balance***

11. NET ASSETS

Unrestricted Net Assets

12. ALOKASI DANA DARI BUMN PEMBINA

Berdasarkan Surat Keputusan Menteri Keuangan No. 316/KMK.016/1994 tentang Pedoman Pembinaan Usaha Kecil dan Koperasi melalui Pemanfaatan Dana dari Bagian Laba BUMN sebagaimana telah beberapa kali diubah dengan Salinan Peraturan Menteri Negara BUMN No. PER-05/MBU/2007 tanggal 27 April 2007 tentang Program Kemitraan BUMN dengan Usaha Kecil dan Program Bina Lingkungan serta perubahan terakhir pada PER-08/MBU/2013 tanggal 10 September 2013, yang menyatakan bahwa Dana Program Kemitraan dan Program Bina Lingkungan sebelum tahun 2013 salah satunya bersumber dari penyisihan laba setelah pajak dan pada tahun 2013 berasal dari Anggaran Perusahaan yang diperhitungkan sebagai biaya, maksimal 2% dari laba bersih tahun sebelumnya.

Pada tahun 2015, dikeluarkan Peraturan Menteri Badan Usaha Milik Negara No. PER-09/MBU/07/2015 tanggal 3 Juli 2015, yang menyatakan bahwa dana PKBL bersumber dari penyisihan laba bersih setelah pajak yang ditetapkan dalam RUPS/Menteri pengesahan Laporan Tahunan BUMN Pembina maksimum sebesar 4% (empat persen) dari laba setelah pajak tahun buku sebelumnya.

Pada tahun 2016, dikeluarkan Peraturan Menteri Badan Usaha Milik Negara yang terbaru No. PER-03/MBU/12/2016 tanggal 19 Desember 2016, yang menambahkan bahwa dana PKBL juga bersumber dari anggaran yang diperhitungkan sebagai biaya pada BUMN Pembina.

12. ALLOCATION OF FUND FROM FOSTERING SOE

Based on the Minister of Finance Decree Letter No. 316/KMK.016/1994 regarding Guidelines for Small Business Enterprise and Cooperation through the Utilization of fund from SOE's profit as amended several times with Minister of SOEs' Copy Regulation No. PER-05/MBU/2007 dated April 27, 2007 regarding SOEs Partnership Program with Small Business Enterprises and Community Development Program, as well as the latest amendment No. PER-08/MBU/2013 dated September 10, 2013, which stated that one of the the fund sources of Partnership and Community Development Program before 2013 is from the provision from profit after tax and the source in 2013 is from the Company's budget calculated as expense, maximum of 2% from prior year's net profit.

In 2015, Ministry of SOEs' issued Regulation No. PER-09/MBU/07/2015 dated July 3, 2015 which stated that PKBL fund derived from the provision of net income after tax which is set by GMS/Ministry's Approval of Annual Report of Fostering SOEs is at maximum of 4% (four percent) from the prior year's net profit after tax.

Ministry of SOEs' recently developed Regulation No. PER-03/MBU/12/2016 on December 19, 2016. This new regulation further adds the source through which PKBL fund can be derived, that is from Fostering SOE's budget expenditure or expense.

12. ALOKASI DANA DARI BUMN PEMBINA (lanjutan)

Alokasi dana pada tahun 2017 dan 2016 sebagai berikut:

Tahun 2017

Berdasarkan Berita Acara RUPS Tahunan No. 37 tanggal 15 Maret 2017 yang telah disahkan oleh Notaris dan Pembuat Akta Tanah (PPAT) Fathiah Helmi, SH dinyatakan tidak ada pembentukkan biaya untuk PKBL untuk tahun 2017.

Tahun 2016

Berdasarkan Berita Acara RUPS Tahunan No. 30 tanggal 23 Maret 2016 yang telah disahkan oleh Notaris dan Pembuat Akta Tanah (PPAT) Fathiah Helmi, SH dinyatakan bahwa alokasi dana Program Bina Lingkungan untuk tahun 2016 sebesar Rp253.977.420.000 menjadi beban BUMN Pembina.

Per tanggal 31 Desember 2016, PKBL BRI telah mencatat alokasi dana dari BUMN Pembina sebagai pendapatan di Laporan Aktivitas dan piutang kepada BUMN Pembina di Laporan Posisi Keuangan. Namun demikian, hingga tanggal laporan posisi keuangan, alokasi dana tersebut belum diterima dalam rekening bank PKBL BRI, karena PKBL BRI masih menggunakan saldo dana Program Bina Lingkungan yang berasal dari penyisihan laba BUMN Pembina yang teralokasi sampai dengan akhir tahun 2012.

Per tanggal 31 Desember 2017, telah dilakukan pencatatan beban atas alokasi dana dari BUMN Pembina yang tidak direalisasikan ke rekening bank PKBL BRI sebesar Rp253.977.420.000 berdasarkan RUPS Tahunan tanggal 15 Maret 2017 yang menyatakan bahwa dalam Rapat Umum Pemegang Saham yang diselenggarakan pada tahun 2016 telah diputuskan alokasi dana untuk Program Bina Lingkungan tahun 2016 menjadi beban Perseroan, namun oleh karena masih terdapat sisa saldo dana bina lingkungan yang teralokasi pada tahun 2015 maka penggunaan anggaran program bina lingkungan tahun 2016 menggunakan sisa saldo dana bina lingkungan yang masih tersisa pada tahun 2016.

12. ALLOCATION OF FUND FROM FOSTERING SOE (continued)

Allocation of fund in 2017 and 2016 are as follows:

Year 2017

Based on the Minutes of General Meeting of Shareholders No. 37 dated March 15, 2017 that was legalised by Notary and Land Registar Fathiah Helmi, SH it was stated that there is no expense created for PKBL BRI for the fiscal year 2017.

Year 2016

Based on the Minutes of General Meeting of Shareholders No. 30 dated March 23, 2016 that was legalised by Notary and Land Registar Fathiah Helmi, SH, it was decided that funds amounting to Rp253,977,420,000 that was allocated to 2016 Community Development Program are to be expensed by Fostering SOE.

As of December 31, 2016, PKBL BRI has recognized the allocation of fund from the Fostering SOE as revenue in the Statement of Activities and as receivables from Fostering SOE in the Statement of Financial Position. However, until the statement of financial position date, such allocation of fund has not been received in the bank account's of PKBL BRI, since PKBL BRI still use Partnership and Community Development Program funds which are derived from Fostering SOE's profit provision allocated until 2012.

As of December 31, 2017, the carrying out of the allocation of funds from fostering SOE which is not realized to PKBL's Bank account has already been recorded as an expense amounting to Rp253,977,420,000 based on the Annual GMS dated March 15, 2017 stating that at the General Meeting of Shareholders held in 2016 it has been decided the allocation of funds for the Community Development Program 2016 becomes the expense of the Company, but because there is still remaining balance of Community Development Program funds allocated in 2015 then the use of Community Development Program budget in 2016 using the remaining balance of Community Development Program funds in 2016.

13. PENDAPATAN BUNGA

Pendapatan bunga dari jasa giro untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2017 dan 2016 adalah sebagai berikut:

13. INTEREST INCOME

Interest income from current account for the years ended December 31, 2017 and 2016 are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ ***For the years ended December 31,***		
	2017	**2016**	
Program Kemitraan			***Partnership Program***
PT Bank Rakyat Indonesia (Persero) Tbk Penampungan Pokok - setelah Tbk	6.972.197.441	6.452.735.902	*PT Bank Rakyat Indonesia (Persero) Tbk Principal Escrow - after Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk - setelah Tbk	316.494.246	1.475.356.976	*PT Bank Rakyat Indonesia (Persero) Tbk - after Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk Penampungan Pokok - sebelum Tbk	786.060.907	778.803.430	*PT Bank Rakyat Indonesia (Persero) Tbk Principal Escrow - before Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk Penampungan Bunga - setelah Tbk	558.883.469	435.279.950	*PT Bank Rakyat Indonesia (Persero) Tbk Interest Escrow - after Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk Penampungan Bunga - sebelum Tbk	73.096.149	72.421.273	*PT Bank Rakyat Indonesia (Persero) Tbk Interest Escrow - before Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk - sebelum Tbk	59.243.995	58.697.011	*PT Bank Rakyat Indonesia (Persero) Tbk - before Tbk*
PT Bank Rakyat Indonesia (Persero) Tbk - Operasional	7.268.359	8.212.046	*PT Bank Rakyat Indonesia (Persero) Tbk - Operational*
	8.773.244.566	9.281.506.588	
Bina Lingkungan			***Community Development***
PT Bank Rakyat Indonesia (Persero) Tbk Bina Lingkungan	6.104.909.810	8.355.877.226	*PT Bank Rakyat Indonesia (Persero) Tbk Bina Lingkungan*
PT Bank Rakyat Indonesia (Persero) Tbk BUMN Peduli	5.586.149.502	5.003.626.622	*PT Bank Rakyat Indonesia (Persero) Tbk BUMN Peduli*
PT Bank Rakyat Indonesia (Persero) Tbk Bina Lingkungan Komitmen BRI	11.166.253	11.063.157	*PT Bank Rakyat Indonesia (Persero) Tbk Bina Lingkungan Komitmen BRI*
	11.702.225.565	13.370.567.005	
Jumlah	**20.475.470.131**	**22.652.073.593**	***Total***

Pendapatan bunga disajikan setelah dikurangi pajak yang bersifat final dan biaya administrasi rekening yaitu sebesar Rp4.096.444.026 dan Rp4.533.743.339 tahun yang berakhir masing-masing pada tanggal 31 Desember 2017 dan 2016.

Interest income presented after being deducted with final tax and administrative expense amounting to Rp4,096,444,026 and Rp4,533,743,339, for the years ended December 31, 2017 and 2016, respectively.

