

Risk Management

2013's challenging economic environment provided the Bank with further opportunity to test the reliability and the effectiveness of the risk management systems and policies

BCA focuses on a comprehensive risk management system to effectively manage the various risks faced by the Bank. The policies, principles and procedures that form effective risk management strategies are constantly being reviewed and refined in line with the increasing complexity of the Bank's businesses.

The Bank has implemented an integrated risk management framework that is set out in the Risk Management Policy. This framework is used as a means for setting strategies, organization structure, policies and guidance, as well as establishing risk management infrastructure to ensure that all risks faced by the Bank can be identified, measured, controlled, mitigated and reported accordingly.

2013's challenging economic environment provided the Bank with further opportunity to test the reliability and the effectiveness of these systems and policies.

In the midst of a slowing rate of economic growth, the Bank closed 2013 with non performing loans (NPL) representing

0.4% of the Bank's total lending, considerably lower than the NPL ratio of the banking industry as a whole, and well below the 5% threshold set by Bank Indonesia. BCA has recorded 10 years of strong loan growth with the NPL ratio remaining at very low levels. BCA additionally maintained a comfortable reserves to non performing loans ratio of 408.7% in 2013.

Besides attention to asset quality, BCA conducts its business with close monitoring of liquidity and capital. BCA maintained an ample liquidity position with secondary reserves of Rp 56.8 trillion or 13.9% of total third party funds by the end of 2013. Internally, BCA defines placements in short-term instruments with risk-free or low-risk characteristics as the Bank's secondary reserves.

Liquidity in US Dollars was also well-maintained in line with the imposed maximum cap of USD lending, equivalent to a Loan to Deposit ratio for USD of 47.7% at year end 2013. BCA's net open position stood at 0.2% of capital at the end of 2013, well below Bank Indonesia's threshold of

20%, mitigating the risk of exchange rate fluctuation.

BCA's capital reserves are considered sufficient to cover possible portfolio losses based on various stress test models. The Capital Adequacy Ratio (CAR) taking into account credit risk, operation risk and market risk, was recorded at a solid 15.7% at the end of 2013.

Risk Management Focus in 2013

In an uncertain environment, marked by economic slowdown, higher inflation and exchange rate volatility, BCA reviewed and strengthened risk management control on Liquidity Risk, Credit Risk, Foreign Exchange Risk and Operational Risk.



In the first quarter of 2013, BCA recognized that there were indications of tighter liquidity in the banking industry. In response, the Bank adopted proactive measures to address the potential liquidity concerns by raising time deposits rates starting second quarter of 2013.

This anticipatory strategy proved to be beneficial as the Bank continued to attract funds even with increasing competition for funding and rising deposit interest rates in 2013. Stable funding and a strong liquidity position are of high importance to BCA, and with these strategic moves, BCA maintained a solid position regarding overall third party funds.

At the same time, BCA began raising interest rate for lending and tightened lending standards. As part of this process, certain parameters for credit risk rating and scoring were revised and limits for loan exposure to specific industries and loan segments were tightened to proactively manage potential credit risk. In the second semester of 2013 BCA took a more selective approach to lending, choosing to be more prudent in granting credit approvals in part by prioritizing existing BCA customers. By supporting existing customers and standing beside them throughout the uncertain economic conditions, the Bank ensured that strong relationships with its loyal customers were maintained while minimizing credit risks.

The Bank's risk management teams diligently applied the Bank's early warning systems when evaluating credit quality so that preventative action could be taken against foreseeable problems. BCA's strong foundation of strict guidelines and standards was expanded to include assignment of specific branch officers to monitor and maintain NPL ratio at low levels.

In light of the USD – Rupiah exchange rate fluctuations in 2013, the Bank continued to be disciplined in managing net foreign currency exposure as well as reiterating BCA's long held

policy of lending USD only to business clients who generate earnings in US Dollars.

As part of BCA's long-term risk management strategy, the completion of the Disaster Recovery Centre in Surabaya represents a major step in improving operational risk management. As a transaction bank, BCA very well understands the importance of consistency and security in always being online. Effective operational risk management and reliable information technology systems are key to BCA's position as Indonesia's leading transactional bank.

BCA recorded a risk composite score of "low to moderate" for its "low to moderate" inherent risk score and "satisfactory" risk management implementation quality. This composite risk score was achieved through effective and efficient risk management process in all of the Bank's activities.

RISK MANAGEMENT DISCLOSURE

Following is the Bank's disclosure of the implementation of risk management principles and bank wide risk exposure, including on bank capital, in accordance with Bank Indonesia Circular Letter No. 14/35/DPNP dated December 10, 2012, on the Annual Reports of Commercial Banks and Specified Annual Reporting Required by Bank Indonesia.

I. Implementation of BCA Risk Management

Guidelines for the implementation of Bank wide risk management are based on Bank Indonesia Regulations (PBI) No. 5/8/PBI/2003 as amended by PBI No. 11/25/PBI/2009. BCA has implemented an integrated risk management framework (enterprise-wide risk management) to manage the eight types of inherent risks faced by banks as defined by Bank Indonesia. The integrated framework is supported by the four pillars

of risk management implementation, comprising: 1) Active supervision by the Board of Commissioners and the Board of Directors; 2) Adequacy of risk management policies and procedures, and determination of risk management limits; 3) Adequacy of risk identification, measurement, monitoring and mitigation processes as well as the risk management information system; and 4) Comprehensive internal control systems.

I.A. Active Supervision by the Board of Commissioners and the Board of Directors

1. Bank Indonesia defines the duties and responsibilities of the Board of Commissioners in risk management as:
 - Approving those policies that require the approval of the Board of Commissioners.
 - Evaluating the implementation of risk management policies and risk management strategies.
 - Evaluating the accountability of the Board of Directors in the implementation of risk management policies and procedures, among others, by reviewing regular reports from the Board of Directors; requesting clarification from the Board of Directors and providing guidance on improvements to the implementation of risk management policies if there are any deviations on policies.
 - Approving those transactions that require the approval of the Board of Commissioners.
2. In performing the task of risk management, the Board of Directors has clear duties and responsibilities, including the following:
 - Evaluating and approving policies and methodologies used for the assessment of various types of risks faced by the Bank.
 - Periodically monitoring the development of the Bank's risk profile and the implementation of Management Information Systems (MIS).
 - Setting human resources requirements and establishing a clear organizational structure, particularly in regards to risk management authority levels and clear definitions of duties and responsibilities including procedures for review and oversight of risk.
 - Conducting routine risk management training programs to be followed by all officials/employees of the Bank in order to improve the quality and skills of human resources in the field of risk management.
 - Requiring all employees/officials to follow Risk Management Certification programs in accordance with their respective positions.
3. Active supervision by the Board of Commissioners and the Board of Directors (Management) includes the following mechanisms:
 - Supervision by the Board of Commissioners is conducted in accordance with their duties and responsibilities as stipulated in the Articles of Association and relevant regulations.
 - The Audit Committee, the Risk Oversight Committee and the Remuneration and Nomination Committee assist in the supervisory duties of the Board of Commissioners.

- a. **Audit Committee**, established to ensure the implementation of internal control systems, financial reporting processes and effective corporate governance.
 - b. **Risk Oversight Committee**, established to ensure that the risk management framework provides adequate protection against risks faced by the Bank.
 - c. **Remuneration and Nomination Committee**, established to provide recommendations to the Board of Commissioners on remuneration policies as well as nomination systems and procedures for selection and/or replacement of members of the Board of Commissioners and the Board of Directors.
- The Board of Commissioners maintains constructive communications with the Board of Directors.
 - The Board of Commissioners actively provides recommendations to the Board of Directors in determining strategic actions that need to be implemented.
 - Directors actively engage in discussions, provide input and monitor the internal and external factors that directly or indirectly affect the Bank's business strategy.

I.B. Adequacy of Risk Management Policies and Procedures, and Determination of Risk Management Limits

1. BCA's organization structure is designed to support the implementation of strong risk management and internal control, including the Internal Audit Division, Risk Management Unit, Compliance Unit and Risk Management Committees.
2. BCA risk management policies detailed in both the Bank Business Plan and the Annual Budget & Work Plan is in accordance with the vision, mission, business strategy, capital adequacy, human resources competencies and risk appetite of the Bank. This policy is reviewed regularly and adjusted to suit both internal and external developments.
3. In conducting its business activities, the Bank has developed a Bank Business Plan that discusses BCA's overall strategy, including business direction, which has been determined with consideration to the impact on capital, particularly among others, in relation to capital projections and the Capital Adequacy Ratio (CAR).

I.C. Adequacy of Risk Identification, Measurement, Monitoring and Mitigation Processes as well as the Risk Management Information Systems

1. BCA's lending procedures and other operational procedures are clearly set forth in the Operating Manuals, Job Guidance, and Board of Director Decision Letters and Circulars.
2. Risk exposure is monitored regularly by the Risk Management Unit (SKMR) through evaluating actual risk against set risk limits.

3. Reports on risk trends — including timely and accurate Risk Profile Reports, Credit Portfolio Reports and Business Plan Progress Reports— are submitted to the Board of Directors on a regular basis.

I.D. Comprehensive Internal Control Systems

1. BCA's internal control system policy comprises five components:
 - Supervision by Management and a development of a culture of risk control.
 - Risk identification and assessment.
 - Risk control activities and segregation of duties.
 - Accounting, information, and communication systems.
 - Monitoring and corrective actions against deviations from policy.
2. BCA has the following in place:
 - Business continuity plan and disaster recovery plan, to speed up the recovery process in the event of a disaster.
 - Backup systems to prevent high-risk business failure.
3. All operational activities are based on the standards set forth in the job guidance policies, a detailed internal control system. Effectiveness of internal control is reviewed regularly by the Internal Control Unit in branches, regional offices and headquarters as well as by the Internal Audit Division.
4. All Management and employees of the Bank have a role and responsibility in improving the quality and implementation of the Bank's internal control systems.

II. BCA Capital

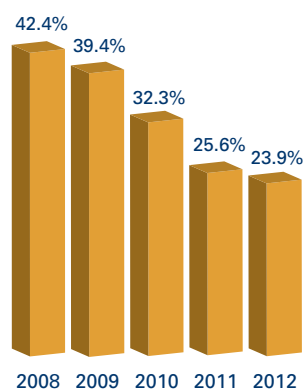
BCA's Capital Management is aligned with the Bank's business plan whereby BCA aims to achieve sustainable credit growth, conduct capital expenditures necessary to support business activities as well as develop new businesses for future growth while maintaining a healthy capital position.

In 2013, the need for capital was fulfilled through organic capital growth driven by solid profitability and a dividend distribution policy balanced with a target level for capital. BCA prioritizes quality business growth in order to achieve healthy profitability and maintain operational efficiency.

Organic capital growth and dividend policy

Over the past five years, BCA has posted a solid net profit growth of 19.8% CAGR. BCA has revised the Bank's dividend payout ratio gradually over this period to strengthen its capital position, especially in support lending activities and the development of new lines of business. The most recent dividend payout ratio stands at 23.9%, paid from the net profit of 2012 and paid through an interim dividend of Rp 43.5,- in 2012 and a final dividend of Rp 71,- in 2013.

Dividend Payout Ratio



BCA determines the appropriate dividend payout ratio yearly to ensure the retained earnings can fund a capital base deemed acceptable to support growth targets and risk management. The ratio takes into consideration ongoing business developments, particularly in lending, and sound capital base targets.

Sale of treasury shares

On February 7 2013, BCA successfully sold treasury shares, amounting to 198,781,000 shares at a price of Rp 9,900, receiving gross proceeds of Rp 2.0 trillion. BCA previously sold treasury shares, amounting to 90,986,000 shares in August 2012 at a price of Rp 7,700, earning gross proceeds of Rp 700.6 billion. The sale of these shares increased the capital base and had a positive impact on BCA's CAR. BCA is not currently holding any treasury share.

Capital requirement of BCA subsidiaries

Current capital requirements of BCA subsidiaries are relatively small compared to BCA's capital. Subsidiary businesses are projected to grow gradually, allowing the Bank to monitor risk regularly and meet any increased capital requirement for the subsidiaries.

In 2013, BCA provided capital injection to its subsidiaries, including Rp 82.5 billion to BCA Sekuritas.

Capital structure policy

Based on Bank Indonesia Regulation No. 15/12/PBI/2013 dated 12 December 2013, Bank Indonesia has adjusted the calculation of CAR. BCA's policy is to maintain a capital structure and CAR at a level adequate to anticipate major risks that can occur in managing the Bank such as credit risk, market risk and operational risk including other risks.

BCA's capital position

At the end of December 2013, CAR was recorded at 15.7% (non consolidated), while consolidated CAR was recorded at 16.0%.

Non consolidated core capital at the end of 2013 stood at Rp 52.9 trillion, representing 94.1% of the Bank's total capital, while non consolidated supplementary capital stood at Rp 3.3 trillion or 5.9% of total capital. The consolidated core capital at the end of 2013 reached Rp 54.7 trillion with the supplementary capital recorded at Rp 3.9 trillion.

Disclosure of quantitative information regarding the Bank's capital structure, both consolidated and bank only can be seen in the audited consolidated financial statements, note No. 39.

III. Disclosure of Risk Exposures and Implementation of Risk Management

Following is a summary of the risk exposures faced by BCA in conducting business and the risk management framework designed to mitigate those risks.

III.A. Disclosure of Credit Risk Exposures and Credit Risk Management

Organization of credit risk management

BCA has established a highly structured credit risk management process in order to support sound lending principles with strong internal control:

1. **The Board of Commissioners** approves the Bank's credit plan and monitors its realization; approves the Bank's Basic Credit Policy and seeks explanation from the Board of Directors if there are any deviations from established credit policy.
2. **The Board of Directors** is responsible for the preparation of the Bank's credit

plan and formulation of the Bank's credit policy; ensures the Bank's compliance with laws and regulations relevant to the field of credit and credit policy; reports to the Board of Commissioners on matters such as the realization of the credit plan, irregularities in loan disbursement, loan portfolio quality and credit in the special mention category or in non performing loans status.

3. **Chief Risk Officer**, a member of the BCA Board of Directors: has signing authority for credit related to the feasibility of credit applications and suitability of the credit within the overall risk appetite.
4. **Executive Vice President Credit Risk Analysis** evaluates and makes decisions on loan applications; determines limitations of businesses' cooperation with the Bank in accordance with his authority; ensures lending follows credit risk management policies and sound credit administration procedures.
5. **Working Units (Business Units and Credit Risk Analysis Unit)** who perform functions related to credit risk management, are involved in risk control and are responsible for the management of credit risk.

The Bank has dedicated committees that assist the Board of Directors in the lending process as follows:

1. **Credit Policy Committee**, has the principal function of assisting the Board of Directors in formulating credit policies, especially with regard to the principle of prudence in lending; monitors and evaluates the implementation of the credit policy; monitors and regularly reviews the progress and condition of the credit portfolio; provides advice and suggests actions for improvement based on the results of the Committee's evaluations.
2. **Credit Committee**, has the principal function of providing guidance when a more in-depth credit analysis is needed;

provides decisions or recommendations on drafts of credit decisions regarding large debtors, specific industries or special requests from the Board of Directors; coordinates with the Asset & Liability Committee (ALCO) in relation to the funding aspects of credit and corporate credit interest rate adjustments.

3. **Risk Management Committee**, has the main function of developing policies, strategies and guidelines for risk management implementation; determines matters related to business decisions that are considered irregular; enhances the implementation of risk management based on the evaluation and implementation of an effective risk management system.

Risk management strategies for activities with significant credit risk exposure

BCA formulates risk management strategies in accordance with the overall Bank business strategy and in accordance with risk appetite and risk tolerance. Risk management strategy is structured to ensure that BCA's risk exposure is managed carefully in accordance with credit policy, the Bank's internal procedures, official rules and regulations, and other applicable regulations.

Structured risk management strategies are based on the following general principles:

- Risk management strategies should be long-term oriented to ensure sustainability of the business by considering economic conditions and cycles,
- A comprehensive risk management strategy should control and manage the risks of the Bank and its subsidiaries, and
- Expected capital adequacy should be achievable with the allocation of adequate resources.

Risk management strategies are prepared in consideration of the following factors:

- Economic and business developments and the possible impact on risks faced by BCA.
- Organization of BCA, including the adequacy of human resources and supporting infrastructure.
- The financial condition of the Bank, including the ability to generate earnings and the Bank's ability to manage the risks arising from both external and internal changes.
- The composition and diversification of the Bank's portfolio.

Credit concentration risk management policy

Portfolio management manages credit risk by determining concentration risk limits for, among others, industry sectors, foreign exchange, and certain types of credit as well as both individual and business group exposures. To benefit from improvements in the rating database, technology, and human resources and to meet changes in the levels of complexity, the market and regulations, the Bank's portfolio management actively works to optimize the allocation of the Bank's capital to achieve an acceptable risk level/risk appetite and risk tolerance.

Credit risk measurement and control

The Bank measures credit risk using Basel II based guidelines in accordance with the Bank Indonesia Circular Letter No. 13/6/DPNP regarding Guidelines for Calculation of Risk Weighted Assets by using the Standard Approach which specifies that Indonesian banks use the Basel II standardized approach for measuring credit risk. For internal purposes, the Bank uses an internal ratings scorecard as a tool to assist with the credit decision process.

Credit risk management is executed through the establishment of an independent rating system for effective implementation of credit risk management processes, comprising:

- Evaluation of the credit administration process;
- Accuracy assessment of the implementation of internal risk ratings and the use of other monitoring tools, and
- Performance effectiveness of work units or officers that monitor individual credit quality.

The Bank exercises early detection to identify non performing or potentially problematic loans and makes every effort to address such issues as soon as possible. The Bank is proactive in managing the Non Performing Loans (NPL) portfolio.

Loans and receivables that are overdue and impaired

Past due loans and receivables are defined as any loan or receivable that is more than 90 days overdue for payment of either principal and/or interest. Impaired loans and receivables are those financial assets of significant individual value that have objective evidence of impairment occurring after the initial recognition of the financial asset.

Disclosure of the Bank's net receivables - Bank only and consolidated - can be seen in Table 2.1.a and b; Table 2.2.a and b; Table 2.3.a and b.

Approach used for the formation of allowances for impairment

In anticipating possible impairment arising from BCA's financial assets, it is necessary to establish Allowances for Impairment Losses. The reserve (allowance for impairment losses) is adjusted on the basis of impairment under the implementation of Statement of Financial Accounting Standards (SFAS) No. 50/55.

Impairment evaluation is performed individually and collectively. The approach to calculating individual impairment takes the difference between the cash value of the estimated discounted cash flows based on the Effective Interest Rate (EIR) and the amortized cost as of the impairment date. Collective impairment is calculated statistically using the following statistical parameters:

- a. Probability of Default (PD) is the debtor's probability of failure to meet obligations, which is measured based on Migration Analysis and Roll Rates reviews.
- b. Loss Given Default (LGD) is the level of losses resulting from the failure of the debtor to meet obligations. To get a reasonable percentage of LGD, it is necessary to analyze historical loss data.

Disclosure of movement allowance for impairment losses - Bank only and consolidated - can be seen in Table 2.4.a and b; Table 2.5.a and b; Table 2.6.a and b.

