

# Cross Reference of Financial Services Authority-OJK (formerly Bapepam-LK)

## No. X.K.6: SUBMISSION OF ANNUAL REPORT OF PUBLICLY LISTED COMPANIES

FORM AND CONTENT OF THE ANNUAL REPORT	Page
<b>A. General Provisions</b>	
1) The Annual Report should contain:	
a. key financial highlight;	20-27
b. report from the Board of Commissioners;	28-35
c. report from the Board of Directors;	36-45
d. company profile;	8-19, 467-493
e. management discussion and analysis;	46-167, 284-325
f. corporate governance;	168-263
g. corporate social responsibilities;	264-283
h. audited financial statements; and	327-466
i. statement that the Board of Commissioners and the Directors are fully responsible for the accuracy of the Annual Report.	326
2) The Annual Report must be in the Indonesian language. If the Annual Report is also presented in another language, either in the same or separate documents, the documents must contain the same material information. In cases where there is any different interpretation due to the transfer of language, the financial statements in the Indonesian language shall become the reference.	√
3) The Annual Report should be prepared in a form that is easy to read. Images, charts, tables, and diagrams are presented by mentioning the title and / or clear description.	√
4) The Annual Report must be printed on light colored paper of high quality, in A4 size, bound, and in a format that permits reproduction by photocopy.	√
<b>B. Summary of Key Financial Highlights</b>	20-27
1) Summary of Key Financial Highlight is presented in comparison with previous 3 (three) fiscal years or since commencement of business of the company, at least contain:	20-23
a. revenue;	20
b. gross profit;	20
c. profit (loss);	20
d. total profit (loss) attributable to equity holders of parent entity and non controlling interest;	20
e. total comprehensive profit (loss);	20
f. total comprehensive profit (loss) attributable to equity holders of parent entity and non controlling interest;	20
g. earnings (loss) per share;	20
h. total assets;	20
i. total liabilities;	20
j. total equity;	20
k. profit (loss) to total assets ratio;	21
l. profit (loss) to equity ratio;	21
m. profit (loss) to income ratio;	21
n. current ratio;	21
o. liabilities to equity ratio;	21
p. liabilities to total assets ratio; and	21
q. other information and financial ratios relevant to the company and type of industry.	21
2) The Annual Report should contain information with respect to shares issued for quarterly in the last two (2) fiscal years (if any), at least covering:	24-25
a. number of outstanding shares;	25
b. market capitalization;	24
c. highest, lowest and closing share price; and	24
d. share volume.	24
3) In the event of corporate actions, including stock split, reverse stock, dividend, bonus share, and decrease in par value of shares, then the share price referred to in point 2), should be added with explanation on:	26
a. date of corporate action;	26
b. stock split ratio, reverse stock, dividend, bonus shares, and reduce par value of shares;	26
c. number of outstanding shares prior to and after corporate action; and	26
d. share price prior to and after corporate action.	26
4) In the event that the company's shares were temporarily suspended from trading during the year under review, then the Annual Report should contain explanation on the reason for the suspension.	n.a
5) In the event that the suspension as referred to in point 4) was still in effect until the date of the Annual Report, then the Issuer or the Public Company should also explain the corporate actions taken by the company in resolving the issue.	n.a