14. PENDAPATAN JASA ADMINISTRASI PINJAMAN

Pendapatan Jasa Administrasi Pinjaman Program Kemitraan untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2017 dan 2016 adalah sebagai berikut:

14. LOAN ADMINISTRATION SERVICES INCOME

Loan administration services income of Partnership Program for the years ended December 31, 2017 and 2016 are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ ***For the years ended December 31,***		
Kantor Wilayah	**2017**	**2016**	***Regional Offices***
Yogyakarta	807.293.323	281.236.980	*Yogyakarta*
Bandung	672.394.121	431.034.822	*Bandung*
Surabaya	634.345.304	617.943.933	*Surabaya*

14. PENDAPATAN JASA ADMINISTRASI PINJAMAN (lanjutan)

Pendapatan Jasa Administrasi Pinjaman Program Kemitraan untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2017 dan 2016 adalah sebagai berikut (lanjutan):

14. LOAN ADMINISTRATION SERVICES INCOME (continued)

Loan administration services income of Partnership Program for the years ended December 31, 2017 and 2016 are as follows (continued):

Kantor Wilayah	Tahun yang berakhir pada tanggal 31 Desember/ *For the years ended December 31,* 2017	2016	*Regional Offices*
Makassar	597.896.550	440.934.565	*Makassar*
Semarang	499.595.601	380.372.443	*Semarang*
Banjarmasin	461.987.991	170.015.710	*Banjarmasin*
Malang	452.775.237	299.912.121	*Malang*
Bandar Lampung	436.945.828	269.967.034	*Bandar Lampung*
DKI Jakarta 2	402.541.731	209.812.900	*DKI Jakarta 2*
Banda Aceh	385.576.659	203.554.867	*Banda Aceh*
Denpasar	319.831.357	374.310.458	*Denpasar*
Pekanbaru	254.071.712	168.990.974	*Pekanbaru*
Palembang	235.959.642	178.161.162	*Palembang*
Padang	228.854.542	117.480.090	*Padang*
DKI Jakarta 3	153.756.726	91.368.893	*DKI Jakarta 3*
Medan	156.392.967	138.722.523	*Medan*
Manado	147.125.100	131.439.919	*Manado*
Jayapura	128.613.683	92.303.070	*Jayapura*
DKI Jakarta 1	53.012.227	86.616.756	*DKI Jakarta 1*
Kantor Cabang Khusus	1.000.000	-	*Kantor Cabang Khusus*
Jumlah	**7.029.970.301**	**4.684.179.220**	***Total***

Berdasarkan Surat Edaran Menteri Negara BUMN No. SE-01/MBU/2007 tanggal 31 Agustus 2007 tentang Pemberlakuan Jasa Administrasi Pinjaman Kemitraan, PKBL BRI menerbitkan surat edaran Nota No. B.79-DIR/PRG/12/2007 tanggal 19 Desember 2007 perihal Bunga Pinjaman Kemitraan dan telah diperbaharui dengan Surat No. B.176-DIR/PRG/03/2013 tanggal 13 Maret 2013 tentang perubahan distribusi/komposisi bunga Pinjaman Kemitraan.

Berikutnya perubahan atas distribusi/komposisi bunga Pinjaman Kemitraan dilakukan berdasarkan Peraturan Menteri Badan Usaha Milik Negara No. PER-09/MBU/07/2015 tanggal 3 Juli 2015 dan perubahan terakhir dilakukan berdasarkan PER-02/MBU/07/2017 dimana PKBL BRI menerbitkan Surat No. B.136.e-PPK/KPL/08/2017 tanggal 18 Agustus 2017 dengan perubahan sebagai berikut:

Based on Minister of SOEs' Circular Letter No. SE-01/MBU/2007 dated August 31, 2007 regarding The Application of Partnership Loan Administration Services, PKBL BRI issued Memorandum Circular No. B.79-DIR/PRG/12/2007 dated December 19, 2007 regarding Interest Partnership Loan and that has been updated with Letter No. B.176-DIR/PRG/03/2013 dated March 13, 2013 regarding changes in distribution/composition of Partnership Loan interest.

Subsequent changes to the distribution/ composition of the Partnership Loan interest shall be made in accordance with the Minister of SOE Decree No. PER-09 /MBU/07/2015 dated July 3, 2015 and the latest amendment was made pursuant to PER-02 / MBU / 07/2017 where PKBL BRI issued Letter no. B.136.e-PPK/KPL/08/2017 dated August 18, 2017 with the following changes:

	Setelah 18 Agustus/ *After August 18,* 2017	Setelah 31 Desember/ *After December 31,* 2015	
Jasa Administrasi/Suku Bunga	3%	6%	*Administration Services/Interest Rates*

14. PENDAPATAN JASA ADMINISTRASI PINJAMAN (lanjutan)

14. LOAN ADMINISTRATION SERVICES INCOME (continued)

	Setelah 18 Agustus/ *After August 18,* 2017	Setelah 31 Desember/ *After December 31,* 2015	
Distribusi jasa administrasi/ suku bunga sebagai berikut:			*Distribution of administration services/ interest rates are as follows:*
Pelimpahan ke Kantor Pusat	3%	6%	*Transferred to Head Office*
Dana kompensasi beban operasional Kantor Cabang	-	-	*Compensation funds for operating expenses of Branch Office*
Dana pembinaan kemitraan Kantor Cabang	-	-	*Fostering partnership funds of Branch Office*
Dana pembinaan dan pengawasan kemitraan Kantor Wilayah	-	-	*Fostering and monitoring Partnership funds of Regional Office*

15. PENDAPATAN LAIN-LAIN

15. OTHER INCOME

	Tahun yang berakhir pada tanggal 31 Desember/ *For the year ended December 31,*		
	2017	**2016**	
Pengembalian dana dari koordinator sektor BUMN Peduli	2.711.795.876	28.553.874.044	*Refund from BUMN Peduli coordinator*
Pengembalian dana pinjaman kemitraan karena tidak jadi realisasi	-	5.357.518.681	*Refund from unrealized foster partners Loan*
Pengembalian kelebihan dana bina lingkungan	745.720.085	1.764.141.319	*Return of excess fund from community development*
Jumlah	**3.457.515.961**	**35.675.534.044**	***Total***

Pada tanggal-tanggal 31 Desember 2017 dan 2016, pengembalian dana dari koordinator sektor BUMN Peduli terutama berasal dari PT Pos Indonesia dan Perum Perumnas.

As of December 31, 2017 and 2016, refund from BUMN Peduli coordinator is mainly from PT Pos Indonesia and Perum Perumnas.

16. DANA PEMBINAAN KEMITRAAN

16. FOSTERING PARTNERSHIP FUNDS

Dana pembinaan kemitraan untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2017 dan 2016 masing-masing sebesar Rp197.510.500 dan Rp Nihil digunakan untuk penyelenggaraan pameran atas usaha Mitra Binaan.

Fostering partnership funds for the year ended December 31, 2017 and 2016 which amounted Rp197,510,500 and Rp Nil, respectively, were used for the business exhibitions of foster partners.

Berdasarkan Peraturan Menteri BUMN No. PER-09/MBU/07/2015 tertanggal 3 Juli 2015, dana pembinaan kemitraan menjadi bagian dari program penyaluran dana bina lingkungan dengan nama “Bantuan pendidikan, pelatihan, pemagangan, pemasaran, promosi dan bentuk bantuan lain yang terkait dengan upaya peningkatan kapasitas mitra binaan”.

Based on Minister of SOE Decree No. PER-09/MBU/07/2015, dated July 3, 2015, the fostering partnership fund is a part of funds ditribution for community development under the name of “Funds for education, training, internship, marketing, promotion and other forms of assistance related to the efforts of increasing the capacity of foster entrepreneur of Partnership Program.”

16. DANA PEMBINAAN KEMITRAAN (lanjutan)

Sesuai dengan Berita Acara RUPS LB No. 13 tanggal 14 Desember 2015 dinyatakan bahwa Peraturan Menteri BUMN No. PER-09/MBU/2015 tanggal 3 Juli 2015 tentang Program Kemitraan diberlakukan pada tahun 2016 di PKBL BRI.

Perkembangan berikutnya, berdasarkan Peraturan Menteri BUMN No. PER-03/MBU/12/2016 tertanggal 19 Desember 2016, dana pembinaan kemitraan yang sebelumnya diklasifikasikan sebagai bagian dari program penyaluran dana bina lingkungan berubah menjadi program yang didanai dari dana program kemitraan.

Sesuai dengan Berita Acara RUPS No. 37 tanggal 15 Maret 2017 dinyatakan bahwa Peraturan Menteri BUMN No. PER-03/MBU/12/2016 tanggal 19 Desember 2016 tentang Perubahan atas Peraturan Menteri BUMN No. PER-09/MBU/07/2015 tentang Program Kemitraan dan Program Bina Lingkungan diberlakukan pada tahun 2017 di PKBL BRI.

16. FOSTERING PARTNERSHIP FUNDS (continued)

According to Minutes of Extraordinary General Meeting of Shareholders No. 13 dated December 14, 2015 it was stated that the Minister of SOE Decree No. PER-09/MBU/07/2015 dated July 3, 2015 regarding Pertnership and Community Development Program will be enacted by PKBL BRI in 2016.

The next development, based on Minister of SOE Decree No. PER-03/MBU/12/2016, dated December 19, 2016, the fostering partnership fund previously classified as part of funds ditribution for community development turned into a program funded by a partnership program fund.

According to Minutes of Extraordinary General Meeting of Shareholders No. 37 dated March 15, 2017 it was stated that the Minister of SOE Decree No. PER-03/MBU/12/2016 dated December 19, 2016 concerning amendment to Minister of SOE Decree No. PER-09/MBU/07/2015 regarding Partnership and Community Development Program will be enacted by PKBL BRI in 2017.