Standardized approach to the application of credit risk management

In calculating Risk Weighted Assets (RWA) for credit risk, the Bank refers to Bank Indonesia Circular Letter No. 13/6/DPNP regarding Guidelines for Calculation of Risk Weighted Assets by using the Basel II standardized approach for credit risk. RWA is generally calculated based on the ratings issued by rating agencies recognized by Bank Indonesia as stipulated in Bank Indonesia Circular Letter No. 13/31/DPNP regarding Rating Agencies and Ratings recognized by Bank Indonesia.

The use of ratings in the calculation of RWA credit risk is only used for claims on Governments of Other Countries, Public Sector Entities, Multilateral Development Banks and particular International Institutions, Banks and Corporates.

Disclosure of net receivables based on portfolio type and scale of rating - Bank only and consolidated - is presented in Table 3.1.a and b.

Counterparty credit risk arises from Over The Counter (OTC) derivative transactions and repo/reverse repo transactions, both on the trading book and the banking book.

Disclosure of counterparty credit risk: derivatives and reverse repo transactions can be seen in Table 3.2.a-c.

Credit risk mitigation

The main types of collateral received to mitigate credit risk are solid collateral defined as cash or land and buildings. These types of collateral have relatively high liquidity value and/or can be legally attached so that the Bank is able to liquidate collateral immediately on the debtor's/debtor group's loan becoming delinquent.

Collateral assessment is performed by an independent appraiser, except in certain remote areas where an independent appraiser is not available, in which case collateral appraisal is conducted by internal appraisal staff who are not involved in processing the credit. To exert control over the physical collateral pledged by a debtor to BCA, collateral site visits are performed regularly by an external party. In locations where no external assessor is available, an internal account officer will conduct the visit.

When processing credit, the main guarantors/warrant providers are also analyzed, and credit worthiness is determined by applying the Four-eyes Principle, separating the marketing from the credit risk responsibilities at the Bank.

Credit mitigation techniques focus on strong collateral coverage. In addition, to mitigate credit risk, BCA's loan portfolio is well-diversified in terms of credit category and industrial and economic sectors.

Disclosure of net receivables - Bank only and consolidated - by risk weight after calculation of credit risk mitigation impact is presented in Table 4.1.a and b.

Disclosure of net receivables and credit risk mitigation techniques - Bank only and consolidated - is presented in Table 4.2.a and b.

Calculation of RWA for credit risk using the standard method - Bank only - is presented in Table 6.1.1, 6.1.2, 6.1.3 and 6.1.7.

Calculation of RWA for credit risk using the standard method - consolidated - is presented in Table 6.2.1, 6.2.2, 6.2.3, 6.2.6 and 6.2.7.

III.B. Disclosure of Market Risk Exposures and Market Risk Management

Organization of market risk management

The Board of Commissioners and the Board of Directors are responsible for ensuring that the implementation of risk management regarding exchange rates and interest rates is in line with the Bank's strategic direction, scale, business characteristics and the Bank's exchange rate and interest rate risk profiles. This includes ensuring the integration of exchange rate and interest rate risk management with other risks that may impact the Bank's risk position.

The Board of Directors delegates its authority and responsibility to the parties listed below.

Party	Authority and Responsibilities
ALCO	Determines policies and strategies regarding foreign exchange rate and interest rate risks.
Risk Management Unit	Supports ALCO in monitoring and measuring foreign exchange rate and interest rate risks.
Treasury Division	Manages the Bank's overall operations in foreign currency transactions, and interest rates on the trading book: <ul style="list-style-type: none"> - Responsible for maintaining foreign currency Net Open Position (NOP) and interest rate risk on the trading book and ensuring the Bank's compliance with Bank Indonesia regulations regarding NOP. - Responsible for managing trading marketable securities and foreign currency transactions in line with customer needs and/or income considerations.
Regional Offices and Branches	Responsible for managing foreign currency transactions in the respective regional offices/branches in accordance with predetermined limits. All regional/branch foreign currency transactions shall be covered by the Treasury Division. Limits for each region/branch are determined in accordance with operational needs.

Calculation for BCA's capital requirements for market risk is done using the standardized method as stipulated by Bank Indonesia.

Trading book and banking book portfolio management

Management of portfolios exposed to interest rate risk (on the trading book) and to foreign exchange risk is conducted by setting and monitoring the use of Nominal Limits (Net Open Position), Value at Risk Limits, Stress Loss Limits and Stop Loss Limits.

The valuation method is based on close-out prices or market price quotations from independent sources, among others :

- Exchange Prices.
- Dealer screen prices.
- The most conservative quotations given by at least two (2) brokers and/or market makers.
- Where market prices are not available from independent sources, the pricing is done by setting a price based on established yield curve building principles.

Market risk measurement

For the purposes of monitoring market risk (exchange rate and interest rate risk), measurements are taken on a daily basis in the form of Value at Risk based on a full historical valuation method using 250 days data at a 99% confidence level.

For the calculation of minimum Capital Adequacy Ratio (CAR), market risk is calculated based on the Basel II standardized method as adopted by Bank Indonesia.

Disclosure of market risk – Bank only and consolidated – using the standardized method can be seen in Table 7.1.

Disclosure of market risk – Bank only – using the internal method (Value at Risk) can be seen in Table 7.2.a.

Scope of trading and banking portfolios accounted for by Capital Adequacy Ratio

Following is the portfolio coverage included in the CAR calculations:

- Exchange rate risk, considers the trading book and banking book. Exchange rate risk can arise from foreign currency transactions (Today (TOD), Tomorrow (TOM), SPOT, Forward and SWAP).
- Interest rate risk, takes into account the trading book. Interest rate risk can arise from securities transactions, as well as Forward and SWAP transaction.
- Equity risk (for subsidiaries), takes into account the trading book. Equity risk can arise from equity trading transactions, which are performed by subsidiaries.

Anticipation of market risk on foreign currency transactions

In order to anticipate market risk in transactions associated with exchange rate and interest rate risks, policies are established through control measures of market risk limits such as Value at Risk, Nominal, Stress Loss and Stop Loss Limit, as well as stress tests. For new products, the Bank will conduct assessments to identify and to mitigate market risk.

III.C. Disclosure of Operational Risk Exposures and Operational Risk Management

Organization of operational risk management

Bankwide Operational Risk Management is undertaken through:

1. **The Board of Commissioners and the Board of Directors** ensure adequate risk management policies according to the characteristics, complexity and risk profile of the Bank as well as a good understanding of the type and level of risk inherent in the business activities of the Bank.

2. **The Risk Management Committee** ensures that the risk management framework provides adequate protection against risks faced by the Bank.
3. **The Risk Management Unit (SKMR)** ensures that the risks faced by the Bank are identified, measured, monitored, controlled and reported correctly through the application of an appropriate risk management framework; provides input to the Board of Directors on the development of policies, strategies and the risk management framework.
4. **The Enterprise Security Work Unit** protects and secures information and the physical assets of the Bank; develops the Bank's ability to deal with emergency situations that threaten the business as an ongoing concern; ensures that the application of information technology governance is in line with the Bank's policy.
5. **The Internal Audit Division** assures that business risks are managed properly and evaluates the adequacy and effectiveness of risk management and internal control.
6. **Operation Strategy and Development Division** assists SKMR in the implementation of operational risk management programs; provides support to all work units in implementing SKMR programs.
7. **The Work Units (business units and support units)** are risk owners responsible for risk management in daily operations; issues reports and operational risk events to SKMR.

Measurement and identification of operational risks

Implemented in 2002, BCA applies a Risk Self-Assessment (RSA) methodology to identify and quantify operational risk across all work units in the Bank. A main function of RSA is to socialize a risk culture and increase risk awareness; a main requirement in risk

management. Developing a stronger risk culture is expected to improve the risk control culture amongst all employees in performing their daily activities and subsequently reduce overall risk.

The RSA methodology is further refined into a Risk and Control Self-Assessment (RCSA) model which has been implemented in all branches and head office units that have been assessed with significant operational risks. In the RCSA methodology, branches and the head office conduct a process of identification and measurement of operational risks inherent to their respective work units and, based on this process, the work unit determines the risk mitigation measures required to monitor, control, and minimize the risk. These are then reviewed and approved by the Risk Management Unit.

In addition to RCSA, the Bank has implemented a Loss Event Database (LED) and Key Risk Indicators (KRI) identification system. KRI is a method used to provide an early warning signal should the possibility of increased operational risk within a work unit arise. Every regional office and branch has implemented KRI.

LED is designed to assist in recording and analyzing cases or events that could lead to a loss so that corrective action can be taken and similar cases can be prevented from occurring in the future. The ultimate purpose of the LED is to minimize the risk of operational losses. The LED is also a means of operational loss risk data collection used by the Bank to determine the allocation of capital charges and for continuous monitoring of events that could lead to further operational losses. LED is currently implemented in all regional offices, branches and the head office.

The application of RCSA, LED and KRI are supported by the application of the Operation

Risk Management Information System (ORMIS); all branches and head office units now use ORMIS when implementing RCSA, LED and KRI.

Operational Risk Mitigation

To mitigate operational risk, the Bank utilizes the following:

- Policies, procedures and limits to monitor, measure and mitigate operational risks.
- Up-to-date policies and procedures in accordance with organizational development and in line with changes in legislation and regulations.
- Integrated and comprehensive Business Continuity Management (BCM) plans to ensure operational continuity in running the business and serving customers.
- Internal control system, which in practice applies the segregation of duties principle (four eyes principle) and operates on a rotation system to avoid potential self-dealing and concealment of documentation or possible fraudulent transactions.

Disclosure of quantitative operational risk - Bank only and consolidated - can be seen in Tables 8.1.a and b.

III.D. Disclosure of Liquidity Risk Exposures and Liquidity Risk Management

Organization of liquidity risk management

The Board of Commissioners and the Board of Directors are responsible for ensuring that the implementation of liquidity risk management is conducted in accordance with the strategic objectives, scale, business characteristics and liquidity risk profile of the Bank, including ensuring liquidity risk management integration with other risks that may impact the liquidity position of the Bank.

The Board of Directors delegates liquidity risk authority and responsibility to the parties below.

Party	Authority and Responsibilities
ALCO	Determines policies and strategies regarding liquidity.
Risk Management Unit	Supports ALCO in monitoring and calculating liquidity risks.
Treasury Division	Manages overall operational liquidity of the Bank: <ul style="list-style-type: none"> - Responsible for monitoring statutory reserves and ensuring the Bank's compliance with Bank Indonesia regulations regarding statutory reserves. - Responsible for managing secondary reserves in order to maintain liquidity and seek income.
Regional Offices and Branches	Responsible for managing liquidity risk at the respective regional offices and branches.

Measurement and control of liquidity risk and early warning indicators for liquidity problems

Liquidity risk measurement is undertaken based on models that integrate with cash flow projections, maturity profile reports and stress tests scenarios. Liquidity risk management covers funding strategies, including sourcing diversification and funding period strategies, to support the overall business plan. Daily liquidity management, high quality liquid assets and limits relating to liquidity risk, as well as contingency funding plans are monitored and reported to mitigate liquidity risk.

Liquidity risk monitoring is conducted to ensure that in the event of increased potential liquidity risk, the situation can be readily mitigated or necessary adjustments can be made to liquidity risk management mechanisms in a timely manner. Below are the activities involved in the process of monitoring liquidity risk:

- Monitoring of liquidity risk considers both internal and external early warning indicators that indicate potential increases in liquidity risk.
- Monitoring of funding and liquidity position includes:
 - Interest rate movement strategies, alternative investments for funds owners, changes in customer behavior, changes in exchange rate and interest rate differentials with the Bank's main competitors that affect changes in the structure of funds, funds volatility and core funds. Funds are thus monitored regularly (daily, monthly, yearly).
 - Monitoring of liquidity position in the form of statutory reserves and cash as well as secondary reserves is done daily, weekly, monthly, and yearly.
- Monitoring of losses due to liquidity risk is evaluated through the costs arising from liquidity maintenance or losses caused by liquidity factors.

The Bank maintains liquidity reserves by preserving high quality liquid assets sufficient to meet its commitments to customers and other parties, within the framework of the provision of credit, return at customer deposits, and operational liquidity needs, ensuring that the amount of assets maturing in each period will cover liabilities coming due.

Disclosure of Rupiah and foreign exchange maturity profiles for the Bank alone and as a consolidated entity (according to

Bank Indonesia regulations regarding the Implementation of Risk Management for Commercial Banks and Periodic Reports of Commercial Banks) are presented in Table 9.1.a and b, Table 9.2.a and b.

III.E Disclosure of Legal Risk Exposures and Legal Risk Management

Legal risk is the risk due to lawsuits and/or weaknesses in documentation or contracts, or an absence of and/or change in regulation that caused a formerly compliant procedure to be no longer in accordance with the updated regulation, and litigation arising from third party claims against the Bank or claims by the Bank against a third party.

Organisation of legal risk management

In order to minimize legal risk, the Bank has established a Legal Group at head office and legal units in regional offices to support the Bank in carrying out banking activities and mitigating legal risk. The Legal Group also has the duty and responsibility to support and safeguard the legal interests of the Bank in carrying out banking activities with respect to the prevailing laws and regulations.

Legal risk control

BCA mitigates legal risk through:

- Legal Risk Management Policy; having internal regulations to govern the organizational structure and job description for the Legal Group; standardizing legal documents.
- Socializing among branch offices and related work units regarding the impact of new regulations applicable to the banking activities undertaken by BCA and various modus operandi of bank fraud as well as the legal guidelines for prosecuting such crimes.
- Registering intellectual property rights for the Bank's products and services as well as securing ownership of the Bank's

assets such as rights to land and buildings owned by the Bank, with the appropriate authority.

- Monitoring and taking legal action on violations against the Bank's assets, including infringement of intellectual property rights belonging to BCA.
- Identifying, monitoring, analyzing and quantifying potential losses that may arise as related to legal cases.

III.F. Disclosure of Strategic Risk Exposures and Strategic Risk Management

Strategic risk can occur as a result of inaccuracies in management decisions and/or inappropriate implementation of strategic direction and failure to anticipate changes in the business environment.

Organization of strategic risk management

In an effort to control the potential occurrence of strategic risks, the Board of Directors has developed strategic plans and business initiatives. These are outlined in a 3-year business strategy blue print (the Bank Business Plan) and a one-year business plan and budget (Annual Budget & Work Plan). The Bank Business Plan and the Annual Budget & Work Plan also require the approval of the Board of Commissioners. BCA has established a Corporate Planning Sub-Division to support and monitor the formulation and the implementation of the Bank Business Plan and the Annual Budget & Work Plan by preparing reports on the realization compared to the business plan and budget and conducting regular reviews of the business targets, both financial and non-financial. The Bank Business Plan and the Annual Budget & Work Plan are compiled through a series of discussions involving the Board of Commissioners, the Board of Directors and other management.

Policies to identify and respond to changes in the business environment

In order to identify and respond to changes in the business, external environment and internal condition, BCA is guided by the following:

- Regular reviews of the Bank Business Plan and the Annual Budget & Work Plan in accordance with business developments and the state of the Indonesian economy.
- Determining business targets with consideration to the current economic situation and the forecast of the coming year while emphasizing the principle of prudence, attention to the capacity and capabilities of BCA and trends of banking competition.

BCA's strategy is formulated by taking into account relevant Bank Indonesia regulations, potential impacts on the Bank's capital with consideration to projections of capital and the Capital Adequacy Ratio (CAR) based on risk appetite, risk tolerance, and attention to the Bank's capabilities.

Measurement of the Bank business plan progress

To measure progress in achieving the business plan, the Bank conducts the following activities, among others:

- Identification, measurement and monitoring of strategic risk as well as the compiling of strategic risk profile reports on a quarterly basis.
- Preparation of reports on the realization of the Bank Business Plan, which includes financial performance (actual vs. budgeted), corporate / divisional work program realization and the realization of development of the branch network.
- Regular monitoring of changes to the business environment and developments of the Indonesian economy.

III.G. Disclosure of Reputation Risk Exposures and Reputation Risk Management

Reputation risk can occur as a result of reduced levels of trust by the stakeholders, triggered by negative perceptions of the Bank.

Organization of reputation risk management

BCA has a strong commitment to managing reputation risk. Tasked with the management of customer complaints, the Bank has established the Halo BCA Contact Center and Customer Care that specifically deals with customer complaints by phone, mail, email, and social media. In the management of customer complaints, Halo BCA Contact Center and Customer Care coordinates with other related units, including Consumer Card Business Group, the Consumer Credit Business Unit and the Electronic Banking Services Center, to respond to potential reputational risk events.

Policies and mechanisms of reputation risk control

In order to manage reputation risk, the Bank:

- Sets provisions for customer complaints that clearly define the policies and procedures of work units that monitor and handle customer complaints, which are included in the reports made to Bank Indonesia.
- Monitors customer complaints and routinely reports the results to the head of each unit and to the Board of Directors. These reports help the Bank to better handle complaints and improve the rate and speed of complaint resolution.
- Develops infrastructure, including the implementation of appropriate software and hardware; develops and manages procedures; develops management information systems infrastructure to facilitate monitoring and to support the speed and quality of work in responding to and monitoring customer complaints.

Reputation risk management at times of crisis

In managing reputation risk in times of crisis, the Bank has done the following:

1. Implemented Crisis Management, which includes:
 - Crisis Management Policy, a strategy to manage disorders or events that disturb the Bank's services and reputation, as well as those with the potential to cause disruptions.
 - Crisis Management Team, responsible for coordinating the process of crisis management.
 - Crisis Communication Protocol, to coordinate crisis communications to internal and external parties, including to the mass media. At all stages of the crisis, clear chains of communication and the person in charge for communications have been established.
 - Crisis Management Guidelines, including emergency responses, facilitating customer service and transactions in the event of a crisis and emergency situation.
2. Developed a business continuity plan and a disaster recovery plan, designed to speed up the recovery process in the event of a disaster.
3. Installed backup systems to prevent high-risk business failure.

III.H. Disclosure of Compliance Risk Exposures and Compliance Risk Management

Compliance risk is the risk arising should the bank not comply with and/or implement laws and regulations.

Organization of compliance risk management

In order to minimize compliance risks, all organizational lines need to be responsible for the management of compliance risk

in all activities of the Bank. The Board of Commissioners is responsible for approving risk management policies and providing advice. With the assistance of the Audit Committee and Risk Oversight Committee, the Board of Commissioners supervises the implementation of compliance risk management.

The Compliance Director, assisted by the Compliance Unit, is responsible for ensuring compliance and minimized compliance risk by formulating compliance risk management policies and procedures in the monitoring and the implementation of the compliance function. The Compliance Unit is independent from other working units. The results of the Compliance Director's activities are reported to the President Director, and brought to the attention of the Board of Commissioners. The Compliance Unit is responsible for the implementation of the Anti Money Laundering program and the Combatting the Financing of Terrorism program in BCA.

The business units at head office and branches are the front-line in ensuring all business activities are carried out in accordance with the relevant regulations.

Risk management strategies associated with compliance risk

BCA has a strong commitment to comply with prevailing laws and regulations and actively take steps to correct any weaknesses in compliance policy. This is in line with BCA's compliance risk management strategy, which contains policies to always comply with the applicable regulations, foremost through proactive prevention (ex-ante) to minimize any occurrence of violations, and through curative action (ex-post) to take corrective actions on any violations.