FORM AND CONTENT OF THE ANNUAL REPORT	Page
<b>C. The Board of Commissioners Report</b>	28-35
The Board of Commissioners Report should at least contain the following items:	
1) assessment on the performance of the Directors in managing the company;	28-34
2) view on the prospects of the company's business as established by the Directors; and	34-35
3) changes in the composition of the Board of Commissioners (if any).	n.a
<b>D. The Directors Report</b>	36-45
The Directors Report should at least contain the following items:	
1) the company's performance, i.e. strategic policies, comparison between achievement of results and targets, and challenges faced by the company;	36-44
2) business prospects;	44-45
3) implementation of Good Corporate Governance by the company; and	42-43
4) changes in the composition of the Directors (if any).	n.a
<b>E. Company Profile</b>	8-19, 467-493
The Company Profile should at least contain the following:	
1) name, address, telephone, facsimile, email, website of the company and/or branch offices or representative office, which enable public to access information about the company;	490-492, 493
2) brief history of the company;	12-13, 341-348
3) line of business according to the latest Articles of Association, and types of products and/or services produced;	341, 488-489, 493
4) organization structure in chart form, at least one level below the Directors, with the names and titles;	468-469, 481-483
5) vision and mission of the company;	8-9
6) the Board of Commissioners profiles include:	188, 191-192, 470-471
a. name;	188, 470-471
b. history of position, working experience, and legal basis for first appointment to the Issuer or Public company, as stated in the minutes of GMS resolutions;	188, 470-471
c. history of education;	470-471
d. short description on the competency enhancement training programs for members of the Board of Commissioners during the year under review (if any); and	191-192
e. disclosure of affiliation with other members of the Board of Directors and Commissioners, and shareholders (if any);	188
7) the Directors profiles include:	193-202, 472-475
a. name and short description of duties and functions;	193-195, 472-475
b. history of position, working experience, and legal basis for first appointment to the Issuer or Public Company, as stated in the minutes of GMS resolutions;	196, 472-475
c. history of education;	472-475
d. short description on the competency enhancement training programs for members of the Board of Commissioners during the year under review (if any); and	200-202
e. disclosure of affiliation with other members of the Board of Directors, and shareholders (if any);	197
8) in the event that there were changes in the composition of the Board of Commissioners and/or the Directors occurring between the period after year-end until the date the Annual Report submitted as refer to in point 1 letter a, then the last and the previous composition of the Board of Commissioners and/or the Directors shall be stated in the Annual Report;	n.a
9) number of employees and description of competence building during the year under review, for example education and training of employees;	154-159
10) information on names of shareholders and ownership percentage at the end of the fiscal year, including:	25, 428-429, 484
a. shareholders having 5% (five percent) or more shares of Issuer or Public Company;	25, 428-429, 484
b. Commissioners and Directors who own shares of the Issuers or Public Company; and	25, 428-429, 484
c. groups of public shareholders, or groups of shareholders, each with less than 5% ownership shares of the Issuers or Public Company;	25, 428-429, 484
11) information on major shareholders and controlling shareholders the Issuers of Public Company, directly or indirectly, and also individual shareholders, presented in the form of scheme or diagram;	25, 484
12) name of subsidiaries, associated companies, joint venture controlled by Issuers or Public Company, with entity, percentage of stock ownership, business, and operating status of the company (if any). For subsidiaries, include the addresses;	344-347, 486-487
13) chronology of share listing and changes in the number of shares from the beginning of listing up to the end of the financial year, and name of Stock Exchange where the company shares are listed;	26
14) chronology of securities listing and rating of the securities (if any);	26

## Cross Reference of Financial Services Authority-OJK

(formerly Bapepam-LK)

### No. X.K.6: SUBMISSION OF ANNUAL REPORT OF PUBLICLY LISTED COMPANIES

FORM AND CONTENT OF THE ANNUAL REPORT	Page
15) name and address of the securities rating company (if any);	493
16) name and address of capital market supporting institutions and/or professionals. For professionals providing services regularly for the Issuer or Public Company, it is required to disclose the services, fees, and periods of assignment; and	234, 493
17) awards and certifications of national and international scale bestowed on the company during the last fiscal year (if any).	14-19
<b>F. Management Discussion and Analysis</b> Annual Report should contain discussion and analysis on financial statements and other material information emphasizing material changes that occurred during the year under review, at least including:	46-167, 284-325
1) operational review per business segment, according to the type of industry of the Issuer or Public Company including:	46-71, 317-319
a. production, including process, capacity, and growth;	317-319
b. income; and	317-319
c. profitability;	317-319
2) comprehensive financial performance analysis which includes a comparison between the financial performance of the last 2 (two) fiscal years, and explanation on the causes and effects of such changes, among others concerning:	290-307
a. current assets, non-current assets, and total assets;	296-302
b. short term liabilities, long term liabilities, total liabilities;	303-306
c. equity;	306
d. sales/operating revenues, expenses and profit (loss), other comprehensive revenues, and total comprehensive profit (loss); and	290-296
e. cash flows;	307
3) debt service ability including the computation of relevant ratios;	304-305
4) loan collectability (receivable), including the computation of the relevant ratios;	300-302, 308
5) capital structure and management of capital structure policies;	311-312
6) discussion on material commitments for capital expenditures, including the explanation on the purpose of such ties, source of funds expected to fulfill the said commitment, currency of denomination, and steps taken by the company to protect the position of a related foreign currency against risks;	316
7) information and material facts that occurred after the date of the accountant's report (subsequent events);	316
8) information on company prospects in connection with industry, economy in general, accompanied with supporting quantitative data if there is a reliable data source;	286-289, 322-324
9) comparison between target/projection at beginning of year and result (realization), concerning revenue, profit, capital structure, or others that deemed necessary for the company;	310
10) target/projection at most for the next one year, concerning income, profit, capital structure, dividend policy, or others that deemed necessary for the company;	324-325
11) marketing aspects of the company's products and services, among others marketing strategy and market share;	1-5, 47-71, 319-320
12) Description regarding the dividend policy and the date and amount of cash dividend per share and amount of dividend per year as announced or paid during the past two (2) years;	26-27, 311
13) Use of proceeds from public offerings:	n.a
a. during the year under review, on which the Issuer has the obligation to report the realization of the use of proceeds, then the realization of the cumulative use of proceeds until the year end should be disclosed; and	n.a
b. in the event that there were changes in the use of proceeds as stipulated in Rule No. X.K.4, then Issuer should explain the said changes;	n.a
14) Material information, among others concerning investment, expansion, divestment, acquisition, debt / capital restructuring, transactions with related parties and transactions with conflict of interest that occurred during the year under review, among others include:	312-313
a. transaction date, value, and object;	√
b. names of transacting parties;	√
c. nature of related parties (if any);	√
d. description of the fairness of the transaction;	√
e. compliance with related rules and regulations;	√
15) changes in regulation which have a significant effect on the company and impacts on the company (if any);	314
16) changes in the accounting policy, rationale and impact on the financial statements (if any).	314-315