17. PENYALURAN DANA PROGRAM BINA LINGKUNGAN

Penyaluran dana program bina lingkungan adalah sebagai berikut:

17. COMMUNITY DEVELOPMENT PROGRAM FUNDS DISTRIBUTION

Community development program funds distribution are as follows:

	Tahun yang berakhir pada tanggal 31 Desember/ *For the year ended December 31,*		
	2017	**2016**	
Bantuan Pendidikan	32.990.028.609	27.027.916.471	*Aid for Education Donation*
Bantuan Sosial Pengentasan Kemiskinan	32.094.333.268	25.724.377.567	*Social Assistance for Poverty Alleviation*
Bantuan Sarana Umum	31.455.378.146	26.463.322.958	*Public Facility Donation*
Bantuan Sarana Ibadah	29.095.446.575	27.177.503.630	*Improvement of Worship Facilities*
Bantuan Peningkatan Kesehatan	21.596.164.343	22.827.520.022	*Aid for Health Improvement*
Bantuan Korban Bencana Alam	2.394.042.761	1.414.781.307	*Aid for Victims of Natural Disaster*
Pelestarian Alam	723.303.800	1.992.366.872	*Nature Preservation*
Peningkatan Kapasitas Mitra Binaan	-	80.795.000	*Capacity Enhancement for Foster Partners*
Jumlah	**150.348.697.502**	**132.708.583.827**	***Total***

18. BEBAN LAIN-LAIN

Beban lain-lain untuk tahun yang berakhir pada tanggal 31 Desember 2017 dan 2016 masing-masing sebesar Rp Nihil dan Rp242.170.740, dimana terdiri dari pemberian jasa administrasi kepada PT Rajawali Nusantara Indonesia (Persero) sebesar Rp242.170.740 pada tahun 2016.

18. OTHER EXPENSES

Other expenses for the years ended December 31, 2017 and 2016, amounting to Rp Nil and Rp242,170,740, respectively, which consisted of administration services to PT Rajawali Nusantara Indonesia (Persero) amounting to Rp242,170,740 for the year 2016.

18. BEBAN LAIN-LAIN (lanjutan)

Berdasarkan Peraturan Menteri BUMN No. PER-09/MBU/07/2015 Pasal 13 dinyatakan bahwa beban operasional Program Kemitraan dan Program Bina Lingkungan menjadi beban BUMN Pembina.

18. OTHER EXPENSES (continued)

Based on Minister of SOE Decree No. PER-09/MBU/07/2015 Article 13 it was stated that operational expense of Partnership and Community Development Program are to be expensed by Fostering SOE.

19. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI

a. Jenis hubungan dan unsur transaksi dengan pihak-pihak berelasi

19. RELATED PARTIES TRANSACTIONS

a. Type of relationships and transactions with related parties

Pihak berelasi/ ***Related parties***	**Jenis hubungan/** ***Type of relationship***	**Unsur transaksi pihak berelasi/** ***Transactions with related parties***
PT Bank Rakyat Indonesia (Persero) Tbk	Pengendalian melalui Pemerintah Pusat Republik Indonesia/ *Common control through central government*	Kas, pendapatan bunga dan beban yang masih harus dibayar kepada BUMN Pembina/*Cash, interest income and accrued expenses to Fostering SOE*
PT Perkebunan Nusantara IX	Pengendalian melalui Pemerintah Pusat Republik Indonesia *Common control through central government*	Piutang kepada BUMN Pembina lain dan beban lain-lain/*Receivables from other fostering SOE and other expenses*
BUMN Peduli	Pengendalian melalui Kementerian BUMN/*Common control through Ministry of SOE*	Pengembalian dana program BUMN Peduli/*Refund from BUMN Peduli coordinator*

b. Rincian saldo transaksi dengan pihak-pihak berelasi

b. Details of transaction balances with related parties

	31 Desember/ ***December 31,*** **2017**	**31 Desember/** ***December 31,*** **2016**	
Aset			***Asset***
Kas pada Bank	848.287.476.264	1.086.201.152.132	*Cash in Bank*
Piutang kepada BUMN pembina lain - bersih	51.137.854.732	54.094.125.519	*Receivables from other fostering SOE/distributing partners - net*
Piutang kepada BUMN Pembina	-	253.977.420.000	*Receivables from Fostering SOE*
Jumlah	**899.425.330.996**	**1.394.272.697.651**	***Total***
Persentase jumlah aset kepada pihak berelasi terhadap jumlah aset	**78,01%**	**93,03%**	***Percentage total asset to related party of total asset***
Liabilitas			***Liability***
Beban yang masih harus dibayar	54.054.085.143	21.140.870.351	*Accrued Expenses*
Jumlah	**54.054.085.143**	**21.140.870.351**	***Total***
Persentase jumlah liabilitas kepada pihak berelasi terhadap jumlah liabilitas	**100,00%**	**100,00%**	***Percentage total liability to related party of total liability***
Pendapatan			***Revenue***
Pendapatan dari BUMN pembina	-	253.977.420.000	*Revenue from fostering SOE*
Pendapatan bunga	16.379.026.105	18.118.330.254	*Interest Income*

19. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI (lanjutan)

b. Rincian saldo transaksi dengan pihak-pihak berelasi (lanjutan)

19. RELATED PARTIES TRANSACTIONS (continued)

b. Details of transaction balances with related parties (continued)

	31 Desember/ *December 31,* 2017	31 Desember/ *December 31,* 2016	
Pendapatan (lanjutan)			***Revenue (continued)***
Pendapatan lain-lain - pengembalian dana dari koordinator sektor BUMN Peduli	2.711.795.876	28.553.874.044	*Other Income - refund from BUMN Peduli coordinator*
Jumlah	**19.090.821.981**	**300.649.624.298**	***Total***
Persentase jumlah pendapatan dari pihak berelasi terhadap jumlah pendapatan	**69,65%**	**96,22%**	***Percentage total revenue from related party of total revenue***
Beban lain-lain	-	242.170.740	*Other expenses*
Beban pembalikan piutang kepada BUMN Pembina	253.977.420.000	-	*Reversal of receivables from Fostering SOE expenses*
Jumlah	**253.977.420.000**	**242.170.740**	***Total***
Persentase jumlah beban kepada pihak berelasi terhadap jumlah beban	**- 62,54%**	**0,17%**	***Percentage total expense to related party of total expense***

20. PEMBATASAN PENGGUNAAN DANA

Kep.100/MBU/2002

Program Kemitraan

a. Penilaian Efektivitas

Penilaian kinerja program kemitraan dan bina lingkungan berdasarkan Keputusan Menteri BUMN No. Kep.100/MBU/2002 tanggal 4 Juni 2002 mencakup Program Kemitraan dengan Indikator Tingkat Efektivitas penyaluran dan Tingkat Kolektabilitas Pengembalian Pinjaman.

Tingkat efektivitas penyaluran dana dihitung dengan cara membagi jumlah dana yang disalurkan dengan jumlah dana yang tersedia. Jumlah dana yang disalurkan adalah seluruh dana yang disalurkan kepada usaha kecil dan koperasi dalam tahun yang bersangkutan yang terdiri dari pinjaman modal kerja. Sedangkan jumlah dana yang tersedia terdiri dari saldo awal periode ditambah dengan pengembalian pinjaman (pokok ditambah bunga) dan pendapatan bunga dari program kemitraan.

Tabel skor tingkat penyerapan dana

20. RESTRICTED FUND USAGE

Kep.100/MBU/2002

Partnership Program

a. Effectivity Performance

The performance evaluation of partnership and community development program is based on the Minister of SOE Decree No. Kep.100/ MBU/ 2002 dated June 4, 2002 regarding The Effectiveness Indicator of Partnership Program Loan Distribution and the Collectability of the Loan Repayments.

The effectiveness of loan distribution is calculated by dividing the amount of distributed funds by the amount of the utilizable funds. Amount of distributed funds represents all current year funds distribution to small enterprise businesses and cooperation. The funds are distributed as working capital loans. Utilizable funds is calculated by adding the beginning balance with loan repayments (principal and the interest repayments) and with interest income from partnership program.

Score of funds absorption table

Penyerapan %	>90	85 s.d 90	80 s.d 85	<80	*% of absorption*
Skor	3	2	1	0	*Score*

20. PEMBATASAN PENGGUNAAN DANA (lanjutan)

20. RESTRICTED FUND USAGE (continued)

Kep.100/MBU/2002 (lanjutan)

Kep.100/MBU/2002 (continued)

Program Kemitraan (lanjutan)

Partnership Program (continued)

	Tahun yang Berakhir pada Tanggal 31 Desember 2017/ ***Year ended December 31, 2017***	
Distribusi dana		***Fund distribution***
Jumlah dana yang disalurkan	209.359.335.950	*Distribution of Funds*
Dana Pembinaan Kemitraan (Catatan 16)	197.510.500	*Fostering Partnership Funds (Note 16)*
	209.556.846.450	
Dana yang tersedia		***Fund available***
Saldo awal kas Program Kemitraan (Catatan 4)	465.731.548.076	*Cash of Partnership Program Beginning balance (Note 4)*
Pengembalian Pinjaman Mitra Binaan	59.051.365.649	*Repayments from Foster Partners*
Pendapatan Jasa Administrasi Pinjaman	6.690.750.577	*Administration Service Income of Loan*
Pengembalian dari BUMN pembina lain (Catatan 5)	3.499.995.000	*Repayments from other fostering SOE (Note 5)*
	534.973.659.302	
Tingkat efektivitas penyaluran (prosentase distribusi dana terhadap dana yang tersedia)	**39,17%**	***Level of the effectiveness of the loan distribution (percentage fund distribution to fund available)***
Skor tingkat efektivitas penyaluran pinjaman	**0**	***Score of level of the effectiveness of the loan distribution***

b. Tingkat Kolektabilitas Penyaluran Pinjaman

Indikator lain dalam penilaian kinerja program kemitraan dan bina lingkungan yaitu tingkat kolektabilitas pengembalian pinjaman yang mana memberi indikasi kemungkinan tertagihnya suatu pinjaman. Tingkat kolektabilitas pengembalian pinjaman merupakan perbandingan antara rata-rata tertimbang kolektabilitas pinjaman terhadap jumlah pinjaman yang disalurkan (saldo pinjaman). Rata-rata tertimbang kolektabilitas pinjaman adalah perkalian antara bobot kolektabilitas dengan saldo pinjaman berdasarkan kualitas pinjaman (lancar, kurang lancar, ragu-ragu dan macet). Bobot kolektabilitas dengan kualitas lancar (100%), kurang lancar (75%), ragu-ragu (25%) dan macet (0%).