Compliance monitoring and risk control

In order to control and minimize compliance risk, the Bank has taken the following steps, among others:

- Identify the sources of compliance risk.
- Perform gap analysis between new and previous provisions and accordingly, make the necessary changes to internal policies and regulations, as well as the application of information systems.
- Measure and monitor compliance risk exposures on a regular basis; results are discussed with the Risk Management Unit and then reported to the Director of Compliance who finalizes decisions, and prepares the compliance risk profile report.
- Socialize and consult on provisions of various regulations.
- Examine compliance on the implementation of provisions.
- Develop a compliance matrix as a means of monitoring commitment to comply with rules issued by regulators.
- Monitor and audit suspicious financial transactions regularly with implementation of Anti Money Laundering protocols, which are regularly audited by internal and external auditors.

In order to improve the effectiveness of internal control, coordination is maintained between the Risk Management Unit, Internal Audit Division and the Compliance Unit through regular meetings and intensive communication. Problems associated with internal compliance control, particularly in addressing potential compliance risks, are comprehensively assessed, allowing formulation of effective measures.

Risk Management Table*

Table 1.a Disclosure of the Capital Structure

Disclosure of the Bank's capital structure (on standalone basis and consolidated) is presented in the audited Consolidated Financial Statements, note No. 39.

Table 2.1.a Disclosure of Net Receivables by Region - Bank Only

(in million Rupiah)

No,	Portfolio Category	Period of December 31, 2013				
		Net Receivables by Region				
		Sumatera	Java	Kalimantan	Eastern Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Receivables on sovereigns	-	122,231,555	-	-	122,231,555
2	Receivables on public sector entities	-	12,814,253	-	-	12,814,253
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-
4	Receivables on banks	14,606	17,795,934	6,130	12,093	17,828,763
5	Loans secured by residential property	1,584,021	30,018,529	531,944	1,364,235	33,498,729
6	Loans secured by commercial real estate	543,255	7,896,384	359,933	318,778	9,118,350
7	Employee/retired loans	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	1,994,381	45,831,449	487,500	934,771	49,248,101
9	Receivables on corporate	18,096,632	229,509,093	5,277,499	10,236,090	263,119,314
10	Past due receivables	75,195	404,744	7,332	39,564	526,835
11	Other assets	1,642,575	24,164,606	525,649	1,214,968	27,547,798
12	Exposures at Syariah based business activity unit (if any)	-	-	-	-	-
	Total	23,950,665	490,666,547	7,195,987	14,120,499	535,933,698

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2012				
		Net Receivables by Region				
		Sumatera	Java	Kalimantan	Eastern Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Receivables on sovereigns	-	130,508,200	-	-	130,508,200
2	Receivables on public sector entities	30,000	14,098,743	-	-	14,128,743
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-
4	Receivables on banks	1,302,892	16,005,798	10,929	8,263	17,327,882
5	Loans secured by residential property	1,158,327	23,532,345	314,209	929,151	25,934,032
6	Loans secured by commercial real estate	448,987	6,179,417	266,056	323,136	7,217,596
7	Employee/retired loans	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	1,484,342	39,177,612	339,616	713,025	41,714,595
9	Receivables on corporate	15,092,358	195,503,997	4,971,528	8,742,538	224,310,421
10	Past due receivables	35,017	208,172	6,700	4,637	254,526
11	Other assets	1,101,143	19,313,382	388,093	785,607	21,588,225
12	Exposures at Syariah based business activity unit (if any)	-	-	-	-	-
	Total	20,653,066	444,527,666	6,297,131	11,506,357	482,984,220

* The information is presented in accordance with Bank Indonesia Circular Letter No. 14/35/DPNP dated 10 December 2012, on the Annual Report of Commercial Banks and Specific Annual Reporting Submitted to Bank Indonesia. If the Bank has no transactions of the particular type defined in the Circular, the table is not presented.

Table 2.1.b Disclosure of Net Receivables by Region - Bank Consolidated

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2013					
		Net Receivables by Region					
		Sumatera	Java	Kalimantan	Eastern Indonesia	Foreign Operation	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on sovereigns	-	122,231,889	-	-	288,145	122,520,034
2	Receivables on public sector entities	-	12,814,588	-	-	-	12,814,588
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	14,606	17,977,673	6,130	12,093	130,138	18,140,640
5	Loans secured by residential property	1,584,021	30,018,529	531,944	1,364,235	-	33,498,729
6	Loans secured by commercial real estate	543,255	7,896,384	359,933	318,778	-	9,118,350
7	Employee/retired loans	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	1,994,381	51,195,374	487,500	934,771	-	54,612,026
9	Receivables on corporate	18,096,632	229,605,276	5,277,499	10,236,090	7,600	263,223,097
10	Past due receivables	75,195	410,845	7,332	39,564	-	532,936
11	Other assets	1,642,575	22,911,623	525,649	1,214,968	4,867	26,299,682
12	Exposures at Syariah based business activity unit (if any)	-	2,256,644	-	-	-	2,256,644
	Total	23,950,665	497,318,825	7,195,987	14,120,499	430,750	543,016,726

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2012					
		Net Receivables by Region					
		Sumatera	Java	Kalimantan	Eastern Indonesia	Foreign Operation	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on sovereigns	-	130,508,604	-	-	229,525	130,738,129
2	Receivables on public sector entities	30,000	14,098,743	-	-	-	14,128,743
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	1,302,892	16,231,532	10,929	8,263	96,423	17,650,039
5	Loans secured by residential property	1,158,327	23,532,345	314,209	929,151	-	25,934,032
6	Loans secured by commercial real estate	448,987	6,179,417	266,056	323,136	-	7,217,596
7	Employee/retired loans	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	1,484,342	43,745,783	339,616	713,025	-	46,282,766
9	Receivables on corporate	15,092,358	195,629,492	4,971,528	8,742,538	10,259	224,446,175
10	Past due receivables	35,017	213,844	6,700	4,637	-	260,198
11	Other assets	1,101,143	19,476,315	388,093	785,607	1,393	21,752,551
12	Exposures at Syariah based business activity unit (if any)	-	1,718,955	-	-	-	1,718,955
	Total	20,653,066	451,335,030	6,297,131	11,506,357	337,600	490,129,184

Table 2.2.a. Disclosure of Net Receivables by Contractual Maturity - Bank Only

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2013					
		Net Receivables by Contractual Maturity					
		≤ 1 year	>1 year to 3 years	>3 year to 5 years	> 5 years	Non-Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on sovereigns	97,437,569	10,918,885	12,024,028	1,851,073	-	122,231,555
2	Receivables on public sector entities	920,097	668,628	1,417,868	170,482	9,637,178	12,814,253
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	12,287,889	1,014,900	388,163	200,157	3,937,654	17,828,763
5	Loans secured by residential property	412,242	4,230,070	9,895,010	18,850,237	111,170	33,498,729
6	Loans secured by commercial real estate	1,285,391	785,130	842,509	3,311,133	2,894,187	9,118,350
7	Employee/retired loans	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	4,752,911	18,996,641	19,209,433	4,508,059	1,781,057	49,248,101
9	Receivables on corporate	128,627,841	26,208,432	29,121,334	35,149,307	44,012,400	263,119,314
10	Past due receivables	252,145	75,996	45,636	118,390	34,668	526,835
11	Other assets	1,629	28,001	86,765	-	27,431,403	27,547,798
12	Exposures at Syariah based business activity unit (if any)	-	-	-	-	-	-
	Total	245,977,714	62,926,683	73,030,746	64,158,838	89,839,717	535,933,698

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2012					
		Net Receivables by Contractual Maturity					
		≤ 1 year	>1 year to 3 years	>3 year to 5 years	> 5 years	Non-Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on sovereigns	98,411,963	15,312,815	9,625,006	7,158,416	-	130,508,200
2	Receivables on public sector entities	3,379,110	1,394,452	2,388,181	6,967,000	-	14,128,743
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	16,040,301	629,050	458,374	200,157	-	17,327,882
5	Loans secured by residential property	347,907	2,484,563	8,145,209	14,956,353	-	25,934,032
6	Loans secured by commercial real estate	2,071,756	553,897	975,969	3,615,974	-	7,217,596
7	Employee/retired loans	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	10,505,048	16,157,277	10,497,540	4,554,730	-	41,714,595
9	Receivables on corporate	129,579,112	29,886,448	34,694,139	30,150,722	-	224,310,421
10	Past due receivables	229,288	22,094	936	2,208	-	254,526
11	Other assets	3,920,826	9,770	49,564	-	17,608,065	21,588,225
12	Exposures at Syariah based business activity unit (if any)	-	-	-	-	-	-
	Total	264,485,311	66,450,366	66,834,918	67,605,560	17,608,065	482,984,220

Table 2.2.b. Disclosure of Net Receivables by Contractual Maturity - Bank Consolidated

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2013					
		Net Receivables by Contractual Maturity					
		≤ 1 year	>1 year to 3 years	>3 year to 5 years	> 5 years	Non-Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on sovereigns	97,437,569	11,067,889	12,024,028	1,990,214	334	122,520,034
2	Receivables on public sector entities	920,143	668,914	1,417,871	170,482	9,637,178	12,814,588
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	12,557,354	1,016,149	388,163	200,157	3,978,817	18,140,640
5	Loans secured by residential property	412,242	4,230,070	9,895,010	18,850,237	111,170	33,498,729
6	Loans secured by commercial real estate	1,285,391	785,130	842,509	3,311,133	2,894,187	9,118,350
7	Employee/retired loans	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	5,577,803	21,800,703	20,944,405	4,508,059	1,781,056	54,612,026
9	Receivables on corporate	128,438,897	26,383,956	29,234,118	35,152,805	44,013,321	263,223,097
10	Past due receivables	253,562	79,787	46,529	118,390	34,668	532,936
11	Other assets	1,629	28,001	86,765	-	26,183,287	26,299,682
12	Exposures at Syariah based business activity unit (if any)	541,498	588,901	609,020	277,138	240,087	2,256,644
	Total	247,426,088	66,649,500	75,488,418	64,578,615	88,874,105	543,016,726

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2012					
		Net Receivables by Contractual Maturity					
		≤ 1 year	>1 year to 3 years	>3 year to 5 years	> 5 years	Non-Contractual	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables on sovereigns	98,411,963	15,362,478	9,625,006	7,338,278	404	130,738,129
2	Receivables on public sector entities	3,379,110	1,394,452	2,388,181	6,967,000	-	14,128,743
3	Receivables on multilateral development banks and international institutions	-	-	-	-	-	-
4	Receivables on banks	16,362,458	629,050	458,374	200,157	-	17,650,039
5	Loans secured by residential property	347,907	2,484,563	8,145,209	14,956,353	-	25,934,032
6	Loans secured by commercial real estate	2,071,756	553,897	975,969	3,615,974	-	7,217,596
7	Employee/retired loans	-	-	-	-	-	-
8	Receivables on micro, small business & retail portfolio	11,291,520	19,219,850	11,194,259	4,577,137	-	46,282,766
9	Receivables on corporate	129,513,169	29,978,522	34,693,502	30,260,982	-	224,446,175
10	Past due receivables	231,368	25,195	1,427	2,208	-	260,198
11	Other assets	3,920,826	9,770	49,564	-	17,772,391	21,752,551
12	Exposures at Syariah based business activity unit (if any)	769,279	617,956	172,962	25,795	132,963	1,718,955
	Total	266,299,356	70,275,733	67,704,453	67,943,884	17,905,758	490,129,184

Table 2.3.a. Disclosure of Net Receivables by Economic Sectors - Bank Only

No.	Economic Sectors	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Loans Secured by Residential Property	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	Period of December 31, 2013						
1	Agriculture, hunting and forestry	-	-	-	-	-	
2	Fishery	-	-	-	-	-	
3	Mining and quarrying	-	111,914	-	-	-	
4	Manufacturing	-	-	-	-	-	
5	Electricity, gas and water	-	5,833,883	-	-	-	
6	Construction	-	949,137	-	-	-	
7	Wholesale and retail trading	-	-	-	-	-	
8	Hotel and food & beverage	-	-	-	-	-	
9	Transportation, warehousing and communications	-	792,875	-	-	-	
10	Financial intermediary	-	1,949,369	-	17,828,763	-	
11	Real estate, rental and business services	-	-	-	-	-	
12	Public administration, defense and compulsory social security	122,231,555	-	-	-	-	
13	Education services	-	-	-	-	-	
14	Human health and social work activities	-	-	-	-	-	
15	Public, socio-culture, entertainment and other personal services	-	50,059	-	-	-	
16	Activities of households as employers	-	-	-	-	-	
17	International institution and other extra international agencies	-	-	-	-	-	
18	Undefined activities	-	-	-	-	-	
19	Non business field	-	-	-	-	33,498,729	
20	Others	-	3,127,016	-	-	-	
	Total	122,231,555	12,814,253	-	17,828,763	33,498,729	

(in million Rupiah)

	Loans Secured by Commercial Real Estate	Employee / Retired Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate Portfolio	Past Due Receivables	Other Assets	Exposures at Syariah Based Business Activity Unit (if any)
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	61,124	14,387,050	3,351	-	-
	-	-	10,180	436,946	1,888	-	-
	-	-	16,069	1,685,199	1,216	-	-
	-	-	297,955	70,777,344	28,850	-	-
	-	-	2,817	578,305	160	-	-
	147,218	-	104,777	6,767,928	19,948	-	-
	-	-	1,492,813	81,007,728	216,925	-	-
	-	-	62,875	11,201,835	1,132	-	-
	-	-	128,605	19,241,302	7,718	80	-
	-	-	6,845	9,915,792	-	137,547	-
	8,971,132	-	133,004	4,829,257	14,617	-	-
	-	-	5,971	4,248	-	-	-
	-	-	24,395	820,539	72	-	-
	-	-	29,677	856,798	475	-	-
	-	-	134,967	4,078,039	2,639	-	-
	-	-	-	-	-	-	-
	-	-	235	71	-	-	-
	-	-	260,388	447,653	993	-	-
	-	-	31,844,049	15,938,059	200,618	-	-
	-	-	14,631,355	20,145,221	26,233	27,410,171	-
	9,118,350	-	49,248,101	263,119,314	526,835	27,547,798	-

Table 2.3.a. Disclosure of Net Receivables by Economic Sectors - Bank Only

No.	Economic Sectors	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Loans Secured by Residential Property	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	Period of December 31, 2012						
1	Agriculture, hunting and forestry	-	-	-	-	-	
2	Fishery	-	-	-	-	-	
3	Mining and quarrying	-	402,871	-	-	-	
4	Manufacturing	-	1,676,985	-	-	-	
5	Electricity, gas and water	-	5,181,700	-	-	-	
6	Construction	-	1,692,089	-	-	-	
7	Wholesale and retail trading	-	-	-	-	-	
8	Hotel and food & beverage	-	-	-	-	-	
9	Transportation, warehousing and communications	-	1,464,501	-	-	-	
10	Financial intermediary	-	801,882	-	17,327,882	-	
11	Real estate, rental and business services	-	-	-	-	-	
12	Public administration, defense and compulsory social security	130,508,200	-	-	-	-	
13	Education services	-	-	-	-	-	
14	Human health and social work activities	-	-	-	-	-	
15	Public, socio-culture, entertainment and other personal services	-	-	-	-	-	
16	Activities of households as employers	-	-	-	-	-	
17	International institution and other extra international agencies	-	-	-	-	-	
18	Undefined activities	-	115,442	-	-	-	
19	Non business field	-	-	-	-	25,934,032	
20	Others	-	2,793,273	-	-	-	
	Total	130,508,200	14,128,743	-	17,327,882	25,934,032	

(in million Rupiah)

	Loans Secured by Commercial Real Estate	Employee / Retired Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate Portfolio	Past Due Receivables	Other Assets	Exposures at Syariah Based Business Activity Unit (if any)
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	62,856	12,497,917	1,891	-	-
	-	-	10,389	379,025	1,174	-	-
	-	-	8,451	2,039,593	2,693	-	-
	-	-	245,458	59,398,956	25,973	-	-
	-	-	5,483	265,513	473	-	-
	119,230	-	66,803	6,172,680	12,609	-	-
	-	-	1,152,291	66,179,598	102,087	-	-
	-	-	35,171	8,070,141	309	-	-
	-	-	110,608	15,274,822	1,640	80	-
	-	-	5,554	10,050,140	-	137,141	-
	7,098,366	-	161,537	4,963,002	2,892	-	-
	-	-	4,065	510	-	-	-
	-	-	14,680	752,039	-	-	-
	-	-	14,554	752,592	430	-	-
	-	-	107,991	3,628,300	1,564	-	-
	-	-	-	-	-	-	-
	-	-	-	-	-	-	-
	-	-	349,557	1,752,957	81	-	-
	-	-	25,229,872	13,169,571	1,953	-	-
	-	-	14,129,275	18,963,065	98,757	21,451,004	-
	7,217,596	-	41,714,595	224,310,421	254,526	21,588,225	-

Table 2.3.b. Disclosure of Net Receivables by Economic Sectors - Bank Consolidated

No.	Economic Sectors	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Loans Secured by Residential Property	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	Period of December 31, 2013						
1	Agriculture, hunting and forestry	-	-	-	-	-	
2	Fishery	-	-	-	-	-	
3	Mining and quarrying	-	111,914	-	-	-	
4	Manufacturing	-	-	-	-	-	
5	Electricity, gas and water	-	5,833,883	-	-	-	
6	Construction	-	949,137	-	-	-	
7	Wholesale and retail trading	-	-	-	-	-	
8	Hotel and food & beverage	-	-	-	-	-	
9	Transportation, warehousing and communications	-	792,875	-	-	-	
10	Financial intermediary	-	1,949,704	-	18,140,553	-	
11	Real estate, rental and business services	-	-	-	-	-	
12	Public administration, defense and compulsory social security	122,520,034	-	-	-	-	
13	Education services	-	-	-	-	-	
14	Human health and social work activities	-	-	-	-	-	
15	Public, socio-culture, entertainment and other personal services	-	50,059	-	-	-	
16	Activities of households as employers	-	-	-	-	-	
17	International institution and other extra international agencies	-	-	-	-	-	
18	Undefined activities	-	-	-	87	-	
19	Non business field	-	-	-	-	33,498,729	
20	Others	-	3,127,016	-	-	-	
	Total	122,520,034	12,814,588	-	18,140,640	33,498,729	

(in million Rupiah)

	Loans Secured by Commercial Real Estate	Employee / Retired Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate Portfolio	Past Due Receivables	Other Assets	Exposures at Syariah Based Business Activity Unit (if any)
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	187,873	14,397,478	3,643	-	181,116
	-	-	23,950	437,656	1,909	-	-
	-	-	114,606	1,716,608	1,330	-	-
	-	-	765,958	70,792,762	29,365	-	218,363
	-	-	10,091	578,548	162	-	-
	147,218	-	335,101	6,767,928	20,312	-	70,307
	-	-	3,063,472	81,030,226	219,153	-	215,853
	-	-	160,066	11,203,238	1,310	-	-
	-	-	403,723	19,259,366	8,062	80	157,012
	-	-	114,113	9,815,449	116	198,059	150,000
	8,971,132	-	781,042	4,908,481	15,458	-	551,704
	-	-	335,524	4,248	219	-	334,099
	-	-	386,291	820,539	266	-	-
	-	-	259,175	856,798	593	-	206
	-	-	542,763	4,079,590	3,004	-	-
	-	-	-	-	-	-	-
	-	-	6,575	71	7	-	-
	-	-	646,299	464,531	1,176	-	-
	-	-	31,844,049	15,938,059	200,618	-	-
	-	-	14,631,355	20,151,521	26,233	26,101,543	377,984
	9,118,350	-	54,612,026	263,223,097	532,936	26,299,682	2,256,644