FORM AND CONTENT OF THE ANNUAL REPORT	Page
<b>G. Corporate Governance</b>	168-263
Corporate Governance contains short descriptions of at least the following items	
1) Board of Commissioners, including:	185-193
a. description of the responsibility of the Board of Commissioners;	185-187
b. disclosure of the procedure and basis determining remuneration, and amount of remuneration for members of the Board of Commissioners;	189-190
c. disclosure of the company's policy and its implementation, frequency of Board of Commissioners meetings including joint meetings with the Directors, and attendance of the members of Board of Commissioners in the meetings;	190
2) Directors, including:	193-202
a. scope of duties and responsibilities of each member of the Directors;	193-195
b. disclosure of the procedure and basis determining remuneration, and amount of remuneration for members of the Board of Directors, and the relation between remuneration and performance of the company;	198
c. disclosure of the company's policy and its implementation, frequency of Board of Directors meetings including joint meetings with the Board of Commissioners, and attendance of the members of Board of Directors in the meetings;	199
d. resolutions from the GMS of the previous fiscal year and its realization in the year under review, and explanation for the unrealized resolution; and	178-184
e. disclosure of company policy concerning assessment on the performance of the member of the Directors (if any);	202
3) Audit Committee, includes among others:	203-206
a. name;	203, 476-477
b. history of position title, work experience and legal basis for appointment;	203, 470, 476-477
c. history of education;	470, 476-477
d. tenure of members of Audit Committee;	203
e. disclosure of independence of the members of the Audit Committee;	203-204
f. disclosure of the company's policy and its implementation, frequency of Audit Committee meetings, and attendance of the members of Audit Committee in the meetings;	205
g. brief report on the activities carried out by the Audit Committee during the year under review in accordance with the charter of the Audit Committee;	205-206
4) other committees owned by Issuer or Public Company supporting the functions and duties of the Board Directors and/or the Board of Commissioners, such as nomination and remuneration, including:	206-226
a. name;	206-209, 478-479
b. history of position title, work experience and legal basis for appointment;	206-209, 471, 478-479
c. history of education;	471, 478-479
d. tenure of members of the committee;	207, 210
e. disclosure of the company's policy concerning the independence of the committee;	207, 210
f. description of duties and responsibilities;	207, 210
g. disclosure of the company's policy and its implementation, frequency of committee meetings, and attendance of the members of committee in the meetings;	206-208, 209-211
h. brief report on the committee activities carried out during the year under review;	208, 211-212
5) description of tasks and function of the Corporate Secretary:	227-228
a. name;	227, 480
b. history of position title, work experience and legal basis for appointment;	227, 480
c. history of education;	480
d. tenure of the corporate secretary;	227, 480
e. brief report on Corporate Secretary activities carried out during the year under review;	228
6) description of the company's internal audit unit:	229-233
a. name;	231
b. history of position title, work experience and legal basis for appointment;	231
c. qualification/certification of internal audit professionals (if any);	231-232
d. structure or position of the internal audit unit;	230
e. duties and responsibilities of the internal audit unit according to the internal audit unit charter; and	230
f. brief report on the committee activities carried out during the year under review;	232-233
7) description of the company's internal control, at least contains:	241-243
a. financial and operational control, and compliance to the other prevailing rules;	241-243
b. review the effectiveness of internal control systems;	243

## Cross Reference of Financial Services Authority-OJK

(formerly Bapepam-LK)