b. Collectability level of the Loan Distribution

Another performance indicator of partnership and community development program is the collectability of repayments which indicates the probability of a loan to be fully paid. The collectability level is calculated by comparing the weighted average collectability funds with distributed funds. Weighted average funds is the result of multiplying the collectability weightage with the balance of each quality of the loan (e.g: current: 100%, substandard: 75%, doubtful: 25% and troubled: 0%)

20. PEMBATASAN PENGGUNAAN DANA (lanjutan)

Kep.100/MBU/2002 (lanjutan)

Program Kemitraan (lanjutan)

b. Tingkat Kolektabilitas Penyaluran Pinjaman (lanjutan)

20. RESTRICTED FUND USAGE (continued)

Kep.100/MBU/2002 (continued)

Partnership Program (continued)

b. Collectability level of the Loan Distribution (continued)

Tingkat Pengembalian (%)	>70	40 s.d 70	10 s.d 40	<10	*% of Collectability Level*
Skor	3	2	1	0	*Score*

Rata-rata tertimbang kolektabilitas pinjaman per 31 Desember 2016 adalah sebagai berikut:

Weighted average amount of the collectability of the loan as of December 31, 2016 is as follows:

Kualitas Pinjaman	Saldo pinjaman (Catatan 6)/ *Loan balance (Note 6)*	%	(tidak diaudit) Jumlah rata-rata tertimbang/ *(unaudited) Weighted Average Amount*	*Loan Quality*
Lancar	223.730.374.569	100%	223.730.374.569	*Current*
Kurang Lancar	3.559.145.897	75%	2.669.359.423	*Substandard*
Diragukan	1.633.098.360	25%	408.274.590	*Doubtful*
Macet	34.779.485.730	0%	-	*Troubled*
Jumlah	**263.702.104.556**		**226.808.008.582**	***Total***
Tingkat kolektabilitas pengembalian pinjaman (prosentase jumlah rata-rata tertimbang kolektabilitas pinjaman terhadap saldo pinjaman yang disalurkan)		**89,80%**		***Loan repayment collectability level (percentage of weighted average loan collectability to loan distribution)***
Nilai tingkat kolektabilitas pengembalian pinjaman		**3**		***Score of repayments collectability level***

PER-03/MBU/12/2016

Program Kemitraan

Prosentase dana pembinaan terhadap dana program kemitraan yang disalurkan pada tahun berjalan

PER-09/MBU//07/2015 pasal 9 ayat 4 menyatakan bahwa besarnya dana pembinaan kemitraan yang terdiri dari biaya pendidikan, pemasaran, promosi dan hal lain-lain besarnya maksimal sebesar 20% (dua puluh persen) dari dana program kemitraan yang disalurkan pada tahun berjalan. Dana pembinaan menjadi bagian dari program bina lingkungan.

Pada tanggal 19 Desember 2016, PER-09/MBU/07/2015 direvisi dengan PER-03/MBU/12/206, dimana beban pembinaan kemitraan menjadi bagian dari realisasi program kemitraan sebagaimana dicantumkan dalam Pasal 9 ayat 1c, efektif 19 Desember 2016.

PER-03/MBU/12/2016

Partnership Program

The percentage of fostering partnership funds to current year funds distribution for partnership program

PER-09/MBU/07/2015 art 9 paragraph 4 specified that the amount of fostering partnership funds which consists of education, marketing, promotion expense, etc is 20% (twenty percent) at maximum of the partnership program distribution during the year. Development funds is part of community development program.

As of December 19, 2016, PER-09/MBU/07/2015 revised with PER-03/MBU/12/2016, which stipulates that fostering partnership expense is a part of partnership program as stated in Art 9 paragraph 1c, effective December 19, 2016.

20. PEMBATASAN PENGGUNAAN DANA (lanjutan)

PER-03/MBU/12/2016 (lanjutan)

Program Kemitraan (lanjutan)

Pada tahun yang berakhir pada 31 Desember 2017, presentase beban dana pembinaan terhadap penyaluran program kemitraan adalah sebagai berikut:

20. RESTRICTED FUND USAGE (continued)

PER-03/MBU/12//2016 (continued)

Partnership Program (continued)

For the year ended December 31, 2017, the percentage of fostering partnership funds to current year partnership program funds distribution is as follows:

	Tahun yang Berakhir pada Tanggal 31 Desember 2017/ *Year ended December 31, 2017*	
Dana pembinaan kemitraan (Catatan 16)	197.510.500	*Fostering partnership funds (Note 16)*
Penyaluran program kemitraan	209.359.335.950	*Partnership distribution*
	209.556.846.450	
Prosentase dana pembinaan kemitraan terhadap dana program kemitraan yang disalurkan	**0,09%**	***Percentage of fostering partnership* funds to partnership funds distribution**

21. PERISTIWA SETELAH TANGGAL PELAPORAN

Perubahan susunan Pengelola PKBL BRI

Pada tanggal 22 Januari 2018, terdapat perubahan posisi Kepala Divisi Bisnis Program Pangan dan Kemitraan dan Kepala Divisi Sekretariat Perusahaan dari Supardi Santoso dan Hari Siaga Amijarso menjadi Sony Harsono WS dan Bambang Tribaroto.

Perubahan nama organisasi (divisi)

Berdasarkan SK NOKEP:153-DIR/CDS/02/2018, tanggal 15 Februari 2018 tentang Organisasi, penetapan formasi jabatan, dan penetapan deskripsi jabatan Divisi Bisnis Pertanian dan Kemitraan terdapat perubahan nama organisasi dari Divisi Program, Pangan, dan Kemitraan menjadi Divisi Bisnis Pertanian dan Kemitraan.

21. EVENT AFTER THE DATE OF REPORTING PERIOD

Changes in the composition of management of PKBL BRI

Dated January 22, 2018, there was changes on position Division Head of Business Program, Food and Partnership and Division Head of Corporate Secretary from Supardi Santoro and Hari Siaga Amijarso to Sony Harsono WS and Bambang Tribaroto.

Changes in the name of organization (division)

Based on SK NOKEP:153-DIR/CDS/02/2018, dated February 15, 2018 regarding Organization, the establishment of position formation, and the description of the position of Division of Agriculture Business and Partnership there is a change of organization name from Division of Business Program, Food and Partnership to Division of Agriculture Business and Partnership.

The original financial statements included herein are in Indonesian language.

PROGRAM KEMITRAAN DAN BINA LINGKUNGAN
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
LAPORAN PENYALURAN DANA
PROGRAM BINA LINGKUNGAN
Tanggal 31 Desember 2016 dan
Untuk Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah)

PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
STATEMENT OF COMMUNITY DEVELOPMENT PROGRAM FUNDS DISTRIBUTION
As of December 31, 2016 and
For the Year then Ended
(Expressed in Rupiah)

Laporan Penyaluran Dana Program Bina Lingkungan Tahun 2017

Statement of Community Development Program Funds Distribution Year 2017

No.	Kantor Wilayah/ *Regional Offices*	Bantuan Sarana Umum/ *Public Facility Donation*	Bantuan Korban Bencana Alam/ *Aid for Victims of Nature Disaster*	Bantuan Pendidikan/ *Aid for Education Donation*	Bantuan Peningkatan Kesehatan/ *Aid for Health Improvement*	Bantuan Sarana Ibadah/ *Improvement of Worship Facilities*	Pelestarian Alam/ *Nature Preservation*	Bantuan Sosial Pengentasan Kemiskinan/ *Social Assistance in order to Alleviate Poverty*	Jumlah/ *Total*
1	Banda Aceh	941.650.816	224.976.000	739.903.116	365.000.000	412.520.000	-	552.312.000	3.236.361.932
2	Bandar Lampung	827.200.000	-	1.162.248.886	487.700.000	474.672.000	-	1.468.516.000	4.420.336.886
3	Bandung	1.625.414.289	50.450.925	736.363.000	1.917.900.000	205.836.200	-	1.063.238.900	5.599.203.314
4	Banjarmasin	1.015.993.950	44.410.000	841.985.850	886.550.000	383.295.550	-	266.434.700	3.438.670.050
5	Denpasar	4.261.789.620	769.535.000	1.521.782.800	1.956.038.245	1.146.501.000	-	1.523.658.500	11.179.305.165
6	DKI Jakarta 1	1.580.700.000	-	344.539.684	1.715.618.257	397.680.000	-	1.294.938.760	5.333.476.701
7	DKI Jakarta 2	290.215.444	-	1.854.059.900	1.580.014.500	2.867.350.000	-	529.126.560	7.120.766.404
8	DKI Jakarta 3	103.920.544	58.986.000	353.462.684	2.466.470.368	3.364.990.000	-	943.884.686	7.291.714.282
9	Jayapura	924.702.000	-	906.171.721	529.172.883	350.000.000	-	785.792.000	3.495.838.604
10	Kantor Pusat	1.330.620.279	107.116.286	9.240.293.161	909.292.500	8.025.330.475	-	12.981.872.216	32.594.524.917
11	Makassar	3.723.073.713	55.000.000	1.793.729.250	1.723.639.090	721.368.000	65.000.000	1.505.592.500	9.587.402.553
12	Malang	3.644.380.500	221.330.800	2.486.291.796	3.769.915.000	1.902.988.000	83.500.000	1.804.640.000	13.913.046.096
13	Manado	355.750.000	48.355.000	616.436.115	309.818.000	979.760.000	196.500.000	35.320.000	2.541.939.115
14	Medan	1.570.872.773	-	744.420.000	130.000.000	729.000.000	-	746.700.000	3.920.992.773
15	Padang	1.514.283.000	225.000.000	902.165.000	108.000.000	350.000.000	-	555.050.000	3.654.498.000
16	Palembang	2.360.748.017	30.175.000	248.959.500	375.250.000	265.693.600	-	671.425.000	3.952.251.117
17	Pekanbaru	227.504.000	-	263.415.000	417.000.000	-	-	612.592.775	1.520.511.775
18	Semarang	1.884.758.826	87.578.650	2.485.094.746	68.990.400	3.197.975.000	378.303.800	926.475.000	9.029.176.422
19	Surabaya	2.095.125.000	205.085.000	3.588.029.400	855.295.100	2.295.714.250	-	992.532.500	10.031.781.250
20	Yogyakarta	1.176.675.375	266.044.100	2.160.677.000	1.024.500.000	1.024.772.500	-	2.834.231.171	8.486.900.146
	Jumlah/ *Total*	**31.455.378.146**	**2.394.042.761**	**32.990.028.609**	**21.596.164.343**	**29.095.446.575**	**723.303.800**	**32.094.333.268**	**150.348.697.502**

The original financial statements included herein are in Indonesian language.