Table 2.3.b. Disclosure of Net Receivables by Economic Sectors - Bank Consolidated

No.	Economic Sectors	Receivables on Sovereigns	Receivables on Public Sector Entities	Receivables on Multilateral Development Banks and International Institutions	Receivables on Banks	Loans Secured by Residential Property	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	Period of December 31, 2012						
1	Agriculture, hunting and forestry	-	-	-	-	-	
2	Fishery	-	-	-	-	-	
3	Mining and quarrying	-	402,871	-	-	-	
4	Manufacturing	-	1,676,985	-	-	-	
5	Electricity, gas and water	-	5,181,700	-	-	-	
6	Construction	-	1,692,089	-	-	-	
7	Wholesale and retail trading	-	-	-	-	-	
8	Hotel and food & beverage	-	-	-	-	-	
9	Transportation, warehousing and communications	-	1,464,501	-	-	-	
10	Financial intermediary	-	801,882	-	17,650,039	-	
11	Real estate, rental and business services	-	-	-	-	-	
12	Public administration, defense and compulsory social security	130,738,129	-	-	-	-	
13	Education services	-	-	-	-	-	
14	Human health and social work activities	-	-	-	-	-	
15	Public, socio-culture, entertainment and other personal services	-	-	-	-	-	
16	Activities of households as employers	-	-	-	-	-	
17	International institution and other extra international agencies	-	-	-	-	-	
18	Undefined activities	-	115,442	-	-	-	
19	Non business field	-	-	-	-	25,934,032	
20	Others	-	2,793,273	-	-	-	
	Total	130,738,129	14,128,743	-	17,650,039	25,934,032	

(in million Rupiah)

	Loans Secured by Commercial Real Estate	Employee / Retired Loans	Receivables on Micro, Small Business & Retail Portfolio	Receivables on Corporate Portfolio	Past Due Receivables	Other Assets	Exposures at Syariah Based Business Activity Unit (if any)
	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	793,128	12,505,003	2,962	-	104,838
	-	-	11,363	379,025	1,174	-	28,035
	-	-	293,069	2,075,352	2,926	-	296
	-	-	553,557	59,401,984	26,151	-	189,650
	-	-	75,836	266,572	540	-	2,437
	119,230	-	66,803	6,183,454	12,609	-	18,009
	-	-	1,515,868	66,185,000	102,563	-	20,226
	-	-	184,313	8,070,141	434	-	11,356
	-	-	1,859,382	15,280,674	3,496	80	119,296
	-	-	133,263	10,083,559	24	140,212	366,913
	7,098,366	-	338,658	4,981,536	3,279	-	162,128
	-	-	4,065	510	-	-	89,975
	-	-	111,070	752,039	10	-	-
	-	-	68,616	752,592	503	-	-
	-	-	297,313	3,632,881	1,662	-	101,435
	-	-	242,833	-	116	-	10,700
	-	-	-	-	-	-	-
	-	-	349,557	1,752,957	81	-	-
	-	-	25,229,872	13,169,571	1,953	-	-
	-	-	14,154,200	18,973,325	99,715	21,612,259	493,661
	7,217,596	-	46,282,766	224,446,175	260,198	21,752,551	1,718,955

Table 2.4.a. Disclosure of Receivables and Provisioning by Region - Bank Only

(in million Rupiah)

No.	Description	Period of December 31, 2013				
		Region				
		Sumatera	Java	Kalimantan	Eastern Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Receivables	20,822,188	439,843,346	6,301,804	12,594,916	479,562,254
2	Impaired receivables	-	1,006,795	-	90,133	1,096,928
	a. Non past due	-	805,947	-	40,646	846,593
	b. Past due	-	200,848	-	49,487	250,335
3	Allowance for impairment losses - Individual	-	904,903	-	90,085	994,988
4	Allowance for impairment losses - Collective	312,152	4,851,787	63,640	151,891	5,379,470
5	Written-off receivables	2,126	323,783	467	5,685	332,061

(in million Rupiah)

No.	Description	Period of December 31, 2012				
		Region				
		Sumatera	Java	Kalimantan	Eastern Indonesia	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Receivables	17.936.982	394.897.109	5.357.155	9.918.531	428.109.777
2	Impaired receivables	-	760.418	-	51.442	811.860
	a. Non past due	-	97.751	-	8.611	106.362
	b. Past due	-	662.667	-	42.831	705.498
3	Allowance for impairment losses - Individual	-	647.952	-	51.442	699.394
4	Allowance for impairment losses - Collective	268.002	3.451.084	55.983	180.003	3.955.072
5	Written-off receivables	10.118	376.908	-	2.824	389.850

Table 2.4.b. Disclosure of Receivables and Provisioning by Region - Bank Consolidated

(in million Rupiah)

No.	Description	Period of December 31, 2013					
		Region					
		Sumatera	Java	Kalimantan	Eastern Indonesia	Foreign Operation	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables	20,822,188	445,246,366	6,301,804	12,594,916	493,479	485,458,753
2	Impaired Receivables	-	1,007,795	-	90,133	79,515	1,177,443
	a. Non Past Due	-	806,197	-	40,646	79,515	926,358
	b. Past Due	-	201,598	-	49,487	-	251,085
3	Allowance for Impairment Losses - Individual	-	905,903	-	90,085	71,961	1,067,949
4	Allowance for Impairment Losses - Collective	312,152	4,936,542	63,640	151,891	-	5,464,225
5	Written-off receivables	2,126	337,968	467	5,685	-	346,246

(in million Rupiah)

No.	Description	Period of December 31, 2012					
		Region					
		Sumatera	Java	Kalimantan	Eastern Indonesia	Foreign Operation	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1	Receivables	17,936,982	399,593,708	5,357,155	9,918,531	384,758	433,191,134
2	Impaired Receivables	-	761,418	-	51,442	62,517	875,377
	a. Non Past Due	-	98,001	-	8,611	62,517	169,129
	b. Past Due	-	663,417	-	42,831	-	706,248
3	Allowance for Impairment Losses - Individual	-	648,952	-	51,442	52,301	752,695
4	Allowance for Impairment Losses - Collective	268,002	3,531,709	55,983	180,003	-	4,035,697
5	Written-off receivables	10,118	384,049	-	2,824	-	396,991

Table 2.5.a. Disclosure of Receivables and Provisioning based on Economic Sectors - Bank Only

(in million Rupiah)

No.	Economic Sectors	Receivables	Impaired Receivables		Allowance for Impairment Losses - Individual	Allowance for Impairment Losses - Collective	Written-Off Receivables
			Non Past Due	Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Period of December 31, 2013						
1	Agriculture, hunting and forestry	13,215,042	-	-	-	165,311	1,099
2	Fishery	414,568	-	-	-	7,637	-
3	Mining and quarrying	1,706,141	-	-	-	57,863	-
4	Manufacturing	62,905,315	19,840	10,980	30,772	1,257,812	2,087
5	Electricity, gas and water	6,156,325	26,927	1,600	25,781	5,259	72
6	Construction	5,853,807	-	-	-	228,618	381
7	Wholesale and retail trading	73,186,126	24,462	174,131	173,645	1,657,439	4,633
8	Hotel and food & beverage	8,774,150	-	-	-	252,860	663
9	Transportation, warehousing and communications	19,235,497	50,859	56,061	97,396	190,077	1,197
10	Financial intermediary	29,158,826	-	-	-	70,194	-
11	Real estate, rental and business services	12,042,925	7,127	7,563	14,690	154,615	569
12	Public administration, defense and compulsory social security	122,669,977	-	-	-	34	-
13	Education services	700,733	-	-	-	12,804	-
14	Human health and social work activities	854,184	-	-	-	57,723	-
15	Public, socio-culture, entertainment and other personal services	3,583,268	-	-	-	35,917	1,866
16	Activities of households as employee	-	-	-	-	-	-
17	International and other extra international institutions	305	-	-	-	1	-
18	Undefined activities	518,142	-	-	-	12,162	6,841
19	Non business field	81,176,169	-	-	-	762,142	161,301
20	Others	37,410,754	717,378	-	652,704	451,002	151,352
	Total	479,562,254	846,593	250,335	994,988	5,379,470	332,061

Table 2.5.a. Disclosure of Receivables and Provisioning based on Economic Sectors - Bank Only

(in million Rupiah)

No.	Economic Sectors	Receivables	Impaired Receivables		Allowance for Impairment Losses - Individual	Allowance for Impairment Losses - Collective	Written-Off Receivables
			Non Past Due	Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Period of December 31, 2012						
1	Agriculture, hunting and forestry	11,333,750	-	-	-	112,243	45
2	Fishery	358,421	-	-	-	5,524	-
3	Mining and quarrying	2,362,192	-	-	-	51,059	-
4	Manufacturing	53,854,779	2,076	9,300	11,376	899,010	29,100
5	Electricity, gas and water	4,127,159	-	-	-	16,479	-
6	Construction	5,656,372	-	-	-	77,571	-
7	Wholesale and retail trading	58,304,235	8,611	56,879	65,490	1,429,912	739
8	Hotel and food & beverage	6,794,378	-	-	-	107,764	-
9	Transportation, warehousing and communications	15,524,651	95,675	-	79,804	164,151	149
10	Financial intermediary	26,805,668	-	-	-	57,579	69
11	Real estate, rental and business services	10,296,645	-	-	-	127,121	359
12	Public administration, defense and compulsory social security	131,299,092	-	-	-	9	-
13	Education services	641,449	-	-	-	7,566	-
14	Human health and social work activities	605,062	-	-	-	41,480	-
15	Public, socio-culture, entertainment and other personal services	2,771,283	-	-	-	36,471	95
16	Activities of households as employee	-	-	-	-	-	-
17	International and other extra international institutions	-	-	-	-	-	-
18	Undefined activities	1,959,245	-	-	-	24,436	11,031
19	Non business field	63,807,002	-	-	-	189,717	129,435
20	Others	31,608,394	-	639,319	542,724	606,980	218,828
	Total	428,109,777	106,362	705,498	699,394	3,955,072	389,850

Table 2.5.b. Disclosure of Receivables and Provisioning based on Economic Sectors - Bank Consolidated

(in million Rupiah)

No.	Economic Sector	Receivables	Impaired Receivables		Allowance for Impairment Losses - Individual	Allowance for Impairment Losses - Collective	Written-Off Receivables
			Non Past Due	Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Period of December 31, 2013						
1	Agriculture, hunting and forestry	13,384,896	-	-	-	168,424	1,983
2	Fishery	429,289	-	-	-	7,881	19
3	Mining and quarrying	1,838,655	-	-	-	59,610	122
4	Manufacturing	63,415,167	19,840	10,980	30,772	1,263,887	3,046
5	Electricity, gas and water	6,163,875	26,927	1,600	25,781	5,296	84
6	Construction	6,089,335	-	-	-	233,215	1,125
7	Wholesale and retail trading	74,801,865	24,462	174,131	173,645	1,684,818	8,661
8	Hotel and food & beverage	8,874,159	-	-	-	254,638	987
9	Transportation, warehousing and communications	19,532,998	51,109	56,811	98,396	195,190	1,842
10	Financial intermediary	28,841,434	-	-	-	71,350	371
11	Real estate, rental and business services	12,779,638	7,127	7,563	14,690	167,738	4,159
12	Public administration, defense and compulsory social security	123,676,051	-	-	-	4,111	190
13	Education services	1,065,506	-	-	-	16,279	530
14	Human health and social work activities	1,085,455	-	-	-	59,895	319
15	Public, socio-culture, entertainment and other personal services	3,998,110	-	-	-	42,975	2,844
16	Activities of households as employee	-	-	-	-	-	-
17	International and other extra international institutions	6,678	-	-	-	35	-
18	Undefined activities	798,694	-	-	-	15,739	7,311
19	Non business field	81,176,169	-	-	-	762,142	161,301
20	Others	37,500,779	796,893	-	724,665	451,002	151,352
	Total	485,458,753	926,358	251,085	1,067,949	5,464,225	346,246

Table 2.5.b. Disclosure of Receivables and Provisioning based on Economic Sectors - Bank Consolidated

(in million Rupiah)

No.	Economic Sector	Receivables	Impaired Receivables		Allowance for Impairment Losses - Individual	Allowance for Impairment Losses - Collective	Written-Off Receivables
			Non Past Due	Past Due			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Period of December 31, 2012						
1	Agriculture, hunting and forestry	12,113,309	-	-	-	125,477	1,043
2	Fishery	359,402	-	-	-	5,535	-
3	Mining and quarrying	2,683,447	-	-	-	57,063	271
4	Manufacturing	54,191,778	2,076	9,300	11,376	903,885	29,410
5	Electricity, gas and water	4,199,085	-	-	-	17,603	80
6	Construction	5,656,372	-	-	-	77,571	-
7	Wholesale and retail trading	58,669,447	8,611	56,879	65,490	1,436,117	1,278
8	Hotel and food & beverage	6,945,421	-	-	-	109,945	475
9	Transportation, warehousing and communications	17,355,407	95,925	750	80,804	195,024	3,565
10	Financial intermediary	26,513,454	-	-	-	59,362	250
11	Real estate, rental and business services	10,523,226	-	-	-	133,162	950
12	Public administration, defense and compulsory social security	131,931,457	-	-	-	9	-
13	Education services	738,483	-	-	-	8,970	51
14	Human health and social work activities	659,702	-	-	-	42,289	27
15	Public, socio-culture, entertainment and other personal services	2,961,693	-	-	-	38,118	103
16	Activities of households as employee	244,915	-	-	-	4,141	193
17	International and other extra international institutions	-	-	-	-	-	-
18	Undefined activities	1,959,245	-	-	-	24,436	11,031
19	Non business field	63,807,002	-	-	-	189,717	129,435
20	Others	31,678,289	62,517	639,319	595,025	607,273	218,829
	Total	433,191,134	169,129	706,248	752,695	4,035,697	396,991

Table 2.6.a. Disclosure of Movements of Allowance for Impairment Losses - Bank Only

(in million Rupiah)

No.	Description	Period of December 31, 2013	
		Allowance for Impairment Losses - Individual	Allowance for Impairment Losses - Collective
(1)	(2)	(3)	(4)
1	Beginning balance - allowance for impairment losses	699,394	3,955,362
2	Additional/reversal allowance for impairment losses during the year (Net)		
	2.a Additional allowance for impairment losses during the year	345,520	3,190,884
	2.b Reversal allowance for impairment losses during the year	(50,378)	(1,504,609)
3	Allowance for impairment losses used for written off receivables during the year	(1,995)	(384,517)
4	Other additional (reversal) of allowance during the year	2,447	122,508
Ending Balance - Allowance for Impairment Losses		994,988	5,379,628

(in million Rupiah)

No.	Description	Period of December 31, 2012	
		Allowance for Impairment Losses - Individual	Allowance for Impairment Losses - Collective
(1)	(2)	(3)	(4)
1	Beginning balance - allowance for impairment losses	494,124	4,085,555
2	Additional/reversal allowance for impairment losses during the year (Net)		
	2.a Additional allowance for impairment losses during the year	432,861	2,219,797
	2.b Reversal allowance for impairment losses during the year	(198,084)	(2,018,431)
3	Allowance for impairment losses used for written off receivables during the year	(55,810)	(383,596)
4	Other additional (reversal) of allowance during the year	26,303	52,037
Ending Balance - Allowance for Impairment Losses		699,394	3,955,362

Table 2.6.b. Disclosure of Movements of Allowance for Impairment Losses - Bank Consolidated

(in million Rupiah)

No.	Description	Period of December 31, 2013	
		Allowance for Impairment Losses - Individual	Allowance for Impairment Losses - Collective
(1)	(2)	(3)	(4)
1	Beginning balance - allowance for impairment losses	752,696	4,049,573
2	Additional/reversal allowance for impairment losses during the year (Net)		
	2.a Additional allowance for impairment losses during the year	355,048	3,221,806
	2.b Reversal allowance for impairment losses during the year	(50,378)	(1,510,811)
3	Allowance for impairment losses used for written off receivables during the year	(1,995)	(405,611)
4	Other additional (reversal) of allowance during the year	12,578	125,311
Ending Balance - Allowance for Impairment Losses		1,067,949	5,480,268

(in million Rupiah)

No.	Description	Period of December 31, 2012	
		Allowance for Impairment Losses - Individual	Allowance for Impairment Losses - Collective
(1)	(2)	(3)	(4)
1	Beginning balance - allowance for impairment losses	507,144	4,158,396
2	Additional/reversal allowance for impairment losses during the year (Net)		
	2.a Additional allowance for impairment losses during the year	471,003	2,246,273
	2.b Reversal allowance for impairment losses during the year	(198,084)	(2,020,522)
3	Allowance for impairment losses used for written off receivables during the year	(55,810)	(391,222)
4	Other additional (reversal) of allowance during the year	28,442	56,649
Ending Balance - Allowance for Impairment Losses		752,695	4,049,574

Table 3.1.a. Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

No.	Portfolio Category						
		Rating Company	Long-Term Rating				
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	
		PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to idA-	id BBB+ to id BBB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1	Receivables on sovereigns		33,901,799	-	-	9,517,029	
2	Receivables on public sector entities		7,132,830	4,131,128	-	-	
3	Receivables on multilateral development banks and international institutions		-	-	-	-	
4	Receivables on banks		2,844,244	5,920,677	2,013,123	171,702	
5	Loans secured by residential property						
6	Loans secured by commercial real estate						
7	Employee/retired loans						
8	Receivables on micro, small business & retail portfolio						
9	Receivables on corporate		-	16,776,272	3,804,757	383,324	
10	Past due receivables						
11	Other assets						
12	Exposures at Syariah based business activity unit (if any)		-	-	-	-	
	Total		43,878,873	26,828,077	5,817,880	10,072,055	

(in million Rupiah)

Period of December 31, 2013									
Net Receivables									
				Short-Term Rating				Unrated	Total
	BB+ to BB-	B+ to B-	Lower than B-	A-1	A-2	A-3	Lower than A-3		
	BB+ to BB-	B+ to B-	Lower than B-	F1+ to F1	F2	F3	Lower than F3		
	Ba1 to Ba3	B1 to B3	Lower than B3	P-1	P-2	P-3	Lower than P-3		
	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Lower than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Lower than F3(idn)		
	[ldr]BB+ to [ldr]BB-	[ldr]B+ to [ldr]B-	Lower than [ldr]B-	[ldr]A1+ to [ldr]A1	[ldr]A2+ to [ldr]A2	[ldr]A3+ to [ldr]A3	Lower than [ldr]A3		
	idBB+ to idBB-	idB+ to idB-	Lower than idB-	idA1	idA2	idA3 to idA4	Lower than idA4		
	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	5,686,068	-	-	-	-	-	-	73,126,659	122,231,555
	690,932	-	-	-	-	-	-	859,363	12,814,253
	-	-	-	-	-	-	-	-	-
	86,134	1,803	-	-	-	-	-	6,791,080	17,828,763
								33,498,729	33,498,729
								9,118,350	9,118,350
								-	-
								49,248,101	49,248,101
	25,792	335,799	5,989	-	-	-	-	241,787,381	263,119,314
								526,835	526,835
								27,547,798	27,547,798
	-	-	-	-	-	-	-	-	-
	6,488,926	337,602	5,989	-	-	-	-	442,504,296	535,933,698

