

Tabel Manajemen Risiko

Risk Management Table

Tabel 1 Pengungkapan Struktur Permodalan - Bank secara Individual / Table 1 Disclosure of Capital Structure - Bank Only

(Jutaan Rupiah / Million Rupiah)

	31 Desember 2013 December 31, 2013	31 Desember 2012 December 31, 2012
I KOMPONEN MODAL / CAPITAL COMPONENT		
A . Modal Inti / Core Capital (Tier-1)	5.582.185	3.278.485
1. Modal disetor / Paid-in Capital	3.269.574	1.323.574
2. Cadangan Tambahan Modal / Additional Reserve Capital	2.312.611	1.954.911
3. Modal Inovatif / Innovative Capital Instruments	-	-
4. Faktor Pengurang Modal Inti / Tier-1 Capital Deduction Factor	-	-
5. Kepentingan Non Pengendali / Non-controlling Interest	-	-
B . Modal Pelengkap / Supplementary Capital (Tier-2)	364.896	228.920
1. Level Atas / Upper Tier-2	364.896	228.920
2. Level Bawah maksimum 50% Modal Inti / Lower Tier-2 (maximum 50% of Tier-1 Capital)	-	-
3. Faktor Pengurang Modal Pelengkap / Tier-2 Capital Deduction Factor	-	-
C. Faktor Pengurang Modal Inti dan Modal Pelengkap / Tier-1 and Tier-2 Capital Deduction Factor	-	-
Eksposur Sekuritisasi / Securitization Exposures	-	-
D. Modal Pelengkap Tambahan Yang Memenuhi Persyaratan (Tier 3) / Additional Supplementary Capital (Tier-3)	-	-
E. Modal Pelengkap Tambahan Yang Dialokasikan Untuk Mengantisipasi Risiko Pasar / Additional Supplementary Capital For Market Risk Anticipation	-	-
II TOTAL MODAL INTI DAN MODAL PELENGKAP (A+B-C) / TOTAL OF CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A+B-C)	5.947.081	3.507.405
III TOTAL MODAL INTI, MODAL PELENGKAP, DAN MODAL PELENGKAP TAMBAHAN YANG DIALOKASIKAN UNTUK MENGANTISIPASI RISIKO PASAR (A+B-C+E) / TOTAL OF CORE CAPITAL, SUPPLEMENTARY CAPITAL, AND ADDITIONAL SUPPLEMENTARY FOR MARKET RISK ANTICIPATION (A+B-C+E)	5.947.081	3.507.405
IV ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT / RISK WEIGHTED ASSET FOR CREDIT RISK	29.485.660	19.178.233
V ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL / RISK WEIGHTED ASSET FOR OPERATIONAL RISK	1.324.525	1.234.935
VI ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR / RISK WEIGHTED ASSET FOR MARKET RISK	67.805	72.929
A Metode Standar / Standardized Method	67.805	72.929
B Model Internal / Internal Model	-	-
VII RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM UNTUK RISIKO KREDIT, RISIKO OPERASIONAL DAN RISIKO PASAR [III: (IV+V+VI)] / MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK [III: (IV+V+VI)]	19,26%	17,12%

Tabel 2.1 Pengungkapan Rincian Mutasi Cadangan Kerugian Penurunan Nilai - Bank Individual
Table 2.1 Movements of Allowance for Impairment Losses Disclosure - Bank Only

(Jutaan Rupiah / Million Rupiah)