### No. X.K.6: SUBMISSION OF ANNUAL REPORT OF PUBLICLY LISTED COMPANIES

FORM AND CONTENT OF THE ANNUAL REPORT	Page
8) risk management system implemented by the company, at least includes:	74-153, 235-241
a. general description about the company's risk management system;	74-153, 235-237
b. types of risk and the management; and	80-91, 237-240
c. review the effectiveness of the company's risk management system;	241
9) important cases faced by the Issuer or Public Company, subsidiaries, current members of the Board of Commissioners and Directors, among others include:	243
a. substance of the case/claim;	243
b. status of settlement of case/claim; and	243
c. potential impacts on the financial condition of the company.	243
10) Information about administrative sanctions imposed to Issuer or Public Company, members of the Board of Commissioners and Directors, by the Capital Market Authority and other authorities during the last fiscal year (if any);	243
11) information about codes of conduct and corporate culture (if any) includes:	8-9, 253-254
a. key points of the code of conduct;	253
b. key points of the corporate culture;	8-9, 253-254
c. socialization of the code of conduct and enforcement; and	253
d. disclosure that the code of conduct is applicable for Board of Commissioners, Directors, and employees of the company;	253
12) description of employee or management stock ownership program of the Issuer or Public Company, among others are number, period, requirement for eligible employee and/or management, and exercised price (if any); and	n.a
13) description of whistleblowing system at the Issuer or Public Company in reporting violations that may adversely affect the company and stakeholders (if any), including:	255-256
a. mechanism for violation reporting;	255
b. protection for the whistleblower;	256
c. handling of violation reports;	256
d. unit responsible for handling of violation report; and	256
e. results from violation report handling.	256
<b>H. Corporate Social Responsibility</b>	264-283
1) discussion of corporate social responsibility covers policies, types of programs, and cost, among others related to:	
a. environment, such as the use of environmentally friendly materials and energy, recycling, and the company's waster treatment systems, the company's environmental certifications, and others;	264-267
b. employment practices, occupational health and safety, including gender equality and equal work opportunity, work and safety facilities, employee turnover, work incident rate, training, etc;	267-270
c. social and community development, such as the use of local work force, empowerment of local communities, aid for public social facilities, social donations, etc; and	271-280
d. consumer protection related activities, such as consumer health and safety, product information, facility for consumer complaints, number and resolution of consumer complaint cases, etc.	280-283
2) Issuers or the Public Company may impart information as referred to in point 1) in the Annual Report or in separate report submitted along with the Annual Report to Bapepam-LK, such as sustainability report, or corporate social responsibility report.	√
<b>I. Audited Annual Financial Statements</b>	327-466
Audited Financial Statements included in Annual Report should be prepared in accordance with the Financial Accounting Standards in Indonesia and audited by an Accountant. The said financial statement should be included with statement of responsibility for Annual Report as stipulated in Rule No. VIII.G.11 or Rule No. X.E.1.	
<b>J . Board of Commissioners and Directors Signatures</b>	326
1) Annual Report should be signed by all members of the current Board of Commissioners and Directors.	326
2) The signature as refer to in point 1) should be appended on separate sheet of the Annual Report, where the said sheet should contain a statement that all members of the Board of Commissioners and the Directors are fully responsible for the accuracy of the Annual Report, in accordance with the Form No. X.K.6-1 of the Attached Rules.	326
3) In the event that members of the Board of Commissioners or the Board of Director refused to sign the Annual Report, the said person should provide a written explanation in separate letter attached to the Annual Report.	n.a
4) In the event that a member of the Board of Commissioners and the Directors refused to sign the Annual Report and failed to provide written explanation, then a member of the Board of Commissioners or Directors who signed the Annual Report should provide a written explanation in a separate letter attached to the Annual Report.	n.a