PROGRAM KEMITRAAN DAN BINA LINGKUNGAN
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
LAPORAN PENYALURAN DANA
PROGRAM BINA LINGKUNGAN
Tanggal 31 Desember 2016 dan
Untuk Tahun yang Berakhir pada Tanggal Tersebut
(Disajikan dalam Rupiah)

PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
STATEMENT OF COMMUNITY DEVELOPMENT PROGRAM FUNDS DISTRIBUTION
As of December 31, 2016 and
For the Year then Ended
(Expressed in Rupiah)

Laporan Penyaluran Dana Program Bina Lingkungan Tahun 2016

Statement of Community Development Program Funds Distribution Year 2016

No.	Kantor Wilayah/ *Regional Offices*	Bantuan Sarana Umum/ *Public Facility Donation*	Bantuan Korban Bencana Alam/ *Aid for Victims of Nature Disaster*	Bantuan Pendidikan/ *Aid for Education Donation*	Bantuan Peningkatan Kesehatan/ *Aid for Health Improvement*	Bantuan Sarana Ibadah/ *Improvement of Worship Facilities*	Pelestarian Alam/ *Nature Preservation*	Bantuan Sosial Pengentasan Kemiskinan/ *Social Assistance in order to Alleviate Poverty*	Peningkatan Kapasitas Mitra Binaan Program Kemitraan/ *Capacity Enhancment for Foster Pertners*	Jumlah/ *Total*
1	Banda Aceh	347.179.400	455.344.500	88.300.000	218.400.000	938.275.415	50.000.000	391.188.520	-	2.488.687.835
2	Bandar Lampung	274.841.000	-	544.015.000	156.500.000	462.840.000	154.250.000	350.532.000	-	1.942.978.000
3	Bandung	312.000.000	160.191.306	916.675.412	2.232.765.001	1.200.278.000	154.792.500	691.057.500	-	5.667.759.719
4	Banjarmasin	517.659.250	25.000.000	95.700.000	534.895.150	600.000.000	107.813.000	263.490.000	-	2.144.557.400
5	Denpasar	1.927.742.950	-	824.284.350	619.300.000	920.013.200	269.250.080	1.460.888.000	-	6.021.478.580
6	DKI Jakarta 1	473.782.500	3.275.000	563.100.495	536.750.000	2.838.156.000	-	212.649.150	-	4.627.713.145
7	DKI Jakarta 2	459.747.500	38.518.600	1.893.892.200	452.100.000	2.173.198.000	97.500.000	149.329.320	-	5.264.285.620
8	DKI Jakarta 3	930.191.200	49.904.000	490.000.000	1.134.486.060	443.850.000	340.001.882	482.496.400	-	3.870.929.542
9	Jayapura	3.170.512.993	-	787.491.900	306.083.500	250.000.000	24.500.000	7.762.037.335	-	12.300.625.728
10	Kantor Pusat	5.593.438.000	-	11.374.322.000	8.699.830.444	11.190.878.300	-	8.788.688.191	-	45.647.156.935
11	Makassar	2.416.790.137	44.594.000	233.215.513	679.150.000	646.730.000	-	496.520.000	54.940.000	4.571.939.650
12	Malang	1.166.801.000	19.918.750	2.002.412.500	1.232.600.001	1.308.888.100	381.250.000	289.903.820	-	6.401.774.171
13	Manado	546.290.438	45.000.000	371.488.150	592.750.000	783.000.000	-	234.537.750	-	2.573.066.338
14	Medan	327.820.000	200.000.000	668.063.000	100.000.000	1.272.804.000	30.000.000	407.700.000	-	3.006.387.000
15	Padang	892.401.000	69.795.000	231.121.000	35.000.000	150.000.000	-	622.160.000	-	2.000.477.000
16	Palembang	986.052.000	25.000.000	385.487.000	636.378.866	-	118.931.410	473.392.000	-	2.625.241.276
17	Pekanbaru	740.735.000	-	91.000.000	443.500.000	35.800.000	-	268.256.000	-	1.579.291.000
18	Semarang	514.921.700	6.000.000	661.273.300	993.645.000	230.194.900	-	562.325.000	-	2.968.359.900
19	Surabaya	2.476.615.890	37.000.000	3.048.954.175	1.151.445.000	1.204.161.515	264.078.000	92.079.000	25.855.000	8.300.188.580
20	Yogyakarta	2.387.801.000	235.240.151	1.757.120.476	2.071.941.000	528.436.200	-	1.725.147.581	-	8.705.686.408
	Jumlah/ *Total*	**26.463.322.958**	**1.414.781.307**	**27.027.916.471**	**22.827.520.022**	**27.177.503.630**	**1.992.366.872**	**25.724.377.567**	**80.795.000**	**132.708.583.827**

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PROGRAM KEMITRAAN DAN BINA LINGKUNGAN
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Laporan Kualitas Piutang Pinjaman menurut Wilayah dan Sektor Usaha Program Kemitraan Tahun 2017

Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2017

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas, dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan, dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran, dan Hotel/ *Trading, Restaurant and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
1	**Banda Aceh**										
	Lancar/ *Current*	216.758.323	466.182.169	-	72.916.700	-	4.503.683.933	475.359.276	-	165.000.600	5.899.901.001
	Kurang Lancar/ *Substandard*	-	-	-	-	-	73.522.677	17.708.100	-	-	91.230.777
	Diragukan/ *Doubtful*	-	-	-	-	57.000.200	136.433.070	-	-	-	193.433.270
	Macet/ *Loss*	-	121.031.845	-	-	16.300.000	1.252.479.241	112,730.967	-	5.556.800	1.508.098.853
	Sub jumlah/ *Sub total*	**216.758.323**	**587.214.014**	**-**	**72.916.700**	**73.300.200**	**5.966.118.921**	**605.798.343**	**-**	**170.557.400**	**7.692.663.901**
2	**Bandar Lampung**										
	Lancar/ *Current*	326.402.565	470.907.334	-	-	-	4.221.773.510	4.665.764.607	-	5.207.700	9.690.055.716
	Kurang Lancar/ *Substandard*	-	-	-	-	-	87.666.329	39.904.000	-	34.040.000	161.610.329
	Diragukan/ *Doubtful*	-	-	-	-	-	66.767.000	-	-	-	66.767.000
	Macet/ *Loss*	-	14.609.667	-	-	-	299.431.800	442.707.902	-	-	756.749.369
	Sub jumlah/ *Sub total*	**326.402.565**	**485.517.001**	**-**	**-**	**-**	**4.675.638.639**	**5.148.376.509**	**-**	**39.247.700**	**10.675.182.414**

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PROGRAM KEMITRAAN DAN BINA LINGKUNGAN
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Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2017 (continued)

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas, dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan, dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran, dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
3	**Bandung**										
	Lancar/ *Current*	555.908.216	190.278.802	-	37.500.600	-	6.654.984.186	2.699.832.866	-	85.277.800	10.223.782.470
	Kurang Lancar/ *Substandard*	37.500.187	-	-	-	-	307.937.244	75.000.000	-	-	420.437.431
	Diragukan/ *Doubtful*	-	-	-	-	-	135.416.900	73.678.601	-	-	209.095.501
	Macet/ *Loss*	166.203.900	217.759.468	-	-	-	1.137.350.473	2.233.036.964	-	129.167.565	3.883.518.370
	Sub jumlah/ *Sub total*	**759.612.303**	**408.038.270**	**-**	**37.500.600**	**-**	**8.235.688.803**	**5.081.548.431**	**-**	**214.445.365**	**14.736.833.772**
4	**Banjarmasin**										
	Lancar/ *Current*	205.193.600	514.013.373	68.055.600	-	218.750.100	7.379.030.099	2.713.342.150	-	15.625.834	11.114.010.756
	Kurang Lancar/ *Substandard*	-	-	-	-	-	222.265.541	-	-	-	222.265.541
	Diragukan/ *Doubtful*	-	-	-	-	-	97.377.954	-	-	-	97.377.954
	Macet/ *Loss*	75.341.800	178.432.269	-	-	-	1.111.170.754	321.919.271	-	46.132.200	1.732.996.294
	Sub jumlah/ *Sub total*	**280.535.400**	**692.445.642**	**68.055.600**	**-**	**218.750.100**	**8.809.844.348**	**3.035.261.421**	**-**	**61.758.034**	**13.166.650.545**

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PROGRAM KEMITRAAN DAN BINA LINGKUNGAN
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Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2017 (continued)