Keterangan / Description	31 Desember 2013 / December 31, 2013		31 Desember 2012 / December 31, 2012	
	CKPN Individual / Allowance for Impairment Losses - Individual	CKPN Kolektif / Allowance for Impairment Losses - Collective	CKPN Individual / Allowance for Impairment Losses - Individual	CKPN Kolektif / Allowance for Impairment Losses - Collective
Saldo awal CKPN / Beginning Balance - Allowance for Impairment Losses	177.412	167.853	100.000	175.662
Pembentukan (pemulihan) CKPN pada periode berjalan (Bersih) / Additional (reversal) allowance for impairment losses during the year (Net)	328	104.297	77.412	(14.716)
2.a Pembentukan CKPN pada periode berjalan / Additional allowance for impairment losses during the year	133.728	183.110	127.412	121.110
2.b Pemulihan CKPN pada periode berjalan / Reversal allowance for impairment losses during the year	(133.400)	(78.813)	(50.000)	(135.826)
CKPN yang digunakan untuk melakukan hapus buku atas tagihan pada periode berjalan / Allowance for impairment losses used for written off receivables during the year	-	-	-	-
Pembentukan (pemulihan) lainnya pada periode berjalan / Other additional (reversal) of allowance during the year	33.599	45.327	-	6.907
Saldo akhir CKPN / Ending Balance	211.339	317.477	177.412	167.853

Tabel 2.2 Pengungkapan Tagihan Bersih berdasarkan Wilayah - Bank secara Individual
 Table 2.2 Disclosure of Net Receivables by Area - Bank Only

Kategori Portofolio / Portfolio Category	31 Desember 2013 / December 31 2013							
	Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
Tagihan Kepada Pemerintah / Receivables on Sovereigns	5.265.316	-	-	-	-	-	-	5.265.316
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	1.810.280	345.433	-	-	-	916.478	-	3.072.191
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	4.186.571	-	-	-	-	-	597.262	4.783.833
Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-	-	-
Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-	-	-
Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business and Retail Portfolio	16.620	25.514	3	-	-	5	-	42.142
Tagihan Kepada Korporasi / Receivables on Corporate	14.347.633	12.110.513	140.761	730.023	1.967.806	7.302	948.951	30.252.989
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-
Aset Lainnya / Other Assets	60.864	-	-	-	-	-	-	60.864
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-
Jumlah / Total	25.687.284	12.481.460	140.764	730.023	1.967.806	923.785	1.546.213	43.477.335

Area 1 : Jakarta

Area 2 : Jawa Barat - West Java

Area 3 : Jawa Tengah - Central Java

Area 4 : Jawa Timur - East Java

Area 5 : Sumatera & Kalimantan

Area 6 : Indonesia Timur (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua) - Eastern Indonesia (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua)

Area 7 : Di luar Indonesia - Overseas

(Jutaan Rupiah / Millions Rupiah)

31 Desember 2012 / December 31 2012							
Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area							
Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
2.954.643	-	-	-	-	-	-	2.954.643
1.792.603	310.088	-	-	-	-	-	2.102.691
-	-	-	-	-	-	-	-
2.434.792	-	-	-	-	-	582.672	3.017.464
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
14.413	22.012	-	-	10	12	-	36.447
11.652.555	6.390.585	119.810	531.615	1.163.593	4.821	1.014.724	20.877.703
-	-	-	-	-	-	-	-
57.125	-	-	-	-	-	-	57.125
-	-	-	-	-	-	-	-
18.906.131	6.722.685	119.810	531.615	1.163.603	4.833	1.597.396	29.046.073

Tabel 2.3 Pengungkapan Tagihan Bersih berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual
 Table 2.3 Disclosure of Net Receivables by Contractual Maturity – Bank Only

Kategori Portofolio / Portfolio Category	31 Desember 2013 / December 31, 2013					
	Tagihan Bersih Berdasarkan Sisa Jangka Waktu / Net Receivables by Contractual Maturity					
	≤ 1 tahun ≤ 1 year	>1 tahun - 3 tahun >1 year - 3 year	>3 tahun - 5 tahun >3 year - 5 year	> 5 tahun > 5 year	Non-Kontraktual Non-Contractual	Total
Tagihan Kepada Pemerintah / Receivables on Sovereigns	2.231.446	-	-	187.330	2.846.540	5.265.316
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	895.301	91.567	1.739.890	345.433	-	3.072.191
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	3.346.558	1.209.127	87.381	4.558	136.209	4.783.833
Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-
Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-
Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	390	1.936	4.026	35.790	-	42.142
Tagihan Kepada Korporasi / Receivables on Corporate	21.276.141	4.185.167	2.829.796	1.961.885	-	30.252.989
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
Aset Lainnya / Other Assets	-	-	-	-	60.864	60.864
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-
Jumlah / Total	27.749.836	5.487.797	4.661.093	2.534.996	3.043.613	43.477.335