# Cross Reference of Bank Indonesia

Bank Indonesia Circular Letter No. 14/35/DPNP dated December 10, 2012

FORM AND CONTENT OF ANNUAL REPORT	Page
<b>I. GENERAL</b>	
1. The Publication of the Bank's Annual Report is intended to provide regular and comprehensive information on the condition of the Bank including its business development and performance, as well as that of its business group. All of the information is expected to enhance transparency of the Bank's financial condition to the public and maintain public trust of the banking institutions.	√
2. Besides being submitted to shareholders, Annual Report shall be submitted at least to Bank Indonesia and other institutions in the Bank's business development, such as the Indonesian Consumers Foundation (YDKI), Indonesian rating agencies, Indonesia banking associations, the Indonesian Banking Development Institute (LPPI), 2 (two) research institutes on the Economy and Finance; and 2 (two) economic and finance magazines. Specified certain annual reports are only required to be submitted to Bank Indonesia. The deadline for submission of Annual Reports and specified certain annual report is not later than 5 (five) months after the Fiscal Year end.	√
3. Annual Reports must be prepared for 1 (one) Fiscal Year and presented in comparison to at least 1 (one) previous Fiscal Year.	√
4. Annual Report should be presented in the Bank's website not later than 1 (one) working day after the deadline for submission of the Annual Report, and should be maintained in the Bank's website for at least 2 (two) consecutive reporting periods.	√
5. The Bank's Annual Report should be prepared in Bahasa Indonesia. In the event that the Annual Report is also made in a language other than in Bahasa Indonesia, in the same or a separate document, then the Annual Report referred to should contain the same information.	√
6. The currency used in the Annual Report is Rupiah.	√
<b>II. SCOPE OF ANNUAL REPORT</b>	
Annual Report should at least include:	
1. General Information	
General Information in Annual Report should at least encompass:	
a. management, covering the Board of Commissioners, Directors, and executive officers including their positions and CVs;	468-483
b. details on Shareholders, including the names and the number of shares;	25-484
c. Bank business development and Bank business group including data regarding:	
1. summary on important financial data should at least include distribution of net interest income, revenue, profit before tax, net profit, earnings per share, earning assets, third party funds, fund borrowings, cost of funds, capital, number of shares of issued and fully paid up capital;	20-27
2. financial ratios should be presented and should at least include financial ratios as stipulated in Bank Indonesia Regulation concerning Transparency of Financial Conditions of Banks.	21, 23
d. strategy and management policy used in developing the Bank's business;	1-5, 10-11, 28-71, 322-324
e. management report providing information regarding Bank management by the Management in the framework of good corporate governance and should at least include:	
1. organization structure;	468-469
2. main activities;	48-71
3. information technology;	164-167
4. type of product and services offered including micro, small and medium enterprise lending (UMKM);	48-71, 317-322, 488-489
5. interest rates of funds and provision of funds;	303, 315-316
6. economic development and market target;	286-289, 322-325
7. local and foreign network and business partners;	490-492
8. number, type and locations of offices;	21, 490-492, 493
9. ownership of Directors, Commissioners and shareholders in the Bank business group;	189, 198, 428-429
10. important changes occurring in the Bank and Bank business group during the year under review;	13, 28-45, 312-313, 316, 344-347
11. forecasted important things that may happen in the future;	34-35, 44-45, 322-325
12. human resources, including the number, educational structure, training and development.	154-159
2. Annual Financial Statements	
The Annual Financial Statements should at least include the following points:	
a. Bank Audited Financial Statements consisting of:	327-466
1. Balance Sheet;	459-460
2. Comprehensive Statement of Income;	461-462
3. Statement of Changes in Equity;	463-464



## Cross Reference of Bank Indonesia

Bank Indonesia Circular Letter No. 14/35/DPNP dated December 10, 2012

FORM AND CONTENT OF ANNUAL REPORT	Page
4. Statement of Cash Flows; and	465-466
5. Notes to the Financial Statements, including information on commitments and contingencies.	341-458
b. For Banks that own subsidiaries, aside from individual Financial Statements as referred to in letter a, Annual Financial Statements should also include Audited Consolidated Financial Statements by a Public Accountant, namely the consolidated Financial Statements of the Bank and its Subsidiaries, which consist of at least:	327-466
1. Balance Sheet;	331-334
2. Comprehensive Statement of Income;	335-336
3. Statement of Changes in Equity; and	337-338
4. Commitments and contingencies.	430-431
c. For Banks that are a part of a business group, aside from the report referred to in paragraphs a and b, the Bank is also required to submit the Annual Financial Statements consisting of:	485
1. Parent Company Financial Statements audited by Public Accountant, as a result of consolidation of all entities in the business group in compliance with the prevailing accounting standards, which at least includes:	485
a) Statement of Financial Position (Balance Sheet);	485
b) Comprehensive Income Statement;	485
c) Statement of Changes in Equity; and	485
d) Commitments and Contingencies.	485
2. Financial Holding Company Financial Statements, audited by a Public Accountant, as a result of consolidation of all entities in the finance group in accordance with applying accounting standards, and at least include:	485
a) Statement of Financial Position (Balance Sheet);	485
b) Comprehensive Income Statement;	485
c) Statement of Changes in Equity; and	485
d) Commitments and Contingencies.	485
In the event that the business group does not have a Holding/Parent Company in the Financial Sector then the financial statements presented are the Parent Company Financial Statements audited by a Public Accountant.	√
3. Opinion of Public Accountant. The opinion of Public Accountant contains among others the point of view of the Public Accountant on the financial statement as referred to in number 2.	329-330
4. Bank Capital, Risk Exposure and Risk Management Implementation Disclosure	74-153
a. capital disclosure and risk exposure and risk management implementation disclosure aims to enhance transparency to the public by determining minimum requirements of disclosure, so that the public can assess the risk profile and capital adequacy of the bank;	√
b. the Bank should have written policy approved by the Directors regarding the disclosures set forth in this number. The policies, among others, should be related to the content of disclosure to be reported and internal controls in the disclosure process;	√
c. disclosures were prepared in accordance with the guidelines as stated in the attachment, which form an integral part with this Circular Letter.	√
Disclosure of information as referred to in letter a, consists of:	
1. Capital Disclosures	79-80, 92, 448-450
Capital disclosures at least cover:	
1) Qualitative disclosures, among others information about:	79-80
a. Capital structure, covering explanation on the equity instruments issued by the Bank including: characteristics, duration of instrument, callable feature, features step-up, yield rate, and rating (if available), and	79-80
b. Capital adequacy, covering explanations on the approach used by the Bank in assessing capital adequacy to support current and future activities.	79-80
2) Quantitative disclosures covering capital structure of the Bank as referred to in Table 1.a and Table 1.b.	92, 448-450
2. Risk Exposure and Risk Management Disclosure at least include:	76-91
1) Disclosure on the Bank's Risk Management in general, including:	76-79
a) Active supervision by the Board of Commissioners and Directors;	77-78
b) Adequacy of risk management policies and procedures, and determination of risk management limits;	78