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas, dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan, dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran, dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
5	**Denpasar**										
	Lancar/ *Current*	1.140.688.053	683.876.303	-	-	48.611.100	10.501.537.310	4.348.427.673	-	72.916.667	16,796.057.106
	Kurang Lancar/ *Substandard*	46.650.400	-	-	-	-	142.918.059	109.098.484	-	-	298.666.943
	Diragukan/ *Doubtful*	-	-	-	-	-	-	-	-	-	-
	Macet/ *Loss*	9.983.322	107.197.832	-	-	14.442.800	559.828.218	4.446.035.680	-	-	5.137.487.852
	Sub jumlah/ *Sub total*	**1.197.321.775**	**791.074.135**	**-**	**-**	**63.053.900**	**11.204.283.587**	**8.903.561.837**	**-**	**72.916.667**	**22.232.211.901**
6	**DKI Jakarta 1**										
	Lancar/ *Current*	-	20,000,000	16.666.400	-	-	1.648.873.427	47.916.700	-	-	1.733.456.527
	Kurang Lancar/ *Substandard*	-	-	-	-	-	20.199.632	-	-	-	20.199.632
	Diragukan/ *Doubtful*	-	-	-	-	-	16.667.200	-	-	-	16.667.200
	Macet/ *Loss*	1.257.201	23.719.233	-	-	-	163.668.382	91.053.900	-	-	279.698.716
	Sub jumlah/ *Sub total*	**1.257.201**	**43.719.233**	**16.666.400**	**-**	**-**	**1.849.408.641**	**138.970.600**	**-**	**-**	**2.050.022.075**

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PROGRAM KEMITRAAN DAN BINA LINGKUNGAN
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Laporan Kualitas Piutang Pinjaman menurut Wilayah dan Sektor Usaha Program Kemitraan Tahun 2017 (lanjutan)

Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2017 (continued)

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Industries*	Konstruksi/ *Construction*	Listrik, Gas, dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan, dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran, dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
7	**DKI Jakarta 2**										
	Lancar/ *Current*	258.768.821	1.034.504.337	-	-	-	6.554.380.199	310.371.913	-	224.846.317	8.382.871.587
	Kurang Lancar/ *Substandard*	16.733.500	-	-	-	-	51.249.500	-	-	48.130.315	116.113.315
	Diragukan/ *Doubtful*	-	-	-	-	-	72.250.000	63.313.334	-	-	135.563.334
	Macet/ *Loss*	7.234.548	175.336.533	-	-	3.434.767	742.598.239	114.761.360	-	6.499.630	1.049.865.077
	Sub jumlah/ *Sub total*	**282.736.869**	**1.209.840.870**	**-**	**-**	**3.434.767**	**7.420.477.938**	**488.446.607**	**-**	**279.476.262**	**9.684.413.313**
8	**DKI Jakarta 3**										
	Lancar/ *Current*	195.676.476	450.543.491	-	-	72.916.700	3.092.072.818	346.528.203	-	23.958.300	4.181.695.988
	Kurang Lancar/ *Substandard*	-	-	-	-	-	72.225.063	-	-	-	72.225.063
	Diragukan/ *Doubtful*	-	-	-	-	-	56.249.400	18.958.337	-	-	75.207.737
	Macet/ *Loss*	87.105.680	688.898.459	-	-	-	913.479.354	197.671.234	-	-	1.887.154.727
	Sub jumlah/ *Sub total*	**282.782.156**	**1.139.441.950**	**-**	**-**	**72.916.700**	**4.134.026.635**	**563.157.774**	**-**	**23.958.300**	**6.216.283.515**

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Laporan Kualitas Piutang Pinjaman menurut Wilayah dan Sektor Usaha Program Kemitraan Tahun 2017 (lanjutan)

Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2017 (continued)

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas, dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan, dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran, dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
9	**Jayapura**										
	Lancar/ *Current*	39.833.500	145.276.900	-	-	-	1.590.717.741	430.229.635	-	-	2.206.057.776
	Kurang Lancar/ *Substandard*	7.080.728	-	-	-	-	4.167.300	11.667.400	-	-	22.915.428
	Diragukan/ *Doubtful*	-	-	-	-	-	19.444.200	-	-	-	19.444.200
	Macet/ *Loss*	76.505.433	354.657.634	-	-	49.414.034	936.606.292	79.598.767	-	13.744.003	1.510.526.163
	Sub jumlah/ *Sub total*	**123.419.661**	**499.934.534**	**-**	**-**	**49.414.034**	**2.550.935.533**	**521.495.802**	**-**	**13.744.003**	**3.758.943.567**
10	**Makassar**										
	Lancar/ *Current*	749.749.980	798.090.654	-	75.000.000	292.082.600	11.988.514.973	3.037.056.828	-	328.052.360	17.268.547.395
	Kurang Lancar/ *Substandard*	-	9.722.219	-	.-	-	297.751.437	104.076.571	-	-	411.550.227
	Diragukan/ *Doubtful*	5.825.000	22.222.000	-	-	-	18.053.800	50.079.900	-	-	96.180.700
	Macet/ *Loss*	157.127.267	219.637.908	-	-	-	1.098.781.137	830.269.362	-	15.701.699	2.321.517,.373
	Sub jumlah/ *Sub total*	**912.702.247**	**1.049.672.781**	**-**	**75.000.000**	**292.082.600**	**13.403.101.347**	**4.021.482.661**	**-**	**343.754.059**	**20.097.795.695**

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Laporan Kualitas Piutang Pinjaman menurut Wilayah dan Sektor Usaha Program Kemitraan Tahun 2017 (lanjutan)

Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2017 (continued)

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas, dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan, dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran, dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
11	**Malang**										
	Lancar/ *Current*	133.333.600	371.527.000	-	-	86.361.000	6.400.386.082	42.502.603.877	-	61.320.000	49.555.531.559
	Kurang Lancar/ *Substandard*	-	-	-	-	-	137.589.259	299.487.667	-	-	437.076.926
	Diragukan/ *Doubtful*	-	-	-	-	-	-	-	-	-	-
	Macet/ *Loss*	5.753.233	26.564.750	-	-	10.000.000	613.936.366	1.164.752.580	-	-	1.821.006.929
	Sub jumlah/ *Sub total*	**139.086.833**	**398.091.750**	**-**	**-**	**96.361.000**	**7.151.911.707**	**43.966.844.124**	**-**	**61.320.000**	**51.813.615.414**
12	**Manado**										
	Lancar/ *Current*	406.615.988	235.125.800	-	-	180.000.000	3.421.100.958	999.126.800	-	261.874.569	5.503.844.115
	Kurang Lancar/ *Substandard*	-	-	-	-	-	14.784.228	236.263.600	-	-	251.047.828
	Diragukan/ *Doubtful*	17.382.224	-	-	-	-	4.253.975	66.343.000	-	-	87.979.199
	Macet/ *Loss*	194.584.205	325.022.300	-	-	-	985.756.164	410.939.672	-	20.083.900	1.936.386.241
	Sub jumlah/ *Sub total*	**618.582.417**	**560.148.100**	**-**	**-**	**180.000.000**	**4.425.895.325**	**1.712.673.072**	**-**	**281.958.469**	**7.779.257.383**

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Laporan Kualitas Piutang Pinjaman menurut Wilayah dan Sektor Usaha Program Kemitraan Tahun 2017 (lanjutan)

Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2017 (continued)

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan, dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran, dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
13	**Medan**										
	Lancar/ *Current*	443.795.921	362.727.508	-	-	-	4.426.137.979	1.481.311.911	-	224.883.400	6.938.856.719
	Kurang Lancar/ *Substandard*	-	-	-	-	-	-	-	-	-	-
	Diragukan/ *Doubtful*	-	-	-	-	-	10.900.628	7.770.000	-	-	18.670.628
	Macet/ *Loss*	104.190.658	117.768.867	-	-	-	348.370.886	270.549.156	-	196.727.866	1.037.607.433
	Sub jumlah/ *Sub total*	**547.986.579**	**480.496.375**	**-**	**-**	**-**	**4.785.409.493**	**1.759.631.067**	**-**	**421.611.266**	**7.995.134.780**
14	**Padang**										
	Lancar/ *Current*	286.668.100	164.402.600	-	-	-	4.432.011.798	643.879.284	-	58.333.000	5.585.294.782
	Kurang Lancar/ *Substandard*	-	-	-	-	-	50.433.565	-	-	27.777.600	78.211.165
	Diragukan/ *Doubtful*	9.849.514	13.334.000	-	-	-	50.456.000	-	-	-	73.639.514
	Macet/ *Loss*	133.308.132	55.681.867	-	-	-	489.285.685	564.061.564	-	-	1.242.337.248
	Sub jumlah/ *Sub total*	**429.825.746**	**233.418.467**	**-**	**-**	**-**	**5.022.187.048**	**1.207.940.848**	**-**	**86.110.600**	**6.979.482.709**

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Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2017 (continued)

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan, dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran, dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
15	**Palembang**										
	Lancar/ *Current*	94.444.200	542.094.190	-	48.607.080	-	5.681.881.802	983.593.259	-	78.750.259	7.429.370.790
	Kurang Lancar/ *Substandard*	-	-	-	-	-	17.027.800	67.397.465	-	-	84.425.265
	Diragukan/ *Doubtful*	-	-	-	-	-	48.681.669	170.167.000	-	-	218.848.669
	Macet/ *Loss*	480.101.866	109.951.166	-	-	-	829.123.590	173.361.133	-	-	1.592.537.755
	Sub jumlah/ *Sub total*	**574.546.066**	**652.045.356**	**-**	**48.607.080**	**-**	**6.576.714.861**	**1.394.518.857**	**-**	**78.750.259**	**9.325.182.479**
16	**Pekanbaru**										
	Lancar/ *Current*	262.022.430	315.544.800	-	-	-	2.349.742.038	1.070.333.509	-	15.555.800	4.013.198.577
	Kurang Lancar/ *Substandard*	-	-	-	-	-	-	15.277.500	-	-	15.277.500
	Diragukan/ *Doubtful*	-	-	-	-	-	-	-	-	-	-
	Macet/ *Loss*	1.766.200	70.561.633	-	-	-	467.379.072	35.721.569	-	-	575.428.474
	Sub jumlah/ *Sub total*	**263.788.630**	**386.106.433**	**-**	**-**	**-**	**2.817.121.110**	**1.121.332.578**	**-**	**15.555.800**	**4.603.904.551**