Table 3.1.a. Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

No.	Portfolio Category						
		Rating Company	Long-Term Rating				
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	
		PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to idA-	id BBB+ to id BBB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1	Receivables on sovereigns		-	-	-	-	
2	Receivables on public sector entities		168,782	11,796,544	-	-	
3	Receivables on multilateral development banks and international institutions		-	-	-	-	
4	Receivables on banks		398,259	5,306,461	1,367,443	153,702	
5	Loans secured by residential property						
6	Loans secured by commercial real estate						
7	Employee/retired loans						
8	Receivables on micro, small business & retail portfolio						
9	Receivables on corporate		-	12,201,689	4,666,468	299,930	
10	Past due receivables						
11	Other assets						
12	Exposures at Syariah based business activity unit (if any)		-	-	-	-	
	Total		567,041	29,304,694	6,033,911	453,632	

(in million Rupiah)

Period of December 31, 2012									
Net Receivables									
				Short-Term Rating				Unrated	Total
	BB+ to BB-	B+ to B-	Lower than B-	A-1	A-2	A-3	Lower than A-3		
	BB+ to BB-	B+ to B-	Lower than B-	F1+ to F1	F2	F3	Lower than F3		
	Ba1 to Ba3	B1 to B3	Lower than B3	P-1	P-2	P-3	Lower than P-3		
	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Lower than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Lower than F3(idn)		
	[ldr]BB+ to [ldr]BB-	[ldr]B+ to [ldr]B-	Lower than [ldr]B-	[ldr]A1+ to [ldr]A1	[ldr]A2+ to [ldr]A2	[ldr]A3+ to [ldr]A3	Lower than [ldr]A3		
	idBB+ to idBB-	idB+ to idB-	Lower than idB-	idA1	idA2	idA3 to idA4	Lower than idA4		
	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	3,982,848	-	-	-	-	-	-	126,525,352	130,508,200
	583,474	-	-	-	-	-	-	1,579,943	14,128,743
	-	-	-	-	-	-	-	-	-
	654,328	97,638	779	-	-	-	-	9,349,272	17,327,882
								25,934,032	25,934,032
								7,217,596	7,217,596
								-	-
								41,714,595	41,714,595
	20,500	206,257	225,306	-	-	-	-	206,690,271	224,310,421
								254,526	254,526
								21,588,225	21,588,225
	-	-	-	-	-	-	-	-	-
	5,241,150	303,895	226,085	-	-	-	-	440,853,812	482,984,220

Tabel 3.1.b. Disclosure of Net Receivables by Portfolio and Rating Category - Bank Consolidated

No.	Portfolio Category						
		Rating Company	Long-Term Rating				
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	
		PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to idA-	id BBB+ to id BBB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1	Receivables on sovereigns		33,901,799	-	-	9,517,029	
2	Receivables on public sector entities		7,132,830	4,131,128	-	-	
3	Receivables on multilateral development banks and international institutions		-	-	-	-	
4	Receivables on banks		2,848,442	5,962,079	2,116,966	228,980	
5	Loans secured by residential property						
6	Loans secured by commercial real estate						
7	Employee/retired loans						
8	Receivables on micro, small business & retail portfolio						
9	Receivables on corporate		-	16,576,363	3,804,757	383,324	
10	Past due receivables						
11	Other assets						
12	Exposures at Syariah based business activity unit (if any)		-	106,063	70,000	-	
	Total		43,883,071	26,775,633	5,991,723	10,129,333	

(in million Rupiah)

Period of December 31, 2013									
Net Receivables									
Net Receivables				Short-Term Rating				Unrated	Total
	BB+ to BB-	B+ to B-	Lower than B-	A-1	A-2	A-3	Lower than A-3		
	BB+ to BB-	B+ to B-	Lower than B-	F1+ to F1	F2	F3	Lower than F3		
	Ba1 to Ba3	B1 to B3	Lower than B3	P-1	P-2	P-3	Lower than P-3		
	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Lower than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Lower than F3(idn)		
	[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Lower than [Idr]B-	[Idr]A1+ to [Idr]A1	[Idr]A2+ to [Idr]A2	[Idr]A3+ to [Idr]A3	Lower than [Idr]A3		
	idBB+ to idBB-	idB+ to idB-	Lower than idB-	idA1	idA2	idA3 to idA4	Lower than idA4		
	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	5,974,213	-	-	-	-	-	-	73,126,993	122,520,034
	690,932	-	-	-	-	-	-	859,698	12,814,588
	-	-	-	-	-	-	-	-	-
	141,540	1,803	-	-	-	-	-	6,840,830	18,140,640
								33,498,729	33,498,729
								9,118,350	9,118,350
								-	-
								54,612,026	54,612,026
	25,792	335,799	5,989	-	-	-	-	242,091,073	263,223,097
								532,936	532,936
								26,299,682	26,299,682
	-	-	-	-	-	-	-	2,080,581	2,256,644
	6,832,477	337,602	5,989	-	-	-	-	449,060,898	543,016,726

Tabel 3.1.b. Disclosure of Net Receivables by Portfolio and Rating Category - Bank Consolidated

No.	Portfolio Category						
		Rating Company	Long-Term Rating				
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3	
		PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	
		PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to idA-	id BBB+ to id BBB-	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
1	Receivables on sovereigns		-	-	-	-	
2	Receivables on public sector entities		168.782	11.796.544	-	-	
3	Receivables on multilateral development banks and international institutions		-	-	-	-	
4	Receivables on banks		398.261	5.473.087	1.450.031	228.703	
5	Loans secured by residential property						
6	Loans secured by commercial real estate						
7	Employee/retired loans						
8	Receivables on micro, small business & retail portfolio						
9	Receivables on corporate		-	12.138.231	4.666.468	299.930	
10	Past due receivables						
11	Other assets						
12	Exposures at Syariah based business activity unit (if any)		30.417	70.325	15.170	-	
	Total		597.460	29.478.187	6.131.669	528.633	

(in million Rupiah)

Period of December 31, 2012									
Net Receivables									
				Short-Term Rating				Unrated	Total
	BB+ to BB-	B+ to B-	Lower than B-	A-1	A-2	A-3	Lower than A-3		
	BB+ to BB-	B+ to B-	Lower than B-	F1+ to F1	F2	F3	Lower than F3		
	Ba1 to Ba3	B1 to B3	Lower than B3	P-1	P-2	P-3	Lower than P-3		
	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Lower than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Lower than F3(idn)		
	[ldr]BB+ to [ldr]BB-	[ldr]B+ to [ldr]B-	Lower than [ldr]B-	[ldr]A1+ to [ldr]A1	[ldr]A2+ to [ldr]A2	[ldr]A3+ to [ldr]A3	Lower than [ldr]A3		
	idBB+ to idBB-	idB+ to idB-	Lower than idB-	idA1	idA2	idA3 to idA4	Lower than idA4		
	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	4.212.373	-	-	-	-	-	-	126.525.756	130.738.129
	583.474	-	-	-	-	-	-	1.579.943	14.128.743
	-	-	-	-	-	-	-	-	-
	654.328	97.638	779	-	-	-	-	9.347.212	17.650.039
								25.934.032	25.934.032
								7.217.596	7.217.596
								-	-
								46.282.766	46.282.766
	20.500	206.257	225.306	-	-	-	-	206.889.483	224.446.175
								260.198	260.198
								21.752.551	21.752.551
	-	-	-	-	-	-	-	1.603.043	1.718.955
	5.470.675	303.895	226.085	-	-	-	-	447.392.580	490.129.184

Table 3.2.a. Disclosure of Counterparty Credit Risk : Derivative

(in million Rupiah)

No.	Underlying Variables	Period of December 31, 2013							
		Notional Amount			Derivative Receivables	Derivative Liabilities	Net Receivables before CRM	CRM	Net Receivables after CRM
		≤ 1 Year	> 1 Year - ≤ 5 Years	> 5 Years					
BANK ONLY									
1	Interest rate	-	-	-	-	-	-	-	-
2	Foreign exchange	8,194,618	-	-	25,600	113,516	107,546	-	107,546
3	Other	-	-	-	-	-	-	-	-
	Total	8,194,618	-	-	25,600	113,516	107,546	-	107,546
BANK CONSOLIDATED									
1	Interest rate	-	-	-	-	-	-	-	-
2	Foreign exchange	8,194,618	-	-	25,600	113,516	107,546	-	107,546
3	Equity	-	-	-	-	-	-	-	-
4	Gold	-	-	-	-	-	-	-	-
5	Metals other than gold	-	-	-	-	-	-	-	-
6	Other	-	-	-	-	-	-	-	-
	Total	8,194,618	-	-	25,600	113,516	107,546	-	107,546

(in million Rupiah)

No.	Underlying Variables	Period of December 31, 2012							
		Notional Amount			Derivative Receivables	Derivative Liabilities	Net Receivables before CRM	CRM	Net Receivables after CRM
		≤ 1 Year	> 1 Year - ≤ 5 Years	> 5 Years					
BANK ONLY									
1	Interest rate	-	-	-	-	-	-	-	-
2	Foreign exchange	13,851,292	-	-	24,534	48,474	163,046	-	163,046
3	Other	-	-	-	-	-	-	-	-
	Total	13,851,292	-	-	24,534	48,474	163,046	-	163,046
BANK CONSOLIDATED									
1	Interest rate	-	-	-	-	-	-	-	-
2	Foreign exchange	13,851,292	-	-	24,534	48,474	163,046	-	163,046
3	Equity	-	-	-	-	-	-	-	-
4	Gold	-	-	-	-	-	-	-	-
5	Metals other than gold	-	-	-	-	-	-	-	-
6	Other	-	-	-	-	-	-	-	-
	Total	13,851,292	-	-	24,534	48,474	163,046	-	163,046

Table 3.2.c.1. Disclosure of Counterparty Credit Risk: Reverse Repo Transaction – Bank Only

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2013			
		Net Receivables	CRM Value	Net Receivables After CRM	Risk Weighted Asset after CRM
(1)	(2)	(3)	(4)	(5)	(6)
1	Receivables on sovereigns	38,882,223	38,882,223	-	-
2	Receivables on public sector entities	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-
4	Receivables on banks	2,173,948	2,173,948	-	-
5	Receivables on micro, small business & retail portfolio	-	-	-	-
6	Receivables on corporate	-	-	-	-
7	Exposures at Syariah based business activity unit (if any)	-	-	-	-
	Total	41,056,171	41,056,171	-	-

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2012			
		Net Receivables	CRM Value	Net Receivables After CRM	Risk Weighted Asset after CRM
(1)	(2)	(3)	(4)	(5)	(6)
1	Receivables on sovereigns	33,520,344	33,499,682	20,662	-
2	Receivables on public sector entities	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-
4	Receivables on banks	928,191	928,191	-	-
5	Receivables on micro, small business & retail portfolio	-	-	-	-
6	Receivables on corporate	-	-	-	-
7	Exposures at Syariah based business activity unit (if any)	-	-	-	-
	Total	34,448,535	34,427,873	20,662	-

Table 3.2.c.2. Disclosure of Counterparty Credit Risk: Reverse Repo Transactions - Bank Consolidated

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2013			
		Net Receivables	CRM Value	Net Receivables After CRM	Risk Weighted Asset after CRM
(1)	(2)	(3)	(4)	(5)	(6)
1	Receivables on sovereigns	38,882,223	38,882,223	-	-
2	Receivables on public sector entities	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-
4	Receivables on banks	2,173,948	2,173,948	-	-
5	Receivables on micro, small business & retail portfolio	-	-	-	-
6	Receivables on corporate	-	-	-	-
7	Exposures at Syariah based business activity unit (if any)	-	-	-	-
	Total	41,056,171	41,056,171	-	-

Table 3.2.c.2. Disclosure of Counterparty Credit Risk: Reverse Repo Transactions - Bank Consolidated

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2012			
		Net Receivables	CRM Value	Net Receivables After CRM	Risk Weighted Asset after CRM
(1)	(2)	(3)	(4)	(5)	(6)
1	Receivables on sovereigns	33,520,344	33,499,682	20,662	-
2	Receivables on public sector entities	-	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-	-
4	Receivables on banks	928,191	928,191	-	-
5	Receivables on micro, small business & retail portfolio	-	-	-	-
6	Receivables on corporate	-	-	-	-
7	Exposures at Syariah based business activity unit (if any)	-	-	-	-
	Total	34,448,535	34,427,873	20,662	-

Table 4.1.a. Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Only

No.	Portfolio Category				
		0%	20%	35%	
(1)	(2)	(3)	(4)	(5)	
A	Balance Sheet Exposures				
1	Receivables on sovereigns	83,321,842	-	-	
2	Receivables on public sector entities	-	10,664,716	-	
3	Receivables on multilateral development banks and international institutions	-	-	-	
4	Receivables on banks	5,737	12,670,334	-	
5	Loans secured by residential property	49	-	15,779,717	
6	Loans secured by commercial real estate	846,735	-	-	
7	Employee/retired loans	-	-	-	
8	Receivables on micro, small business & retail portfolio	434,322	-	-	
9	Receivables on corporate	8,826,270	14,875,385	-	
10	Past due receivable	5,925	-	-	
11	Other assets	16,273,620	-	-	
12	Exposures at Syariah based business activity unit (if any)	-	-	-	
	Total Exposures - Balance Sheet	109,714,500	38,210,435	15,779,717	
B	Off Balance Sheet Commitment/Contingency Receivables Exposures				
1	Receivables on sovereigns	-	-	-	
2	Receivables on public sector entities	-	599,241	-	
3	Receivables on multilateral development banks and international institutions	-	-	-	
4	Receivables on banks	6,252	169,194	-	
5	Loans secured by residential property	-	-	265,698	
6	Loans secured by commercial real estate	28,471	-	-	
7	Employee/retired loans	-	-	-	
8	Receivables on micro, small business & retail portfolio	122,238	-	-	
9	Receivables on corporate	1,529,376	1,902,593	-	
10	Past due receivable	1	-	-	
11	Exposures at Syariah based business activity unit (if any)	-	-	-	
	Total Exposures - Off Balance Sheet	1,686,338	2,671,028	265,698	
C	Counterparty Credit Risk Exposures				
1	Receivables on sovereigns	27,490	-	-	
2	Receivables on public sector entities	-	-	-	
3	Receivables on multilateral development banks and international institutions	-	-	-	
4	Receivables on banks	-	32,046	-	
5	Receivables on micro, small business & retail portfolio	-	-	-	
6	Receivables on corporate	-	-	-	
7	Exposures at Syariah based business activity unit (if any)	-	-	-	
	Total Exposures - Counterparty Credit Risk	27,490	32,046	-	

(in million Rupiah)

Period of December 31, 2013								RWA	Capital Charge
Net Receivables after Calculation of Credit Risk Mitigation Impact									
	40%	45%	50%	75%	100%	150%	Others		
	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-	-		-	-
	-	-	842,934	-	194,032	-		2,748,442	219,875
	-	-	-	-	-	-		-	-
	-	-	2,253,025	-	-	-		3,660,579	292,846
	17,448,271	-	-	-	-	-		12,502,210	1,000,177
	-	-	-	-	6,755,184	-		6,755,184	540,415
	-	-	-	-	-	-		-	-
	-	-	-	40,753,813	-	-		30,565,360	2,445,229
	-	-	3,517,616	-	200,643,329	259,468		205,766,416	16,461,313
	-	-	-	-	84,174	436,735		739,276	59,142
	-	-	-	-	11,139,652	134,526		11,341,441	907,315
	-	-	-	-	-	-	-	-	-
	17,448,271	-	6,613,575	40,753,813	218,816,371	830,729	-	274,078,908	21,926,312
	-	-	-	-	-	-		-	-
	-	-	16,430	-	496,900	-		624,963	49,997
	-	-	-	-	-	-		-	-
	-	-	503,947	-	-	-		285,812	22,865
	4,994	-	-	-	-	-		94,992	7,599
	-	-	-	-	1,487,960	-		1,487,960	119,037
	-	-	-	-	-	-		-	-
	-	-	-	7,937,728	-	-		5,953,296	476,264
	-	-	287,875	-	31,162,741	80,931		31,808,594	2,544,688
	-	-	-	-	-	-		-	-
	-	-	-	-	-	-	-	-	-
	4,994	-	808,252	7,937,728	33,147,601	80,931	-	40,255,617	3,220,450
	-	-	-	-	-	-		-	-
	-	-	-	-	-	-		-	-
	-	-	-	-	-	-		-	-
	-	-	14,280	-	-	-		13,549	1,084
	-	-	-	-	-	-		-	-
	-	-	-	-	33,730	-		33,730	2,698
	-	-	-	-	-	-	-	-	-
	-	-	14,280	-	33,730	-	-	47,279	3,782

Table 4.1.a. Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Only

No.	Portfolio Category				
		0%	20%	35%	
(1)	(2)	(3)	(4)	(5)	
A	Balance Sheet Exposures				
1	Receivables on sovereigns	96,973,400	-	-	
2	Receivables on public sector entities	-	9,183,656	-	
3	Receivables on multilateral development banks and international institutions	-	-	-	
4	Receivables on banks	1,270	12,908,055	-	
5	Loans secured by residential property	111	-	9,305,594	
6	Loans secured by commercial real estate	921,870	-	-	
7	Employee/retired loans	-	-	-	
8	Receivables on micro, small business & retail portfolio	28,249	-	-	
9	Receivables on corporate	8,604,892	10,050,783	-	
10	Past due receivable	1,166	-	-	
11	Other assets	11,044,757	-	-	
12	Exposures at Syariah based business activity unit (if any)	-	-	-	
	Total Exposures - Balance Sheet	117,575,715	32,142,494	9,305,594	
B	Off Balance Sheet Commitment/Contingency Receivables Exposures				
1	Receivables on sovereigns	-	-	-	
2	Receivables on public sector entities	-	2,781,670	-	
3	Receivables on multilateral development banks and international institutions	-	-	-	
4	Receivables on banks	9,367	50	-	
5	Loans secured by residential property	-	-	182,970	
6	Loans secured by commercial real estate	25,493	-	-	
7	Employee/retired loans	-	-	-	
8	Receivables on micro, small business & retail portfolio	70,363	-	-	
9	Receivables on corporate	1,656,003	2,150,914	-	
10	Past due receivable	-	-	-	
11	Exposures at Syariah based business activity unit (if any)	-	-	-	
	Total Exposures - Off Balance Sheet	1,761,226	4,932,634	182,970	
C	Counterparty Credit Risk Exposures				
1	Receivables on sovereigns	35,118	-	-	
2	Receivables on public sector entities	-	-	-	
3	Receivables on multilateral development banks and international institutions	-	-	-	
4	Receivables on banks	-	73,359	-	
5	Receivables on micro, small business & retail portfolio	-	-	-	
6	Receivables on corporate	-	-	-	
7	Exposures at Syariah based business activity unit (if any)	-	-	-	
	Total Exposures - Counterparty Credit Risk	35,118	73,359	-	

(in million Rupiah)