FORM AND CONTENT OF ANNUAL REPORT	Page
c) Adequacy of risk identification, measurement, monitoring and mitigation processes, as well as the risk management information system;	78-79
d) Comprehensive internal control systems.	79
2) Disclosure on risk exposure and implementation of Bank Risk Management in particular, covering:	80-91, 92-153
a) Credit Risk, which includes:	80-84
1) General disclosure, which consists of:	80-84
a) Qualitative disclosures, which include, among others:	80-84
i. information regarding the application of credit risk management implementation, including:	80-84
i.1. credit risk management organization;	80-81
i.2. credit risk management strategies for activities that have a significant credit risk exposure;	81-82
i.3. credit concentration risk management policies, and	82
i.4. mechanism for credit risk measurement and control.	82
ii. definition of overdue receivables and impaired receivables, and	82
iii. description on the approach used for the Allowance for Impairment Losses (CKPN), individually and collectively, as well as the statistical methods used in the calculation of CKPN.	82-83
b) Quantitative disclosures, as referred to in Table 2.1.a through Table 2.6.b, which includes:	92-111
i. Disclosure of Net Receivables by Region, as shown in Table 2.1.a and Table 2.1.b;	92-93
ii. Disclosure of Net Receivables by Contractual Maturity as shown in Table 2.2.a and Table 2.2.b;	94-95
iii. Disclosure of Net Receivables by Economic Sector as shown in Table 2.3.a and Table 2.3.b;	96-103
iv. Disclosure of Receivables and Provisioning by Region, as shown in Table 2.4.a and Table 2.4.b;	104-105
v. Disclosure of Receivables and Provisioning by Economic Sectors as shown in Table 2.5.a and Table 2.5.b; and	106-109
vi. Details of Movements of Allowances for Impairment Losses as shown in Table 2.6.a and Table 2.6.b.	110-111
2) Disclosure of Credit Risk using the Standardized Approach, which consists of:	83, 112-123
a) Qualitative disclosures, which includes:	83
i. information regarding the use of rating the calculation of Risk Weighted Assets (RWA) for credit risk;	83
ii. category of portfolios that use the rating;	83
iii. rating agency; and	83
iv. disclosure of counter party credit risk, including types of mitigation instruments commonly accepted / delivered by the bank.	83
b) Quantitative disclosure as referred to in Table 3.1.a through Table 3.2.c.2, which includes:	112-123
i. Disclosure of Net Receivables by Portfolio and Rating Category as shown in Table 3.1.a and Table 3.1.b; and	112-119
ii. Disclosure of counter party Credit Risk as shown in Table 3.2.a, Table 3.2.b.1, Table 3.2.b.2, Table 3.2.c.1, and Table 3.2.c.2.	120-123
3) Disclosure on Credit Risk Mitigation using the Standardized Approach, which consists of:	83-84
a) Qualitative disclosures, which includes:	83-84
i. information regarding the Bank's policy for the main types of collateral accepted;	83
ii. policies, procedures, and processes to assess and manage collateral;	83
iii. main warrantors/guarantors and their credit worthiness; and	83
iv. information on concentration level arising from the use of credit risk mitigation techniques.	84
b) Quantitative disclosure referred to in Table 4.1.a through Table 4.2.b, includes:	124-135
i. Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation as shown in Tables 4.1.a and Table 4.1.b; and	124-131
ii. Disclosure of Net Receivables and Credit Risk Mitigation Techniques as shown in Table 4.2.a and Table 4.2.b.	132-135