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Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2017 (continued)

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
17	**Semarang**										
	Lancar/ *Current*	785.921.032	685.657.411	-	-	73.333.000	9.375.921.409	4.678.287.616	-	197.638.300	15.796.758.768
	Kurang Lancar/ *Substandard*	-	-	-	-	-	18.889.100	102.460.000	-	1.665.600	123.014.700
	Diragukan/ *Doubtful*	-	162.903	-	-	-	47.494.448	-	-	-	47.657.351
	Macet/ *Loss*	83.511.463	181.870.601	-	-	-	398.468.245	151.443.124	-	-	815.293.433
	Sub jumlah/ *Sub total*	**869.432.495**	**867.690.915**	**-**	**-**	**73.333.000**	**9.840.773.202**	**4.932.190.740**	**-**	**199.303.900**	**16.782.724.252**
18	**Surabaya**										
	Lancar/ *Current*	804.436.636	430.525.800	37.500.600	-	13.542.300	9.034.744.209	2.757.985.067	-	199.277.843	13.278.012.455
	Kurang Lancar/ *Substandard*	48.213.710	-	-	-	-	193.906.601	37.500.000	-	19.444.200	299.064.511
	Diragukan/ *Doubtful*	-	46.256.000	-	-	-	159.058.947	6.251.156	-	-	211.566.103
	Macet/ *Loss*	288.526.100	155.522.900	-	-	-	1.291.957.080	722.102.517	-	37.249.900	2.495.358.497
	Sub jumlah/ *Sub total*	**1.141.176.446**	**632.304.700**	**37.500.600**	**-**	**13.542.300**	**10.679.666.837**	**3.523.838.740**	**-**	**255.971.943**	**16.284.001.566**

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Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2017 (continued)

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
19	**Yogyakarta**										
	Lancar/ *Current*	854.695.187	1.604.063.548	-	-	-	16.324.409.311	9.162.402.386	-	187.500.050	28.133.070.482
	Kurang Lancar/ *Substandard*	29.167.000	59.951.100	-	-	-	196.321.700	111.206.916	-	37.166.600	433.813.316
	Diragukan/ *Doubtful*	-	-	-	-	-	-	65.000.000	-	-	65.000.000
	Macet/ *Loss*	255.392.132	347.586.967	-	-	5.221.600	1.967.045.194	620.671.033	-	-	3.195.916.926
	Sub jumlah/ *Sub total*	**1.139.254.319**	**2.011.601.615**	**-**	**-**	**5.221.600**	**18.487.776.205**	**9.959.280.335**	**-**	**224.666.650**	**31.827.800.724**
	Jumlah/*Total*	**10.107.208.031**	**13.128.802.141**	**122.222.600**	**234.024.380**	**1.141.410.201**	**138.036.980.180**	**98.086.350.346**	**-**	**2.845.106.677**	**263.702.104.556**

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No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas, dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan, dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran, dan Hotel/ *Trading, Restaurant and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
1	**Banda Aceh**										
	Lancar/ *Current*	217.087.000	326.944.200	-	-	125.416.700	4.529.098.427	568.189.552	-	150.416.800	5.917.152.679
	Kurang Lancar/ *Substandard*	-	-	-	-	-	99.022.826	-	-	-	99.022.826
	Diragukan/ *Doubtful*	-	-	-	-	-	550.500	-	-	-	550.500
	Macet/ *Loss*	-	121.031.845	-	-	16.300.000	1.174.840.106	112.730.967	-	5.556.800	1.430.459.718
	Sub jumlah/ *Sub total*	**217.087.000**	**447.976.045**	**-**	**-**	**141.716.700**	**5.803.511.859**	**680.920.519**	**-**	**155.973.600**	**7.447.185.723**
2	**Bandar Lampung**										
	Lancar/ *Current*	301.399.065	23.575.334	-	-	-	1.993.920.074	3.824.854.627	-	87.720.100	6.231.469.200
	Kurang Lancar/ *Substandard*	-	-	-	-	-	62.533.600	200.000.000	-	-	262.533.600
	Diragukan/ *Doubtful*	-	-	-	-	-	26.178.336	12.726.900	-	-	38.905.236
	Macet/ *Loss*	17.925.133	14.609.667	-	-	-	324.540.284	168.365.367	-	-	525.440.451
	Sub jumlah/ *Sub total*	**319.324.198**	**38.185.001**	**-**	**-**	**-**	**2.407.172.294**	**4.205.946.894**	**-**	**87.720.100**	**7.058.348.487**

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Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2016 (continued)

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas, dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan, dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran, dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
3	**Bandung**										
	Lancar/ *Current*	650.107.695	15.277.100	5.555.200	62.500.200	-	4.927.399.656	2.211.613.995	-	14.581.565	7.887.035.411
	Kurang Lancar/ *Substandard*	2.996.500	-	-	-	-	102.409.896	60.550.538	-	19.442.565	185.399.499
	Diragukan/ *Doubtful*	-	-	-	-	-	32.039.026	-	-	-	32.039.026
	Macet/ *Loss*	166.203.900	217.759.468	-	-	-	1.108.159.890	2.230.592.564	-	110.075.000	3.832.790.822
	Sub jumlah/ *Sub total*	**819.308.095**	**233.036.568**	**5.555.200**	**62.500.200**	**-**	**6.170.008.468**	**4.502.757.097**	**-**	**144.099.130**	**11.937.264.758**
4	**Banjarmasin**										
	Lancar/ *Current*	190.388.736	616.513.304	-	-	12.499.700	4.006.807.605	2.037.960.438	-	70.902.300	6.935.072.083
	Kurang Lancar/ *Substandard*	2.084.100	27.777.779	-	-	-	86.551.599	4.341.400	-	-	120.754.878
	Diragukan/ *Doubtful*	-	33.123.523	-	-	-	-	50.000.000	-	-	83.123.523
	Macet/ *Loss*	84.801.900	128.149.667	-	-	-	956.945.408	271.919.271	-	52.294.680	1.494.110.926
	Sub jumlah/ *Sub total*	**277.274.736**	**805.564.273**	**-**	**-**	**12.499.700**	**5.050.304.612**	**2.364.221.109**	**-**	**123.196.980**	**8.633.061.410**

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Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2016 (continued)

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas, dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan, dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran, dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
5	**Denpasar**										
	Lancar/ *Current*	372.716.022	148.292.513	-	-	-	1.638.936.017	876.369.222	-	-	3.036.313.774
	Kurang Lancar/ *Substandard*	-	-	-	-	-	36.861.313	195.965.939	-	-	232.827.252
	Diragukan/ *Doubtful*	-	-	-	-	-	-	-	-	-	-
	Macet/ *Loss*	-	110.697.832	-	-	14.442.800	637.084.349	4.394.174.034	-	-	5.156.399.015
	Sub jumlah/ *Sub total*	**372.716.022**	**258.990.345**	**-**	**-**	**14.442.800**	**2.312.881.679**	**5.466.509.195**	**-**	**-**	**8.425.540.041**
6	**DKI Jakarta 1**										
	Lancar/ *Current*	-	-	33.333.200	-	-	850.521.809	-	-	-	883.855.009
	Kurang Lancar/ *Substandard*	-	-	-	-	-	19.167.100	-	-	-	19.167.100
	Diragukan/ *Doubtful*	-	-	-	-	-	-	-	-	-	-
	Macet/ *Loss*	1.257.201	23.719.233	-	-	-	149.795.332	91.053.900	-	-	265.825.666
	Sub jumlah/ *Sub total*	**1.257.201**	**23.719.233**	**33.333.200**	**-**	**-**	**1.019.484.241**	**91.053.900**	**-**	**-**	**1.168.847.775**

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No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Industries*	Konstruksi/ *Construction*	Listrik, Gas, dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan, dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran, dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
7	**DKI Jakarta 2**										
	Lancar/ *Current*	310.764.772	374.609.890	-	-	-	3.473.348.999	261.300.280	-	86.994.375	4.507.018.316
	Kurang Lancar/ *Substandard*	-	-	-	-	-	102.203.100	80.130.000	-	-	182.333.100
	Diragukan/ *Doubtful*	-	-	-	-	-	25.000.400	-	-	-	25.000.400
	Macet/ *Loss*	7.234.548	185.336.533	-	-	3.434.767	606.666.339	114.761.360	-	6.499.630	923.933.177
	Sub jumlah/ *Sub total*	**317.999.320**	**559.946.423**	**-**	**-**	**3.434.767**	**4.207.218.838**	**456.191.640**	**-**	**93.494.005**	**5.638.284.993**
8	**DKI Jakarta 3**										
	Lancar/ *Current*	94.484.676	44.425.268	-	-	-	1.380.229.326	288.361.337	-	-	1.807.500.607
	Kurang Lancar/ *Substandard*	-	-	-	-	-	-	-	-	-	-
	Diragukan/ *Doubtful*	-	-	-	-	-	-	-	-	-	-
	Macet/ *Loss*	87.105.680	689.898.463	-	-	-	912.657.687	214.060.234	-	-	1.903.722.064
	Sub jumlah/ *Sub total*	**181.590.356**	**734.323.731**	**-**	**-**	**-**	**2.292.887.013**	**502.421.571**	**-**	**-**	**3.711.222.671**

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PARTNERSHIP AND COMMUNITY DEVELOPMENT PROGRAM
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
STATEMENT OF LOAN RECEIVABLES
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Laporan Kualitas Piutang Pinjaman menurut Wilayah dan Sektor Usaha Program Kemitraan Tahun 2016 (lanjutan)

Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2016 (continued)