Period of December 31, 2012								RWA	Capital Charge
Net Receivables after Calculation of Credit Risk Mitigation Impact									
	40%	45%	50%	75%	100%	150%	Others		
	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-	-		-	-
	-	-	1,579,943	-	495,176	-		3,121,879	249,750
	-	-	-	-	-	-		-	-
	-	-	2,369,800	-	488,231	780		4,255,911	340,473
	16,443,745	-	-	-	-	-		9,834,456	786,757
	-	-	-	-	5,200,428	-		5,200,428	416,034
	-	-	-	-	-	-		-	-
	-	-	-	33,202,245	-	-		24,901,684	1,992,135
	-	-	4,116,843	-	168,690,418	341,066		173,270,594	13,861,647
	-	-	-	-	365	252,995		379,857	30,388
	-	-	-	-	10,435,534	107,934		10,597,435	847,795
	-	-	-	-	-	-	-	-	-
	16,443,745	-	8,066,586	33,202,245	185,310,152	702,775	-	231,562,244	18,524,979
	-	-	-	-	-	-		-	-
	-	-	-	-	88,298	-		644,632	51,571
	-	-	-	-	-	-		-	-
	-	-	515,724	-	-	-		257,872	20,630
	1,612	-	-	-	-	-		64,684	5,175
	-	-	-	-	1,069,805	-		1,069,805	85,584
	-	-	-	-	-	-		-	-
	-	-	-	8,413,738	-	-		6,310,304	504,824
	-	-	627,693	-	27,940,963	88,670		28,817,997	2,305,440
	-	-	-	-	-	-		-	-
	-	-	-	-	-	-	-	-	-
	1,612	-	1,143,417	8,413,738	29,099,066	88,670	-	37,165,294	2,973,224
	-	-	-	-	-	-		-	-
	-	-	-	-	-	-		-	-
	-	-	-	-	-	-		-	-
	-	-	33,055	-	-	-		31,200	2,496
	-	-	-	-	-	-		-	-
	-	-	-	-	42,176	-		42,176	3,374
	-	-	-	-	-	-	-	-	-
	-	-	33,055	-	42,176	-	-	73,376	5,870

Table 4.1.b. Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Consolidated

No.	Portfolio Category				
		0%	20%	35%	
(1)	(2)	(3)	(4)	(5)	
A	Balance Sheet Exposures				
1	Receivables on sovereigns	83,610,321	-	-	
2	Receivables on public sector entities	-	10,664,716	-	
3	Receivables on multilateral development banks and international institutions	-	-	-	
4	Receivables on banks	5,737	12,950,482	-	
5	Loans secured by residential property	49	-	15,779,717	
6	Loans secured by commercial real estate	846,735	-	-	
7	Employee/retired loans	-	-	-	
8	Receivables on micro, small business & retail portfolio	434,322	-	-	
9	Receivables on corporate	8,826,270	14,676,534	-	
10	Past due receivables	5,925	-	-	
11	Other assets	16,276,969	-	-	
12	Exposures at Syariah based business activity unit (if any)	552,016	200,239	-	
	Total Exposures - Balance Sheets	110,558,344	38,491,971	15,779,717	
B	Off Balance Sheet Commitment/Contingency Receivables Exposures				
1	Receivables on sovereigns	-	-	-	
2	Receivables on public sector entities	-	599,241	-	
3	Receivables on multilateral development banks and international institutions	-	-	-	
4	Receivables on banks	6,252	169,194	-	
5	Loans secured by residential property	-	-	265,698	
6	Loans secured by commercial real estate	28,471	-	-	
7	Employee/retired loans	-	-	-	
8	Receivables on micro, small business & retail portfolio	122,238	-	-	
9	Receivables on corporate	1,529,376	1,901,534	-	
10	Past due receivables	1	-	-	
11	Exposures at Syariah based business activity unit (if any)	-	-	-	
	Total Exposures - Off Balance Sheets	1,686,338	2,669,969	265,698	
C	Counterparty Credit Risk Exposures				
1	Receivables on sovereigns	27,490	-	-	
2	Receivables on public sector entities	-	-	-	
3	Receivables on multilateral development banks and international institutions	-	-	-	
4	Receivables on banks	-	32,046	-	
5	Receivables on micro, small business & retail portfolio	-	-	-	
6	Receivables on corporate	-	-	-	
7	Exposures at Syariah based business activity unit (if any)	-	-	-	
	Total Exposures - Counterparty Credit Risk	27,490	32,046	-	

(in million Rupiah)

Period of December 31, 2013								RWA	Capital Charge
Net Receivables after Calculation of Credit Risk Mitigation Impact									
	40%	45%	50%	75%	100%	150%	Others		
	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-	-		-	-
	-	-	843,269	-	194,032	-		2,748,609	219,889
	-	-	-	-	-	-		-	-
	-	-	2,284,754	-	-	-		3,732,473	298,598
	17,448,271	-	-	-	-	-		12,502,210	1,000,177
	-	-	-	-	6,755,184	-		6,755,184	540,415
	-	-	-	-	-	-		-	-
	-	-	-	46,117,738	-	-		34,588,304	2,767,064
	-	-	3,517,616	-	200,948,322	259,468		206,031,639	16,482,531
	-	-	-	-	84,174	442,836		748,428	59,874
	-	-	-	-	9,888,187	134,526		10,089,976	807,198
	-	-	-	-	1,225,135	-	67,335	1,322,417	105,794
	17,448,271	-	6,645,639	46,117,738	219,095,034	836,830	67,335	278,519,240	22,281,540
	-	-	-	-	-	-		-	-
	-	-	16,430	-	496,900	-		624,963	49,997
	-	-	-	-	-	-		-	-
	-	-	503,947	-	-	-		285,812	22,865
	4,994	-	-	-	-	-		94,992	7,599
	-	-	-	-	1,487,960	-		1,487,960	119,037
	-	-	-	-	-	-		-	-
	-	-	-	7,937,728	-	-		5,953,296	476,264
	-	-	287,875	-	31,161,441	80,931		31,807,082	2,544,566
	-	-	-	-	-	-		-	-
	-	-	211,919	-	-	-	-	105,960	8,477
	4,994	-	1,020,171	7,937,728	33,146,301	80,931	-	40,360,065	3,228,805
	-	-	-	-	-	-		-	-
	-	-	-	-	-	-		-	-
	-	-	-	-	-	-		-	-
	-	-	14,280	-	-	-		13,549	1,084
	-	-	-	-	-	-		-	-
	-	-	-	-	33,730	-		33,730	2,698
	-	-	-	-	-	-	-	-	-
	-	-	14,280	-	33,730	-	-	47,279	3,782

Table 4.1.b. Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Consolidated

No.	Portfolio Category				
		0%	20%	35%	
(1)	(2)	(3)	(4)	(5)	
A	Balance Sheet Exposures				
1	Receivables on sovereigns	97,203,329	-	-	
2	Receivables on public sector entities	-	9,183,656	-	
3	Receivables on multilateral development banks and international institutions	-	-	-	
4	Receivables on banks	1,270	13,242,798	-	
5	Loans secured by residential property	111	-	9,305,594	
6	Loans secured by commercial real estate	921,870	-	-	
7	Employee/retired loans	-	-	-	
8	Receivables on micro, small business & retail portfolio	28,249	-	-	
9	Receivables on corporate	8,604,892	10,009,483	-	
10	Past due receivables	1,166	-	-	
11	Other assets	11,048,327	-	-	
12	Exposures at Syariah based business activity unit (if any)	547,296	150,742	-	
	Total Exposures - Balance Sheets	118,356,510	32,586,679	9,305,594	
B	Off Balance Sheet Commitment/Contingency Receivables Exposures				
1	Receivables on sovereigns	-	-	-	
2	Receivables on public sector entities	-	2,781,670	-	
3	Receivables on multilateral development banks and international institutions	-	-	-	
4	Receivables on banks	9,367	50	-	
5	Loans secured by residential property	-	-	182,970	
6	Loans secured by commercial real estate	25,493	-	-	
7	Employee/retired loans	-	-	-	
8	Receivables on micro, small business & retail portfolio	70,363	-	-	
9	Receivables on corporate	1,656,003	2,128,756	-	
10	Past due receivables	-	-	-	
11	Exposures at Syariah based business activity unit (if any)	-	-	-	
	Total Exposures - Off Balance Sheets	1,761,226	4,910,476	182,970	
C	Counterparty Credit Risk Exposures				
1	Receivables on sovereigns	35,118	-	-	
2	Receivables on public sector entities	-	-	-	
3	Receivables on multilateral development banks and international institutions	-	-	-	
4	Receivables on banks	-	73,359	-	
5	Receivables on micro, small business & retail portfolio	-	-	-	
6	Receivables on corporate	-	-	-	
7	Exposures at Syariah based business activity unit (if any)	-	-	-	
	Total Exposures - Counterparty Credit Risk	35,118	73,359	-	

(in million Rupiah)

Period of December 31, 2012								RWA	Capital Charge
Net Receivables after Calculation of Credit Risk Mitigation Impact									
	40%	45%	50%	75%	100%	150%	Others		
	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-	-		-	-
	-	-	1,579,943	-	495,176	-		3,121,879	249,750
	-	-	-	-	-	-		-	-
	-	-	2,357,214	-	488,231	780		4,316,567	345,326
	16,443,745	-	-	-	-	-		9,834,456	786,757
	-	-	-	-	5,200,428	-		5,200,428	416,034
	-	-	-	-	-	-		-	-
	-	-	-	37,770,416	-	-		28,327,812	2,266,225
	-	-	4,116,843	-	168,889,630	341,066		173,461,546	13,876,924
	-	-	-	-	365	258,667		388,365	31,069
	-	-	-	-	10,596,290	107,934		10,758,191	860,655
	-	-	15,169	-	851,320	-	38,698	921,946	73,756
	16,443,745	-	8,069,169	37,770,416	186,521,440	708,447	38,698	236,331,190	18,906,496
	-	-	-	-	-	-		-	-
	-	-	-	-	88,298	-		644,632	51,571
	-	-	-	-	-	-		-	-
	-	-	515,724	-	-	-		257,872	20,630
	1,612	-	-	-	-	-		64,684	5,175
	-	-	-	-	1,069,805	-		1,069,805	85,584
	-	-	-	-	-	-		-	-
	-	-	-	8,413,738	-	-		6,310,304	504,824
	-	-	627,693	-	27,940,963	88,670		28,813,565	2,305,085
	-	-	-	-	-	-		-	-
	-	-	115,730	-	-	-	-	57,865	4,629
	1,612	-	1,259,147	8,413,738	29,099,066	88,670	-	37,218,727	2,977,498
	-	-	-	-	-	-		-	-
	-	-	-	-	-	-		-	-
	-	-	-	-	-	-		-	-
	-	-	43,035	-	-	-		36,190	2,895
	-	-	-	-	-	-		-	-
	-	-	-	-	42,176	-		42,176	3,374
	-	-	-	-	-	-	-	-	-
	-	-	43,035	-	42,176	-	-	78,366	6,269

Table 4.2.a. Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Only

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2013					
		Net Receivables	Portion Secured By				Unsecured Portion
			Collateral Guarantee	Insurance	Credit	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3) - [(4)+(5)+(6)+(7)]
A	Balance Sheet Exposures						
1	Receivables on sovereigns	83,321,842	-	-	-		83,321,842
2	Receivables on public sector entities	11,701,682	-	-	-		11,701,682
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-
4	Receivables on banks	14,929,096	5,737	-	-		14,923,359
5	Loans secured by residential property	33,228,037	49	-	-		33,227,988
6	Loans secured by commercial real estate	7,601,919	846,735	-	-		6,755,184
7	Employee/retired loans	-	-	-	-		-
8	Receivables on micro, small business & retail portfolio	41,188,135	434,322	-	-		40,753,813
9	Receivables on corporate	228,122,068	8,826,270	-	-		219,295,798
10	Past due receivables	526,834	5,925	-	-		520,909
11	Other assets	27,547,798	-	-	-		27,547,798
12	Exposures at Syariah based business activity unit (if any)	-	-	-	-	-	-
	Total Exposures - Balance Sheet	448,167,411	10,119,038	-	-	-	438,048,373
B	Off Balance Sheet Commitment/Contingency Receivables Exposures						
1	Receivables on sovereigns	-	-	-	-		-
2	Receivables on public sector entities	1,112,571	-	-	-		1,112,571
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-
4	Receivables on banks	679,393	6,252	-	-		673,141
5	Loans secured by residential property	270,692	-	-	-		270,692
6	Loans secured by commercial real estate	1,516,431	28,471	-	-		1,487,960
7	Employee/retired loans	-	-	-	-		-
8	Receivables on micro, small business & retail portfolio	8,059,966	122,238	-	-		7,937,728
9	Receivables on corporate	34,963,516	1,531,816	-	-		33,431,700
10	Past due receivables	1	1	-	-		-
11	Exposures at Syariah based business activity unit (if any)	-	-	-	-	-	-
	Total Exposures - Off Balance Sheets	46,602,570	1,688,778	-	-	-	44,913,792
C	Counterparty Credit Risk Exposures						
1	Receivables on sovereigns	38,909,713	38,882,223	-	-		27,490
2	Receivables on public sector entities	-	-	-	-		-
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-
4	Receivables on banks	2,220,274	2,173,948	-	-		46,326
5	Receivables on micro, small business & retail portfolio	-	-	-	-		-
6	Receivables on corporate	33,730	-	-	-		33,730
7	Exposures at Syariah based business activity unit (if any)	-	-	-	-	-	-
	Total Exposures - Counterparty Credit Risk	41,163,717	41,056,171	-	-	-	107,546
Total (A+B+C)		535,933,698	52,863,987	-	-	-	483,069,711

Table 4.2.a. Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Only

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2012					
		Net Receivables	Portion Secured By				Unsecured Portion
			Collateral Guarantee	Insurance	Credit	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3) - [(4)+(5)+(6)+(7)]
A	Balance Sheet Exposures						
1	Receivables on sovereigns	96,973,400	-	-	-		96,973,400
2	Receivables on public sector entities	11,258,775	-	-	-		11,258,775
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-
4	Receivables on banks	15,768,136	1,270	-	-		15,766,866
5	Loans secured by residential property	25,749,450	111	-	-		25,749,339
6	Loans secured by commercial real estate	6,122,298	921,870	-	-		5,200,428
7	Employee/retired loans	-	-	-	-		-
8	Receivables on micro, small business & retail portfolio	33,230,494	28,249	-	-		33,202,245
9	Receivables on corporate	191,804,002	8,676,418	-	-		183,127,584
10	Past due receivables	254,526	1,166	-	-		253,360
11	Other assets	21,588,225	-	-	-		21,588,225
12	Exposures at Syariah based business activity unit (if any)	-	-	-	-	-	-
	Total Exposures - Balance Sheet	402,749,306	9,629,084	-	-	-	393,120,222
B	Off Balance Sheet Commitment/Contingency Receivables Exposures						
1	Receivables on sovereigns	-	-	-	-		-
2	Receivables on public sector entities	2,869,968	-	-	-		2,869,968
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-
4	Receivables on banks	525,141	9,367	-	-		515,774
5	Loans secured by residential property	184,582	-	-	-		184,582
6	Loans secured by commercial real estate	1,095,298	25,493	-	-		1,069,805
7	Employee/retired loans	-	-	-	-		-
8	Receivables on micro, small business & retail portfolio	8,484,101	70,363	-	-		8,413,738
9	Receivables on corporate	32,464,243	1,662,553	-	-		30,801,690
10	Past due receivables	-	-	-	-		-
11	Exposures at Syariah based business activity unit (if any)	-	-	-	-	-	-
	Total Exposures - Off Balance Sheets	45,623,333	1,767,776	-	-	-	43,855,557
C	Counterparty Credit Risk Exposures						
1	Receivables on sovereigns	33,534,800	33,499,682	-	-		35,118
2	Receivables on public sector entities	-	-	-	-		-
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-
4	Receivables on banks	1,034,605	928,191	-	-		106,414
5	Receivables on micro, small business & retail portfolio	-	-	-	-		-
6	Receivables on corporate	42,176	-	-	-		42,176
7	Exposures at Syariah based business activity unit (if any)	-	-	-	-	-	-
	Total Exposures - Counterparty Credit Risk	34,611,581	34,427,873	-	-	-	183,708
Total (A+B+C)		482,984,220	45,824,733	-	-	-	437,159,487

Table 4.2.b. Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Consolidated

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2013					
		Net Receivables	Portion Secured By				Unsecured Portion
			Collateral Guarantee	Insurance	Credit	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3) - [(4)+(5)+(6)+(7)]
A	Balance Sheet Exposures						
1	Receivables on sovereigns	83,610,321	-	-	-		83,610,321
2	Receivables on public sector entities	11,702,017	-	-	-		11,702,017
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-
4	Receivables on banks	15,240,973	5,737	-	-		15,235,236
5	Loans secured by residential property	33,228,037	49	-	-		33,227,988
6	Loans secured by commercial real estate	7,601,919	846,735	-	-		6,755,184
7	Employee/retired loans	-	-	-	-		-
8	Receivables on micro, small business & retail portfolio	46,552,060	434,322	-	-		46,117,738
9	Receivables on corporate	228,228,210	8,826,270	-	-		219,401,940
10	Past due receivables	532,935	5,925	-	-		527,010
11	Other assets	26,299,682	-	-	-		26,299,682
12	Exposures at Syariah based business activity unit (if any)	2,044,725	810,347	-	377,296	231,707	625,375
	Total Exposures - Balance Sheet	455,040,879	10,929,385	-	377,296	231,707	443,502,491
B	Off Balance Sheet Commitment/Contingency Receivables Exposures						
1	Receivables on sovereigns	-	-	-	-		-
2	Receivables on public sector entities	1,112,571	-	-	-		1,112,571
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-
4	Receivables on banks	679,393	6,252	-	-		673,141
5	Loans secured by residential property	270,692	-	-	-		270,692
6	Loans secured by commercial real estate	1,516,431	28,471	-	-		1,487,960
7	Employee/retired loans	-	-	-	-		-
8	Receivables on micro, small business & retail portfolio	8,059,966	122,238	-	-		7,937,728
9	Receivables on corporate	34,961,157	1,531,816	-	-		33,429,341
10	Past due receivables	1	1	-	-		-
11	Exposures at Syariah based business activity unit (if any)	211,919	-	-	-	-	211,919
	Total Exposures - Off Balance Sheets	46,812,130	1,688,778	-	-	-	45,123,352
C	Counterparty Credit Risk Exposures						
1	Receivables on sovereigns	38,909,713	38,882,223	-	-		27,490
2	Receivables on public sector entities	-	-	-	-		-
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-
4	Receivables on banks	2,220,274	2,173,948	-	-		46,326
5	Receivables on micro, small business & retail portfolio	-	-	-	-		-
6	Receivables on corporate	33,730	-	-	-		33,730
7	Exposures at Syariah based business activity unit (if any)	-	-	-	-	-	-
	Total Exposures - Counterparty Credit Risk	41,163,717	41,056,171	-	-	-	107,546
Total (A+B+C)		543,016,726	53,674,334	-	377,296	231,707	488,733,389