## Cross Reference of Bank Indonesia

Bank Indonesia Circular Letter No. 14/35/DPNP dated December 10, 2012

FORM AND CONTENT OF ANNUAL REPORT	Page
4) Disclosure of Asset Securitization, which consists of:	n.a
a) Qualitative disclosures, which include:	
i. general disclosure of risk management, which includes objective of asset securitization, the limit of asset securitization activities in transferring the Bank's credit risk to other party's over any transaction that underlay the asset securitization activities, the Bank's functions in asset securitization activities, and an explanation of the Bank's involvement in those functions;	
ii. summary of accounting policies for asset securitization activities, which include, transactions treated as sales or funding, recognition of gains from securitization activities, and assumptions used to assess the presence or absence of on-going involvement in the securitization activity, including changes from the previous period and the impact of those changes; and	
iii. names of the rating used in asset securitization activities and asset securitization exposures rated by the said agency.	
b) Quantitative disclosure, referred to in Table 5.1.a through Table 5.2.b, which includes:	
i. Securitization Transaction Disclosure as Table 5.1.a and Table 5.1.b; and	
ii. Securitization Transaction Activity Summary in which the Bank Acts as the Originator as in Table 5.2.a and Table 5.2.b.	
5) Quantitative disclosure of Credit Risk RWA Calculation using Standardized Approach referred to in Table 6.1.1 through Table 6.2.7.	136-142
b) Market Risk, which includes:	84-85
1) Standardized measurement method for market risk, comprised of:	84-85, 142
a) Qualitative disclosures, which include:	84-85
i. information regarding the application of risk management including:	84-85
i.1. market risk management organization;	84
i.2. trading book and banking book portfolio management, as well as the valuation methodology used; and	85
i.3. market risk measurement mechanism for monitoring and periodic risk and for capital adequacy calculations, both on banking book and on trading book.	85
ii. coverage portfolio (trading and banking book) which were taken into account in the Minimum Capital Requirement (CAR); and	85
iii. measures and plans to anticipate market risk on foreign currency transactions, because of changes in exchange rates and of fluctuations of interest rates, including descriptions of all fundings and contracts without protection or hedging, and debts with floating rate or not determined in advance.	85
b) Quantitative disclosures, at least including market risk disclosures using standardized measurement methods as described in Table 7.1.	142
2) Internal model-based approach to market risk, which consists of:	84-85, 142
a) Qualitative disclosures, which include:	84-85
i. information regarding the risk management implementation, including:	84-85
i.1. market risk management organization;	84
i.2. trading book portfolio management and valuation methodologies used; and	85
i.3. market risk measurement mechanism for monitoring and periodic risk for capital adequacy calculation in the trading book.	85
ii. portfolio covered in the Internal Model approach and the valuation policies used for the calculation of the trading book positions;	85
iii. for each portfolio covered by the Internal Model approach, disclosure the model characteristics, description of stress testing for the portfolio and description of the approach used for backtesting/validating the accuracy and consistency of the Internal Models and the process of model development; portfolio using Internal Models that have been approved by Bank Indonesia, and the amount of frequency deviation between the Value at Risk (VaR) and the actual losses during the reporting period.	85
b) Quantitative disclosure, at least including market risk disclosures using internal models (Value at Risk/VaR) as shown Table 7.2.a and Table 7.2.b.	143