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas, dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan, dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran, dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
9	**Jayapura**										
	Lancar/ *Current*	79.584.100	16.110.800	-	-	-	1.155.904.445	297.634.500	-	70.833.400	1.620.067.245
	Kurang Lancar/ *Substandard*	-		-	-	-	59.055.600	48.600.000	-	-	107.655.600
	Diragukan/ *Doubtful*	-	2.747.300	-	-	-	-	-	-	-	2.747.300
	Macet/ *Loss*	11.921.933	354.657.634	-	-	49.414.034	1.050.082.529	82.275.100	-	13.744.003	1.562.095.233
	Sub jumlah/ *Sub total*	**91.506.033**	**373.515.734**	**-**	**-**	**49.414.034**	**2.265.042.574**	**428.509.600**	**-**	**84.577.403**	**3.292.565.378**
10	**Makassar**										
	Lancar/ *Current*	772.455.476	389.848.340	-	-	9.582.900	5.006.233.540	1.522.352.700	-	190.973.102	7.891.446.058
	Kurang Lancar/ *Substandard*	18.471.000	30.555.400	-	-	-	179.043.788	-	-	-	228.070.188
	Diragukan/ *Doubtful*	20.706.000	-	-	-	-	67.632.000	33.761.100	-	-	122.099.100
	Macet/ *Loss*	66.202.067	237.232.408	-	-	-	899.099.925	756.174.462	-	15.701.699	1.974.410.561
	Sub jumlah/ *Sub total*	**877.834.543**	**657.636.148**	**-**	**-**	**9.582.900**	**6.152.009.253**	**2.312.288.262**	**-**	**206.674.801**	**10.216.025.907**

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PROGRAM KEMITRAAN DAN BINA LINGKUNGAN
PT BANK RAKYAT INDONESIA (PERSERO) Tbk
LAPORAN KUALITAS PIUTANG PINJAMAN
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Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2016 (continued)

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas, dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan, dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran, dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
11	**Malang**										
	Lancar/ *Current*	263.171.773	9.028.800	-	-	144.694.200	3.204.387.256	1.936.216.286	-	41.770.900	5.599.269.215
	Kurang Lancar/ *Substandard*	5.000.000	-	-	-	-	17.765.500	143.491.276	-	-	166.256.776
	Diragukan/ *Doubtful*	-	-	-	-	-	6.785.600	378.181.386	-	-	384.966.986
	Macet/ *Loss*	5.753.233	26.564.750	-	-	10.000.000	634.138.666	711.196.817	-	-	1.387.653.466
	Sub jumlah/ *Sub total*	**273.925.006**	**35.593.550**	**-**	**-**	**154.694.200**	**3.863.077.022**	**3.169.085.765**	**-**	**41.770.900**	**7.538.146.443**
12	**Manado**										
	Lancar/ *Current*	131.944.500	123.517.556	-	-	12.499.987	979.650.630	899.832.600	-	73.750.000	2.221.195.273
	Kurang Lancar/ *Substandard*	-	21.656.000	-	-	-	176.318.100	138.687.680	-	-	336.661.780
	Diragukan/ *Doubtful*	29.921.167	-	-	-	-	191.437.712	7.000.000	-	-	228.358.879
	Macet/ *Loss*	164.663.038	307.416.300	-	-	-	762.812.852	373.927.400	-	21.083.900	1.629.903.490
	Sub jumlah/ *Sub total*	**326.528.705**	**452.589.856**	**-**	**-**	**12.499.987**	**2.110.219.294**	**1.419.447.680**	**-**	**94.833.900**	**4.416.119.422**

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Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2016 (continued)

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan, dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran, dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
13	**Medan**										
	Lancar/ *Current*	139.026.400	15.000.000	-	-	2.915.700	1.155.586.624	223.183.200	-	60.554.800	1.596.266.724
	Kurang Lancar/ *Substandard*	-	-	-	-	-	35.000.100	22.917.100	-	-	57.917.200
	Diragukan/ *Doubtful*	-	-	-	-	-	-	-	-	-	-
	Macet/ *Loss*	107.477.222	117.768.867	-	-	-	396.212.044	252.132.056	-	146.727.866	1.020.318.055
	Sub jumlah/ *Sub total*	**246.503.622**	**132.768.867**	**-**	**-**	**2.915.700**	**1.586.798.768**	**498.232.356**	**-**	**207.282.666**	**2.674.501.979**
14	**Padang**										
	Lancar/ *Current*	484.791.900	95.679.800	-	-	-	2.887.340.350	341.035.192	-	66.666.400	3.875.513.642
	Kurang Lancar/ *Substandard*	44.722.500	-	-	-	-	140.941.233	-	-	-	185.663.733
	Diragukan/ *Doubtful*	-	27.777.600	-	-	-	18.720.997	-	-	-	46.498.597
	Macet/ *Loss*	10.791.832	27.904.267	-	-	-	419.322.744	564.061.564	-	-	1.022.080.407
	Sub jumlah/ *Sub total*	**540.306.232**	**151.361.667**	**-**	**-**	**-**	**3.466.325.324**	**905.096.756**	**-**	**66.666.400**	**5.129.756.379**

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Laporan Kualitas Piutang Pinjaman menurut Wilayah dan Sektor Usaha Program Kemitraan Tahun 2016 (lanjutan)

Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2016 (continued)

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan, dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran, dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
15	**Palembang**										
	Lancar/ *Current*	114.722.200	75.773.468	-	-	-	2.471.668.392	829.099.986	23.333.600	22.500.000	3.537.097.646
	Kurang Lancar/ *Substandard*	-	-	-	-	-	80.568.600	108.666.000	-	-	189.234.600
	Diragukan/ *Doubtful*	11.752.000	-	-	-	-	56.456.300	34.043.300	-	-	102.251.600
	Macet/ *Loss*	480.101.866	121.429.299	-	-	-	755.587.390	153.130.433	-	-	1.510.248.988
	Sub jumlah/ *Sub total*	**606.576.066**	**197.202.767**	**-**	**-**	**-**	**3.364.280.682**	**1.124.939.719**	**23.333.600**	**22.500.000**	**5.338.832.834**
16	**Pekanbaru**										
	Lancar/ *Current*	156.882.005	171.527.700	-	-	-	2.155.331.536	662.245.930	-	28.889.000	3.174.876.171
	Kurang Lancar/ *Substandard*	-	-	-	-	-	41.666.600	31.625.000	-	-	73.291.600
	Diragukan/ *Doubtful*	-	-	-	-	-	-	-	-	-	-
	Macet/ *Loss*	1.766.200	70.561.633	-	-	-	402.927.570	34.312.500	-	-	509.567.903
	Sub jumlah/ *Sub total*	**158.648.205**	**242.089.333**	**-**	**-**	**-**	**2.599.925.706**	**728.183.430**	**-**	**28.889.000**	**3.757.735.674**

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Laporan Kualitas Piutang Pinjaman menurut Wilayah dan Sektor Usaha Program Kemitraan Tahun 2016 (lanjutan)

Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2016 (continued)

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
17	**Semarang**										
	Lancar/ *Current*	377.284.318	118.888.687	-	-	-	3.391.992.953	1.855.201.648	-	73.471.200	5.816.838.806
	Kurang Lancar/ *Substandard*	-	11.943.500	-	-	-	10.617.100	101.725.000	-	-	124.285.600
	Diragukan/ *Doubtful*	-	-	-	-	-	-	47.500.000	-	-	47.500.000
	Macet/ *Loss*	100.888.485	203.003.001	-	-	-	456.632.164	100.493.124	-	-	861.016.774
	Sub jumlah/ *Sub total*	**478.172.803**	**333.835.188**	**-**	**-**	**-**	**3.859.242.217**	**2.104.919.772**	**-**	**73.471.200**	**6.849.641.180**
18	**Surabaya**										
	Lancar/ *Current*	660.273.765	247.842.800	60.416.900	-	46.041.900	5.158.612.151	1.799.503.267	-	217.647.465	8.190.338.248
	Kurang Lancar/ *Substandard*	-	97.668.200	-	-	-	430.570.175	252.400.161	-	33.341.265	813.979.801
	Diragukan/ *Doubtful*	-	5.667.300	-	-	-	69.424.831	42.905.100	-	-	117.997.231
	Macet/ *Loss*	288.526.100	70.073.000	-	-	-	832.112.805	527.488.473	-	37.249.900	1.755.450.278
	Sub jumlah/ *Sub total*	**948.799.865**	**421.251.300**	**60.416.900**	**-**	**46.041.900**	**6.490.719.962**	**2.622.297.001**	**-**	**288.238.630**	**10.877.765.558**

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Statement of Loan Receivables Partnership Program's Collectibility Classified by Regional and Economic Sector Year 2016 (continued)

No.	Kantor Wilayah/ *Regional Office*	Industri Pengolahan/ *Processing Industries*	Jasa Lainnya/ *Other Services*	Konstruksi/ *Construction*	Listrik, Gas dan Air/ *Electricity, Gas and Water*	Pengangkutan, Pergudangan dan Komunikasi/ *Transportation, Warehousing and Communications*	Perdagangan, Restoran dan Hotel/ *Trading, Restaurants and Hotels*	Pertanian/ *Agriculture*	Pertambangan/ *Mining*	Sosial Masyarakat/ *Community Services*	Jumlah/ *Total*
19	**Yogyakarta**										
	Lancar/ *Current*	434.973.047	519.543.233	-	-	-	6.179.923.763	2.793.062.669	-	93.332.800	10.020.835.512
	Kurang Lancar/ *Substandard*	-	82.045.400	-	-	-	62.361.100	-	-	-	144.406.500
	Diragukan/ *Doubtful*	-	-	-	-	-	14.120.000	-	-	-	14.120.000
	Macet/ *Loss*	213.723.832	678.067.089	-	-	5.221.600	2.130.058.478	2.050.241.061	-	-	5.077.312.060
	Sub jumlah/ *Sub total*	**648.696.879**	**1.279.655.722**	**-**	**-**	**5.221.600**	**8.386.463.341**	**4.843.303.730**	**-**	**93.332.800**	**15.256.674.072**
	Jumlah/*Total*	**7.704.054.887**	**7.379.241.751**	**99.305.300**	**62.500.200**	**452.464.288**	**73.407.573.147**	**38.426.325.996**	**23.333.600**	**1.812.721.515**	**129.367.520.684**