Table 4.2.b. Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Consolidated

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2012					
		Net Receivables	Portion Secured By				Unsecured Portion
			Collateral Guarantee	Insurance	Credit	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3) - [(4)+(5)+(6)+(7)]
A	Balance Sheet Exposures						
1	Receivables on sovereigns	97,203,329	-	-	-		97,203,329
2	Receivables on public sector entities	11,258,775	-	-	-		11,258,775
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-
4	Receivables on banks	16,090,293	1,270	-	-		16,089,023
5	Loans secured by residential property	25,749,450	111	-	-		25,749,339
6	Loans secured by commercial real estate	6,122,298	921,870	-	-		5,200,428
7	Employee/retired loans	-	-	-	-		-
8	Receivables on micro, small business & retail portfolio	37,798,665	28,249	-	-		37,770,416
9	Receivables on corporate	191,961,914	8,676,418	-	-		183,285,496
10	Past due receivables	260,198	1,166	-	-		259,032
11	Other assets	21,752,551	-	-	-		21,752,551
12	Exposures at Syariah based business activity unit (if any)	1,603,225	597,399	-	224,960	184,937	595,929
	Total Exposures - Balance Sheet	409,800,698	10,226,483	-	224,960	184,937	399,164,318
B	Off Balance Sheet Commitment/Contingency Receivables Exposures						
1	Receivables on sovereigns	-	-	-	-		-
2	Receivables on public sector entities	2,869,968	-	-	-		2,869,968
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-
4	Receivables on banks	525,141	9,367	-	-		515,774
5	Loans secured by residential property	184,582	-	-	-		184,582
6	Loans secured by commercial real estate	1,095,298	25,493	-	-		1,069,805
7	Employee/retired loans	-	-	-	-		-
8	Receivables on micro, small business & retail portfolio	8,484,101	70,363	-	-		8,413,738
9	Receivables on corporate	32,442,085	1,662,553	-	-		30,779,532
10	Past due receivables	-	-	-	-		-
11	Exposures at Syariah based business activity unit (if any)	115,730	81	-	-	-	115,649
	Total Exposures - Off Balance Sheets	45,716,905	1,767,857	-	-	-	43,949,048
C	Counterparty Credit Risk Exposures						
1	Receivables on sovereigns	33,534,800	33,499,682	-	-		35,118
2	Receivables on public sector entities	-	-	-	-		-
3	Receivables on multilateral development banks and international institutions	-	-	-	-		-
4	Receivables on banks	1,034,605	918,211	-	-		116,394
5	Receivables on micro, small business & retail portfolio	-	-	-	-		-
6	Receivables on corporate	42,176	-	-	-		42,176
7	Exposures at Syariah based business activity unit (if any)	-	-	-	-	-	-
	Total Exposures - Counterparty Credit Risk	34,611,581	34,417,893	-	-	-	193,688
Total (A+B+C)		490,129,184	46,412,233	-	224,960	184,937	443,307,054

Table 6.1.1. Disclosure of On Balance Sheet Assets Exposures - Bank Only

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2013		
		Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)
1	Receivables on sovereigns	83,321,842	-	-
2	Receivables on public sector entities	11,701,682	2,748,442	2,748,442
3	Receivables on multilateral development banks and international institutions	-	-	-
4	Receivables on banks	14,929,096	3,663,448	3,660,579
5	Loans secured by residential property	33,228,037	12,502,227	12,502,210
6	Loans secured by commercial real estate	7,601,919	7,601,919	6,755,184
7	Employee/retired loans	-	-	-
8	Receivables on micro, small business & retail portfolio	41,188,135	30,891,101	30,565,360
9	Receivables on corporate	228,122,068	214,592,686	205,766,416
10	Past due receivable	526,834	748,164	739,276
11	Other assets	27,547,798	-	11,341,441
	Total	448,167,411	272,747,987	274,078,908

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2012		
		Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)
1	Receivables on sovereigns	96,973,400	-	-
2	Receivables on public sector entities	11,258,775	3,121,879	3,121,879
3	Receivables on multilateral development banks and international institutions	-	-	-
4	Receivables on banks	15,768,136	4,256,546	4,255,911
5	Loans secured by residential property	25,749,450	9,834,495	9,834,456
6	Loans secured by commercial real estate	6,122,298	6,122,298	5,200,428
7	Employee/retired loans	-	-	-
8	Receivables on micro, small business & retail portfolio	33,230,494	24,922,870	24,901,684
9	Receivables on corporate	191,804,002	181,911,250	173,270,594
10	Past due receivable	254,526	381,607	379,857
11	Other assets	21,588,225	-	10,597,435
	Total	402,749,306	230,550,945	231,562,244

Table 6.1.2. Disclosure of Off Balance Sheet Commitment/Contingency Exposures - Bank Only

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2013		
		Net Receivables	RWA before CRM	RWA after CRM
1	Receivables on sovereigns	-	-	-
2	Receivables on public sector entities	1,112,571	624,963	624,963
3	Receivables on multilateral development banks and international institutions	-	-	-
4	Receivables on banks	679,393	288,938	285,812
5	Loans secured by residential property	270,692	94,992	94,992
6	Loans secured by commercial real estate	1,516,431	1,516,431	1,487,960
7	Employee/retired loans	-	-	-
8	Receivables on micro, small business & retail portfolio	8,059,966	6,044,975	5,953,296
9	Receivables on corporate	34,963,516	33,340,396	31,808,594
10	Past due receivable	1	1	-
	Total	46,602,570	41,910,696	40,255,617

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2012		
		Net Receivables	RWA before CRM	RWA after CRM
1	Receivables on sovereigns	-	-	-
2	Receivables on public sector entities	2,869,968	644,632	644,632
3	Receivables on multilateral development banks and international institutions	-	-	-
4	Receivables on banks	525,141	262,436	257,872
5	Loans secured by residential property	184,582	64,684	64,684
6	Loans secured by commercial real estate	1,095,298	1,095,298	1,069,805
7	Employee/retired loans	-	-	-
8	Receivables on micro, small business & retail portfolio	8,484,101	6,363,076	6,310,304
9	Receivables on corporate	32,464,243	30,478,191	28,817,997
10	Past due receivable	-	-	-
	Total	45,623,333	38,908,317	37,165,294

Table 6.1.3. Disclosure of Counterparty Credit Risk Exposures - Bank Only

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2013		
		Net Receivables	RWA before CRM	RWA after CRM
1	Receivables on sovereigns	38,909,713	-	-
2	Receivables on public sector entities	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-
4	Receivables on banks	2,220,274	448,339	13,549
5	Receivables on micro, small business & retail portfolio	-	-	-
6	Receivables on corporate	33,730	33,730	33,730
	Total	41,163,717	482,069	47,279

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2012		
		Net Receivables	RWA before CRM	RWA after CRM
1	Receivables on sovereigns	33,534,800	-	-
2	Receivables on public sector entities	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-
4	Receivables on banks	1,034,605	216,838	31,200
5	Receivables on micro, small business & retail portfolio	-	-	-
6	Receivables on corporate	42,176	42,176	42,176
	Total	34,611,581	259,014	73,376

Table 6.1.7. Disclosure of Total Credit Risk Measurement - Bank Only

(in million Rupiah)

	Period of December 31, 2013
TOTAL RISK WEIGHTED ASSETS CREDIT RISK	314,381,804
TOTAL CAPITAL CHARGE FACTOR	-

(in million Rupiah)

	Period of December 31, 2012
TOTAL RISK WEIGHTED ASSETS CREDIT RISK	268,800,914
TOTAL CAPITAL CHARGE FACTOR	-

Table 6.2.1. Disclosure of On Balance Sheet Assets Exposures - Bank Consolidated

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2013		
		Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)
1	Receivables on sovereigns	83,610,321	-	-
2	Receivables on public sector entities	11,702,017	2,748,609	2,748,609
3	Receivables on multilateral development banks and international institutions	-	-	-
4	Receivables on banks	15,240,973	3,735,342	3,732,473
5	Loans secured by residential property	33,228,037	12,502,227	12,502,210
6	Loans secured by commercial real estate	7,601,919	7,601,919	6,755,184
7	Employee/retired loans	-	-	-
8	Receivables on micro, small business & retail portfolio	46,552,060	34,914,045	34,588,304
9	Receivables on corporate	228,228,210	214,857,909	206,031,639
10	Past due receivables	532,935	757,316	748,428
11	Other assets	26,299,682	-	10,089,976
	Total	452,996,154	277,117,367	277,196,823

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2012		
		Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)
1	Receivables on sovereigns	97,203,329	-	-
2	Receivables on public sector entities	11,258,775	3,121,879	3,121,879
3	Receivables on multilateral development banks and international institutions	-	-	-
4	Receivables on banks	16,090,293	4,317,202	4,316,567
5	Loans secured by residential property	25,749,450	9,834,495	9,834,456
6	Loans secured by commercial real estate	6,122,298	6,122,298	5,200,428
7	Employee/retired loans	-	-	-
8	Receivables on micro, small business & retail portfolio	37,798,665	28,348,998	28,327,812
9	Receivables on corporate	191,961,914	182,102,202	173,461,546
10	Past due receivables	260,198	390,115	388,365
11	Other assets	21,752,551	-	10,758,191
	Total	408,197,473	234,237,189	235,409,244

Table 6.2.2. Disclosure of Off Balance Sheets Commitment/Contingency Receivables Exposures - Bank Consolidated

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2013		
		Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)
1	Receivables on sovereigns	-	-	-
2	Receivables on public sector entities	1,112,571	624,963	624,963
3	Receivables on multilateral development banks and international institutions	-	-	-
4	Receivables on banks	679,393	288,938	285,812
5	Loans secured by residential property	270,692	94,992	94,992
6	Loans secured by commercial real estate	1,516,431	1,516,431	1,487,960
7	Employee/retired loans	-	-	-
8	Receivables on micro, small business & retail portfolio	8,059,966	6,044,975	5,953,296
9	Receivables on corporate	34,961,157	33,338,884	31,807,082
10	Past due receivables	1	1	-
	Total	46,600,211	41,909,184	40,254,105

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2012		
		Net Receivables	RWA before CRM	RWA after CRM
(1)	(2)	(3)	(4)	(5)
1	Receivables on sovereigns	-	-	-
2	Receivables on public sector entities	2,869,968	644,632	644,632
3	Receivables on multilateral development banks and international institutions	-	-	-
4	Receivables on banks	525,141	262,436	257,872
5	Loans secured by residential property	184,582	64,684	64,684
6	Loans secured by commercial real estate	1,095,298	1,095,298	1,069,805
7	Employee/retired loans	-	-	-
8	Receivables on micro, small business & retail portfolio	8,484,101	6,363,076	6,310,304
9	Receivables on corporate	32,442,085	30,473,759	28,813,565
10	Past due receivables	-	-	-
	Total	45,601,175	38,903,885	37,160,862

Table 6.2.3. Disclosure of Counterparty Credit Risk Exposures - Bank Consolidated

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2013		
		Net Receivables	RWA before CRM	RWA after CRM
1	Receivables on sovereigns	38,909,713	-	-
2	Receivables on public sector entities	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-
4	Receivables on banks	2,220,274	448,339	13,549
5	Receivables on micro, small business & retail portfolio	-	-	-
6	Receivables on corporate	33,730	33,730	33,730
	Total	41,163,717	482,069	47,279

(in million Rupiah)

No.	Portfolio Category	Period of December 31, 2012		
		Net Receivables	RWA before CRM	RWA after CRM
1	Receivables on sovereigns	33,534,800	-	-
2	Receivables on public sector entities	-	-	-
3	Receivables on multilateral development banks and international institutions	-	-	-
4	Receivables on banks	1,034,605	216,838	36,190
5	Receivables on micro, small business & retail portfolio	-	-	-
6	Receivables on corporate	42,176	42,176	42,176
	Total	34,611,581	259,014	78,366

Table 6.2.6. Disclosure of Exposures at Syariah Based Business Activity Unit (if any) - Bank Consolidated

(in million Rupiah)

No.	Transaction Type	Period of December 31, 2013	
		Capital Deduction Factor	RWA
(1)	(2)	(3)	(4)
1	Total Exposure	-	1,428,377

(in million Rupiah)

No.	Transaction Type	Period of December 31, 2012	
		Capital Deduction Factor	RWA
(1)	(2)	(3)	(4)
1	Total Exposure	-	979,811

Table 6.2.7. Disclosure of Total Credit Risk Measurement - Bank Consolidated

(in million Rupiah)

	Period of December 31, 2013
TOTAL RISK WEIGHTED ASSETS CREDIT RISK	318,926,584
TOTAL CAPITAL CHARGE FACTOR	-

(in million Rupiah)

	Period of December 31, 2012
TOTAL RISK WEIGHTED ASSETS CREDIT RISK	273,628,283
TOTAL CAPITAL CHARGE FACTOR	-

Table 7.1. Disclosure of Market Risk Using Standardized Method

(in million Rupiah)

No.	Type of Risk	Period of December 31, 2013			
		Bank		Consolidated	
		Capital Charge	RWA	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Interest rate risk				
	a. Specific risk	-	-	3,088	38,600
	b. General risk	5,947	74,335	9,409	117,613
2	Foreign exchange risk	10,714	133,924	53,348	666,850
3	Equity risk				
	a. Specific risk			925	11,563
	b. General risk			925	11,563
4	Commodity risk				
5	Option risk	-	-		
	Total	16,661	208,259	67,695	846,188

(in million Rupiah)

No.	Type of Risk	Period of December 31, 2012			
		Bank		Consolidated	
		Capital Charge	RWA	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Interest rate risk				
	a. Specific risk	-	-	-	-
	b. General risk	11,907	148,838	11,907	148,838
2	Foreign exchange risk	29,716	371,443	61,103	763,788
3	Equity risk				
	a. Specific risk			3,301	41,262
	b. General risk			3,301	41,262
4	Commodity risk				
5	Option risk	-	-		
	Total	41,623	520,281	79,612	995,150

Table 7.2.a Disclosure of Market Risk Using Internal Model (Value at Risk/VaR) - Bank Only

(in million Rupiah)

No.	Type of Risk	Period of December 31, 2013			
		Average VaR	Maximum VaR	Minimum VaR	End of Periode VaR
	Interest Rate Risk	8,355	28,894	3,786	4,555
	Foreign Exchange Risk	28,165	69,952	350	771
	Option Risk	-	-	-	-

(in million Rupiah)

No.	Type of Risk	Period of December 31, 2012			
		Average VaR	Maximum VaR	Minimum VaR	End of Periode VaR
	Interest Rate Risk	10,757	27,909	3,046	5,328
	Foreign Exchange Risk	21,187	74,747	2,657	20,230
	Option Risk	-	-	-	-

Table 8.1.a. Quantitative Disclosure of Operational Risk - Bank Only

(in million Rupiah)

No.	Indicator Approach	Period of December 31, 2013		
		Average Gross Income in the past 3 years	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)
1	Basic Indicator Approach	23,665,870	3,549,880	44,373,506
	Total	23,665,870	3,549,880	44,373,506

(in million Rupiah)

No.	Indicator Approach	Period of December 31, 2012		
		Average Gross Income in the past 3 years	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)
1	Basic Indicator Approach	20,830,554	3,124,583	39,057,289
	Total	20,830,554	3,124,583	39,057,289

Table 8.1.b. Quantitative Disclosure of Operational Risk - Bank Consolidated

(in million Rupiah)

No.	Indicator Approach	Period of December 31, 2013		
		Average Gross Income in the past 3 years	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)
1	Basic Indicator Approach	24,393,334	3,659,000	45,737,501
	Total	24,393,334	3,659,000	45,737,501

(in million Rupiah)

No.	Indicator Approach	Period of December 31, 2012		
		Average Gross Income in the past 3 years	Capital Charge	RWA
(1)	(2)	(3)	(4)	(5)
1	Basic Indicator Approach	21,600,152	3,240,023	40,500,286
	Total	21,600,152	3,240,023	40,500,286

Disclosure of Rupiah and foreign exchange maturity profiles for the Bank on a stand alone and as a consolidated entity (according to Bank Indonesia regulations regarding the Implementation of Risk Management for Commercial Banks and Periodic Reports of Commercial Banks) is presented in Table 9.1.a and b, Table 9.2.a and b.

Table 9.1.a. Disclosure of Rupiah Maturity Profile - Bank Only

(in million Rupiah)

No.	Account	Balance	Period of December 31, 2013				
			Maturity				
			≤ 1 month	> 1 to 3 months	> 3 to 6 months	> 6 to 12 months	> 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I.	BALANCE SHEET						
A.	Asset						
	1. Cash	15,496,546	15,496,546	-	-	-	-
	2. Placement with Bank Indonesia	78,402,610	73,881,095	781,926	1,505,382	2,234,207	-
	3. Placement with other banks	2,715,184	2,715,184	-	-	-	-
	4. Marketable securities	38,041,682	3,776,038	1,416,978	1,231,478	5,482,202	26,134,986
	5. Loans	294,088,570	18,905,015	25,124,728	28,417,030	52,749,042	168,892,755
	6. Other receivables	2,392,172	2,392,172	-	-	-	-
	7. Others	5,772,072	5,772,072	-	-	-	-
	Total Asset	436,908,835	122,938,121	27,323,632	31,153,890	60,465,451	195,027,741
B	Liabilities						
	1. Deposits from customer	371,555,792	357,471,606	7,802,758	3,186,326	3,095,102	-
	2. Liabilities with Bank Indonesia	577	577	-	-	-	-
	3. Liabilities with other banks	1,755,066	1,727,466	27,500	100	-	-
	4. Securities issued	-	-	-	-	-	-
	5. Borrowings	-	-	-	-	-	-
	6. Other liabilities	272,827	184,211	51,120	37,496	-	-
	7. Others	3,944,667	3,944,667	-	-	-	-
	Total Liabilities	377,528,929	363,328,528	7,881,378	3,223,922	3,095,102	
	On Balance Sheet Asset and Liabilities Differences	59,379,906	(240,390,406)	19,442,254	27,929,968	57,370,349	195,027,741
II.	OFF BALANCE SHEET						
A.	Off Balance Sheet Receivables						
	1. Commitment	-	-	-	-	-	-
	2. Contingency	134,367	134,367	-	-	-	-
	Total Administrative Account Receivable	134,367	134,367	-	-	-	-
B.	Off Balance Sheet Liabilities						
	1. Commitment	114,648,734	114,048,269	507,667	92,798	-	-
	2. Contingency	7,081,516	1,275,364	1,166,115	1,902,601	2,075,806	661,630
	Total Off Balance Sheet Liabilities	121,730,250	115,323,633	1,673,782	1,995,399	2,075,806	661,630
	Off Balance Sheet Asset and Liabilities Differences	(121,595,883)	(115,189,266)	(1,673,782)	(1,995,399)	(2,075,806)	(661,630)
	Differences [(IA - IB)+(IIA-IIB)]	(62,215,977)	(355,579,672)	17,768,472	25,934,569	55,294,543	194,366,111
	Cumulative Differences		(355,579,672)	(337,811,200)	(311,876,631)	(256,582,088)	(62,215,977)

Table 9.1.a. Disclosure of Rupiah Maturity Profile - Bank Only

(in million Rupiah)