FORM AND CONTENT OF ANNUAL REPORT	Page
c) Operational Risk, which includes:	85-87
1) Qualitative disclosures, including: information on the risk management implementation for operational risk, including:	85-87
a) operational risk management organization;	85-86
b) the mechanism used by the bank identify and quantify operational risk; and	85-86
c) mechanism to mitigate operational risk.	87
2) Quantitative disclosure on operational risk, as described in Table 8.1.a and Table 8.1.b.	144-145
d) Liquidity Risk, which includes:	87-88
1) Qualitative disclosures, including: information on the implementation of risk management for liquidity risk, including:	87-88
a) liquidity risk management organization;	87
b) early warning indicators of liquidity problems; and	87-88
c) the mechanisms of measurement and control liquidity risk.	87-88
2) Quantitative disclosures on liquidity risk, which at least includes:	146-153
a) Disclosure of Rupiah Maturity Profile as described in Table 9.1.a and Table 9.1.b; and	146-149
b) Disclosure of Foreign Exchange Maturity Profile as described in Table 9.2.a and Table 9.2.b.	150-153
e) Legal Risk, which contains qualitative disclosures about risk management for legal risks include the following:	88-89
1) legal risk management organization; and	88
2) legal risk control mechanisms.	88-89
f) Strategic Risk, revealed qualitative information regarding the implementation of strategic risk management including the following:	89
1) strategic risk management organization;	89
2) policy that allows banks to identify and respond to internal and external changes in the business environment; and	89
3) mechanisms to measure the progress of the business plan.	89
g) Compliance Risk, qualitative information about risk management for compliance risk including:	90-91
1) compliance risk management organization;	90-91
2) risk management strategies and the effectiveness of risk management for compliance risk, primarily for ensuring that the development of policies and procedures are in accordance with generally accepted standards, and prevailing rules and / or regulations; and	91
3) monitoring and controlling compliance risk.	91
h) Reputation Risk, qualitative information about risk management for reputation risk include:	90
1) organizational reputation risk management, including the implementation of reputation risk management by related units (Corporate Secretary, Public Relations, and the related business units);	90
2) policies and mechanisms to improve the quality of service to customers and other stakeholders to control reputation risk; and	90
3) reputation risk management in times of crisis.	90
5. Transparency according to Quarterly Published Financial Statements.	
Annual Financial Statements referred to in 2.a and 2.b should be accompanied by all aspects of disclosure as required for the quarterly published financial statements.	327-466
Such disclosure shall at least include:	
a. spot and derivative transactions;	396-397
b. quantity and quality of earning assets and other information, among other things:	401-405
1) provision of funds to related parties;	451-455
2) provision of funds to Micro, Small and Medium Enterprises (UMKM) debtors;	400-405

## Cross Reference of Bank Indonesia

Bank Indonesia Circular Letter No. 14/35/DPNP dated December 10, 2012

FORM AND CONTENT OF ANNUAL REPORT	Page
3) loans classified as special mention (including restructured loans and property loans); and	401-402
4) Allowance for Impairment Losses;	401-402
c. Bank financial ratios, among others:	405, 447-448
1) percentage of breaches or deviations from the established limit (BMPK); and	405
2) the ratio of the Net Open Position (NOP).	447-448
d. calculation of the Minimum Capital Requirement (CAR).	448-450
6. Disclosure aspects related to the Bank's Business Group should contain information related to the activities in the business group, which consists of:	341-347, 428-429, 451-455, 484
a. structure of the Bank business group, consisting of at least:	341-347, 428-429, 451-455
1) business group structure, from the Bank, subsidiaries, affiliates, financial holding company, and/or parent company to the ultimate shareholder;	451-455, 484
2) structure of the management relationship in the Bank's business; and	341-347
3) shareholders acting on behalf of other shareholders (shareholders acting in concert). The definition of a shareholder acting on behalf of other shareholders is individual shareholders or companies / legal entities who have the common goal of controlling the Bank, based or not based on agreement.	428-429, 484
b. transactions between the Bank and related parties in the Bank's business group, taking into account the following matters:	353, 451-455
1) information of transactions with related parties conducted by the Bank or any company or legal entity in the Bank business group working in the field of finance;	451-455
2) related party is party as stipulated in the applicable Statement of Financial Accountancy Standard (PSAK);	353, 451-455
3) types of transactions with related party are, among others:	451-455
a) cross shareholders;	451-455
b) transactions from one business group acting for the interest of other business groups;	451-455
c) management of short term liquidity centralized in one business group;	451-455
d) provision of funds distributed or received by another company in one business group;	451-455
e) exposure to majority shareholder in the form of loans, commitments and contingencies; and	451-455
f) buying, selling and/or renting of assets with another company in a business group, including repurchase agreements.	451-455
c. funds provision, commitment or other equal facilities of each company or legal entity belonging to one business group with the Bank on a debtor already obtaining fund provisions from the Bank.	313
7. Disclosure in accordance with other Financial Accounting Standards on Disclosure Aspects as required by prevailing Financial Accounting Standards which has not been included in the numbers 1 through 6 above.	327-466
8. Other Information	
Other information coverage consists of:	
a. Bank assets as collateral;	405
b. other important transactions in significant quantities; and	n.a
c. information on important events after the date of the Public Accountant report (subsequent event).	316, 456