No.	Account	Balance	Period of December 31, 2012				
			Maturity				
			≤ 1 month	> 1 to 3 months	> 3 to 6 months	> 6 to 12 months	> 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I.	BALANCE SHEET						
A.	Asset						
	1. Cash	10,469,913	10,469,913	-	-	-	-
	2. Placement with Bank Indonesia	90,516,118	62,765,414	24,078,713	2,603,029	1,068,962	-
	3. Placement with other banks	2,940,154	2,640,154	300,000	-	-	-
	4. Marketable securities	40,924,484	2,760,179	1,952,392	931,010	2,857,234	32,423,670
	5. Loans	241,799,162	15,890,259	19,385,866	25,498,943	45,723,404	135,300,690
	6. Other receivables	1,453,713	1,195,038	206,786	49,520	2,369	-
	7. Others	5,798,220	5,798,220	-	-	-	-
	Total Asset	393.901.764	101,519,177	45,923,757	29,082,502	49,651,968	167,724,360
B	Liabilities						
	1. Deposits from customer	340,108,206	313,561,405	11,328,915	6,924,807	8,293,079	-
	2. Liabilities with Bank Indonesia	2,701	19	2,682	-	-	-
	3. Liabilities with other banks	1,605,298	1,563,698	4,500	-	37,100	-
	4. Securities issued	-	-	-	-	-	-
	5. Borrowings	12,579	698	2,094	2,094	4,188	3,505
	6. Other liabilities	329,800	220,247	103,186	4,677	1,690	-
	7. Others	7,158,845	7,158,845	-	-	-	-
	Total Liabilities	349,217,429	322,504,912	11,441,377	6,931,578	8,336,057	3,505
	On Balance Sheet Asset and Liabilities Differences	44,684,335	(220,985,735)	34,482,379	22,150,924	41,315,912	167,720,855
II.	OFF BALANCE SHEET						
A.	Off Balance Sheet Receivables						
	1. Commitment	-	-	-	-	-	-
	2. Contingency	94,151	94,151	-	-	-	-
	Total Administrative Account Receivable	94,151	94,151	-	-	-	-
B.	Off Balance Sheet Liabilities						
	1. Commitment	107,280,617	106,712,626	469,138	98,853	-	-
	2. Contingency	5,722,991	5,722,991	-	-	-	-
	Total Off Balance Sheet Liabilities	113,003,608	112,435,617	469,138	98,853	-	-
	Off Balance Sheet Asset and Liabilities Differences	(112,909,457)	(112,341,466)	(469,138)	(98,853)	-	-
	Differences [(IA - IB)+(IIA-IIB)]	(68,225,121)	(333,327,201)	34,013,241	22,052,071	41,315,912	167,720,855
	Cumulative Differences		(333,327,201)	(299,313,959)	(277,261,888)	(235,945,976)	(68,225,121)

Table 9.1.b. Disclosure of Rupiah Maturity Profile - Bank Consolidated

(in million Rupiah)

No.	Account	Balance	Period of December 31, 2013				
			Maturity				
			≤ 1 month	> 1 to 3 months	> 3 to 6 months	> 6 to 12 months	> 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I.	BALANCE SHEET						
A.	Asset						
	1. Cash	15,506,347	15,506,347	-	-	-	-
	2. Placement with Bank Indonesia	78,736,708	74,215,193	781,926	1,505,382	2,234,207	-
	3. Placement with other banks	3,298,517	3,115,217	156,300	26,000	1,000	-
	4. Marketable securities	38,365,754	3,788,345	1,416,978	1,231,728	5,532,440	26,396,263
	5. Loans	293,998,813	18,911,813	25,127,061	28,417,030	52,550,825	168,992,084
	6. Other receivables	9,771,180	2,416,658	405,495	293,078	765,237	5,890,712
	7. Others	6,008,728	6,008,728	-	-	-	-
	Total Asset	445,686,048	123,962,302	27,887,760	31,473,218	61,083,709	201,279,059
B	Liabilities						
	1. Deposits from customer	371,778,873	357,694,687	7,802,758	3,186,326	3,095,102	-
	2. Liabilities with Bank Indonesia	577	577	-	-	-	-
	3. Liabilities with other banks	1,752,176	1,724,576	27,500	100	-	-
	4. Securities issued	3,132,847	-	99,907	1,145,556	-	1,887,384
	5. Borrowings	500,000	500,000	-	-	-	-
	6. Other liabilities	272,827	184,211	51,120	37,496	-	-
	7. Others	5,071,492	5,071,492	-	-	-	-
	Total Liabilities	382,508,791	365,175,543	7,981,284	4,369,477	3,095,102	1,887,384
	On Balance Sheet Asset and Liabilities Differences	63,177,256	(241,213,241)	19,906,476	27,103,740	57,988,607	199,391,675
II.	OFF BALANCE SHEET						
A.	Off Balance Sheet Receivables						
	1. Commitment	910,000	910,000	-	-	-	-
	2. Contingency	142,610	142,610	-	-	-	-
	Total Administrative Account Receivable	1,052,610	1,052,610	-	-	-	-
B.	Administrative Account Payable						
	1. Commitment	114,690,966	114,090,501	507,667	92,798		
	2. Contingency	7,078,916	1,272,764	1,166,115	1,902,601	2,075,806	661,630
	Total Administrative Account Payable	121,769,882	115,363,265	1,673,782	1,995,399	2,075,806	661,630
	Off Balance Sheet Asset and Liabilities Differences	(120,717,272)	(114,310,655)	(1,673,782)	(1,995,399)	(2,075,806)	(661,630)
	Differences [(IA - IB)+(IIA-IIB)]	(57,540,016)	(355,523,896)	18,232,694	25,108,341	55,912,801	198,730,045
	Cumulative Differences		(355,523,896)	(337,291,202)	(312,182,861)	(256,270,060)	(57,540,016)

Table 9.1.b. Disclosure of Rupiah Maturity Profile - Bank Consolidated

(in million Rupiah)

No.	Account	Balance	Period of December 31, 2012				
			Maturity				
			≤ 1 month	> 1 to 3 months	> 3 to 6 months	> 6 to 12 months	> 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I.	BALANCE SHEET						
A.	Asset						
	1. Cash	10,478,988	10,478,988	-	-	-	-
	2. Placement with Bank Indonesia	90,832,898	63,082,194	24,078,713	2,603,029	1,068,962	-
	3. Placement with other banks	3,215,666	2,850,666	365,000	-	-	-
	4. Marketable securities	41,172,639	2,801,448	1,952,392	996,274	2,887,353	32,535,172
	5. Loans	241,863,474	15,894,164	19,387,573	25,498,943	45,682,377	135,400,417
	6. Other receivables	7,133,161	1,221,746	247,803	137,618	108,599	5,417,396
	7. Others	5,861,461	5,861,461	-	-	-	-
	Total Asset	400,558,287	102,190,666	46,031,480	29,235,865	49,747,291	173,352,985
B	Liabilities						
	1. Deposits from customer	341,366,488	314,678,706	11,454,403	6,934,735	8,298,644	-
	2. Liabilities with Bank Indonesia	2,701	19	2,682	-	-	-
	3. Liabilities with other banks	1,615,886	1,568,786	45,000	100	2,000	-
	4. Securities issued	2,521,877	-	99,895	878,946	1,543,036	-
	5. Borrowings	127,710	2,710	-	50,000	75,000	-
	6. Other liabilities	329,800	220,247	103,186	4,677	1,690	-
	7. Others	8,114,761	8,114,761	-	-	-	-
	Total Liabilities	354,079,223	324,585,229	11,705,166	7,868,458	9,920,370	-
	On Balance Sheet Asset and Liabilities Differences	46,479,065	(222,394,563)	34,326,314	21,367,407	39,826,922	173,352,985
II.	OFF BALANCE SHEET						
A.	Off Balance Sheet Receivables						
	1. Commitment	1,005,000	1,005,000	-	-	-	-
	2. Contingency	97,733	97,733	-	-	-	-
	Total Administrative Account Receivable	1,102,733	1,102,733	-	-	-	-
B.	Administrative Account Payable						
	1. Commitment	107,136,565	106,568,574	469,138	98,853	-	-
	2. Contingency	5,723,072	5,723,072	-	-	-	-
	Total Administrative Account Payable	112,859,637	112,291,646	469,138	98,853	-	-
	Off Balance Sheet Asset and Liabilities Differences	(111,756,904)	(111,188,913)	(469,138)	(98,853)	-	-
	Differences [(IA - IB)+(IIA-IIB)]	(65,277,839)	(333,583,476)	33,857,176	21,268,554	39,826,922	173,352,985
	Cumulative Differences		(333,583,476)	(299,726,300)	(278,457,746)	(238,630,825)	(65,277,839)

Table 9.2.a. Disclosure of Foreign Exchange Maturity Profile - Bank Only

(in million Rupiah)

No.	Account	Balance	Period of December 31, 2013				
			Maturity				
			≤ 1 month	> 1 to 3 months	> 3 to 6 months	> 6 to 12 months	> 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I	BALANCE SHEET						
A.	Assets						
	1. Cash	777,058	777,058	-	-	-	-
	2. Placement with Bank Indonesia	9,516,940	9,516,940	-	-	-	-
	3. Placement with other banks	3,783,387	3,783,387	-	-	-	-
	4. Marketable securities	8,472,924	448,383	3,275,047	1,374,652	-	3,374,842
	5. Loans	18,291,576	1,468,422	2,823,123	1,411,502	4,700,802	7,887,727
	6. Other receivables	5,869,626	2,367,164	2,568,875	833,158	68,440	31,989
	7. Others	236,621	236,621	-	-	-	-
	Total Asset	46,948,132	18,597,975	8,667,045	3,619,312	4,769,242	11,294,558
B.	Liabilities						
	1. Deposits from customer	37,957,770	36,650,887	604,226	237,636	465,022	-
	2. Liabilities with Bank Indonesia	-	-	-	-	-	-
	3. Liabilities with other banks	1,548,863	1,548,863	-	-	-	-
	4. Securities issued	-	-	-	-	-	-
	5. Borrowings	375	375	-	-	-	-
	6. Other liabilities	4,380,130	1,860,900	1,943,080	484,646	59,514	31,989
	7. Others	455,207	455,207	-	-	-	-
	Total Liabilities	44,342,345	40,516,231	2,547,306	722,282	524,536	31,989
	On Balance Sheet Asset and Liabilities Differences	2,605,787	(21,918,256)	6,119,739	2,897,030	4,244,706	11,262,569
II	OFF BALANCE SHEET						
A.	Off Balance Sheet Receivables						
	1. Commitment	3,191,236	3,191,236	-	-	-	-
	2. Contingency	11,636	11,636	-	-	-	-
	Total Administrative Account Payable	3,202,872	3,202,872	-	-	-	-
B.	Off Balance Sheet Liabilities						
	1. Commitment	24,553,690	18,406,681	3,599,789	863,299	715,125	968,796
	2. Contingency	3,605,157	640,220	905,231	1,325,674	576,723	157,309
	Total Administrative Account Payable	28,158,847	19,046,901	4,505,020	2,188,973	1,291,848	1,126,105
	Off Balance Sheet Asset and Liabilities Differences	(24,955,975)	(15,844,029)	(4,505,020)	(2,188,973)	(1,291,848)	(1,126,105)
	Differences [(IA - IB)+(IIA- IIB)]	(22,350,188)	(37,762,285)	1,614,719	708,057	2,952,858	10,136,464
	Cumulative Differences		(37,762,285)	(36,147,567)	(35,439,510)	(32,486,652)	(22,350,188)

Table 9.2.a. Disclosure of Foreign Exchange Maturity Profile - Bank Only

(in million Rupiah)

No.	Account	Balance	Period of December 31, 2012				
			Maturity				
			≤ 1 month	> 1 to 3 months	> 3 to 6 months	> 6 to 12 months	> 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I	BALANCE SHEET						
A.	Assets						
	1. Cash	574,828	574,828	-	-	-	-
	2. Placement with Bank Indonesia	4,163,400	4,163,400	-	-	-	-
	3. Placement with other banks	6,059,973	6,059,973	-	-	-	-
	4. Marketable securities	5,949,820	684,065	339,503	547,200	25,180	4,353,872
	5. Loans	15,338,242	1,161,560	1,156,385	1,849,504	5,057,239	6,113,554
	6. Other receivables	7,276,207	2,796,740	3,049,482	1,360,996	22,598	46,390
	7. Others	178,862	178,862	-	-	-	-
	Total Asset	39,541,332	15,619,429	4,545,370	3,757,700	5,105,017	10,513,817
B.	Liabilities						
	1. Deposits from customer	30,169,888	28,952,296	454,957	249,145	513,489	-
	2. Liabilities with Bank Indonesia	-	-	-	-	-	-
	3. Liabilities with other banks	714,371	714,371	-	-	-	-
	4. Securities issued	-	-	-	-	-	-
	5. Borrowings	317	317	-	-	-	-
	6. Other liabilities	5,558,169	2,600,747	2,099,142	789,292	22,598	46,390
	7. Others	463,236	463,236	-	-	-	-
	Total Liabilities	36,905,981	32,730,968	2,554,099	1,038,437	536,087	46,390
	On Balance Sheet Asset and Liabilities Differences	2,635,351	(17,111,539)	1,991,271	2,719,263	4,568,930	10,467,427
II	OFF BALANCE SHEET						
A.	Off Balance Sheet Receivables						
	1. Commitment	6,040,810	6,040,810	-	-	-	-
	2. Contingency	39,981	39,981	-	-	-	-
	Total Administrative Account Payable	6,080,791	6,080,791	-	-	-	-
B.	Off Balance Sheet Liabilities						
	1. Commitment	23,488,225	18,611,642	3,526,428	467,004	70,845	812,306
	2. Contingency	2,707,085	2,707,085	-	-	-	-
	Total Administrative Account Payable	26,195,310	21,318,727	3,526,428	467,004	70,845	812,306
	Off Balance Sheet Asset and Liabilities Differences	(20,114,519)	(15,237,936)	(3,526,428)	(467,004)	(70,845)	(812,306)
	Differences [(IA - IB)+(IIA-IIB)]	(17,479,168)	(32,349,475)	(1,535,157)	2,252,259	4,498,085	9,655,121
	Cumulative Differences		(32,349,475)	(33,884,632)	(31,632,374)	(27,134,289)	(17,479,168)

Table 9.2.b. Disclosure of Foreign Exchange Maturity Profile - Bank Consolidated

(in million Rupiah)

No.	Account	Balance	Period of December 31, 2013				
			Maturity				
			≤ 1 month	> 1 to 3 months	> 3 to 6 months	> 6 to 12 months	> 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I	BALANCE SHEET						
A.	Assets						
	1. Cash	777,795	777,795	-	-	-	-
	2. Placement with Bank Indonesia	9,516,940	9,516,940	-	-	-	-
	3. Placement with other banks	3,919,056	3,885,454	16,677	16,925	-	-
	4. Marketable securities	8,835,615	448,383	3,335,992	1,466,955	-	3,584,285
	5. Loans	18,291,575	1,468,421	2,823,123	1,411,502	4,700,802	7,887,727
	6. Other receivables	5,869,626	2,367,164	2,568,875	833,158	68,440	31,989
	7. Others	243,856	243,856	-	-	-	-
	Total Asset	47,454,462	18,708,012	8,744,667	3,728,540	4,769,242	11,504,001
B.	Liabilities						
	1. Deposits from customer	37,957,036	36,650,152	604,226	237,636	465,022	-
	2. Liabilities with Bank Indonesia	-	-	-	-	-	-
	3. Liabilities with other banks	1,548,863	1,548,863	-	-	-	-
	4. Securities issued	-	-	-	-	-	-
	5. Borrowings	375	375	-	-	-	-
	6. Other liabilities	4,380,130	1,860,900	1,943,080	484,646	59,514	31,989
	7. Others	462,250	462,250	-	-	-	-
	Total Liabilities	44,348,653	40,522,539	2,547,306	722,282	524,536	31,989
	On Balance Sheet Asset and Liabilities Differences	3,105,809	(21,814,527)	6,197,361	3,006,258	4,244,706	11,472,012
II	OFF BALANCE SHEET						
A.	Off Balance Sheet Receivables						
	1. Commitment	3,895,776	3,895,776	-	-	-	-
	2. Contingency	11,636	11,636	-	-	-	-
	Total Administrative Account Payable	3,907,412	3,907,412	-	-	-	-
B.	Off Balance Sheet Liabilities						
	1. Commitment	24,553,691	18,406,682	3,599,789	863,299	715,125	968,796
	2. Contingency	3,605,157	640,220	905,231	1,325,674	576,723	157,309
	Total Administrative Account Payable	28,158,848	19,046,902	4,505,020	2,188,973	1,291,848	1,126,105
	Off Balance Sheet Asset and Liabilities Differences	(24,251,436)	(15,139,490)	(4,505,020)	(2,188,973)	(1,291,848)	(1,126,105)
	Differences [(IA - IB)+(IIA-IIB)]	(21,145,626)	(36,954,017)	1,692,341	817,285	2,952,858	10,345,907
	Cumulative Differences		(36,954,017)	(35,261,676)	(34,444,391)	(31,491,533)	(21,145,626)

Table 9.2.b. Disclosure of Foreign Exchange Maturity Profile - Bank Consolidated

(in million Rupiah)

No.	Account	Balance	Period of December 31, 2012				
			Maturity				
			≤ 1 month	> 1 to 3 months	> 3 to 6 months	> 6 to 12 months	> 12 months
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
I	BALANCE SHEET						
A.	Assets						
	1. Cash	575,220	575,220	-	-	-	-
	2. Placement with Bank Indonesia	4,163,400	4,163,400	-	-	-	-
	3. Placement with other banks	6,155,675	6,106,407	36,743	12,525	-	-
	4. Marketable securities	6,237,946	684,065	339,503	547,200	25,180	4,641,998
	5. Loans	15,338,242	1,161,560	1,156,385	1,849,504	5,057,239	6,113,554
	6. Other receivables	7,276,207	2,796,740	3,049,482	1,360,996	22,598	46,390
	7. Others	178,862	178,862	-	-	-	-
	Total Asset	39,925,552	15,666,255	4,582,113	3,770,225	5,105,017	10,801,943
B.	Liabilities						
	1. Deposits from customer	30,169,535	28,951,943	454,957	249,145	513,489	-
	2. Liabilities with Bank Indonesia	-	-	-	-	-	-
	3. Liabilities with other banks	714,409	714,409	-	-	-	-
	4. Securities issued	-	-	-	-	-	-
	5. Borrowings	317	317	-	-	-	-
	6. Other liabilities	5,558,169	2,600,747	2,099,142	789,292	22,598	46,390
	7. Others	463,236	463,236	-	-	-	-
	Total Liabilities	36,905,666	32,730,652	2,554,099	1,038,437	536,087	46,390
	On Balance Sheet Asset and Liabilities Differences	3,019,886	(17,064,398)	2,028,014	2,731,788	4,568,930	10,755,553
II	OFF BALANCE SHEET						
A.	Off Balance Sheet Receivables						
	1. Commitment	6,541,960	6,541,960	-	-	-	-
	2. Contingency	39,981	39,981	-	-	-	-
	Total Administrative Account Payable	6,581,941	6,581,941	-	-	-	-
B.	Off Balance Sheet Liabilities						
	1. Commitment	23,488,225	18,611,642	3,526,428	467,004	70,845	812,306
	2. Contingency	2,707,086	2,707,086	-	-	-	-
	Total Administrative Account Payable	26,195,311	21,318,728	3,526,428	467,004	70,845	812,306
	Off Balance Sheet Asset and Liabilities Differences	(19,613,370)	(14,736,787)	(3,526,428)	(467,004)	(70,845)	(812,306)
	Differences [(IA - IB)+(IIA- IIB)]	(16,593,484)	(31,801,185)	(1,498,414)	2,264,782	4,498,085	9,943,247
	Cumulative Differences		(31,801,185)	(33,299,599)	(31,034,816)	(26,536,731)	(16,593,484)