(Jutaan Rupiah / Millions Rupiah)

31 Desember 2012 / December 31, 2012					
Tagihan Bersih Berdasarkan Sisa Jangka Waktu / Net Receivables by Contractual Maturity					
≤ 1 tahun ≤ 1 year	>1 tahun - 3 tahun >1 year - 3 year	>3 tahun - 5 tahun >3 year - 5 year	> 5 tahun > 5 year	Non-Kontraktual Non-Contractual	Total
966.938	-	-	192.775	1.794.930	2.954.643
958.423	-	834.180	310.088	-	2.102.691
-	-	-	-	-	-
1.589.526	871.631	25.470	14.241	516.596	3.017.464
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
322	2.278	2.367	31.480	-	36.447
15.359.665	2.741.308	1.009.678	1,767.052	-	20.877.703
-	-	-	-	-	-
-	-	-	-	57.125	57.125
-	-	-	-	-	-
18.874.874	3.615.217	1.871.695	2.315.636	2.368.651	29.046.073

Tabel 2.4 Pengungkapan Tagihan Bersih berdasarkan Sektor Ekonomi - Bank secara Individual
 Table 2.4 Disclosure of Net Receivables by Economic Sectors - Bank Only

Sektor Ekonomi / Economic Sectors	Tagihan Kepada Pemerintah / Receivables on Sovereigns	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank / Receivables on Banks	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property
31 Desember 2013 / December 31, 2013					
Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-
Perikanan / Fishery	-	-	-	-	-
Pertambangan dan Penggalian / Mining and Quarrying	-	2.726.758	-	-	-
Industri Pengolahan / Manufacturing	-	-	-	-	-
Listrik, Gas dan Air / Electricity, Gas and Water	-	345.433	-	-	-
Konstruksi / Construction	-	-	-	-	-
Perdagangan Besar dan Eceran / Wholesale & Retail Trading	-	-	-	-	-
Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-
Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-
Perantara Keuangan / Financial Intermediary	4.650.932	-	-	4.783.833	-
Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-
Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense & Compulsory Social Security	614.384	-	-	-	-
Jasa Pendidikan / Education Services	-	-	-	-	-
Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities	-	-	-	-	-
Jasa Kemasyarakatan, Sosial Budaya, Hiburan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-
Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers	-	-	-	-	-
Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution & Other Extra International Agencies	-	-	-	-	-
Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-
Bukan Lapangan Usaha / Non Business Field	-	-	-	-	-
Lainnya / Others	-	-	-	-	-
Jumlah / Total	5.265.316	3.072.191	-	4.783.833	-
31 Desember 2012 / December 31, 2012					
Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-
Perikanan / Fishery	-	-	-	-	-
Pertambangan dan Penggalian / Mining and Quarrying	-	1.792.603	-	-	-
Industri Pengolahan / Manufacturing	-	-	-	-	-
Listrik, Gas dan Air / Electricity, Gas and Water	-	310.088	-	-	-
Konstruksi / Construction	-	-	-	-	-
Perdagangan Besar dan Eceran / Wholesale & Retail Trading	-	-	-	-	-
Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-
Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-
Perantara Keuangan / Financial Intermediary	2.760.269	-	-	3.017.464	-
Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-
Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense & Compulsory Social Security	194.374	-	-	-	-
Jasa Pendidikan / Education Services	-	-	-	-	-
Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities	-	-	-	-	-
Jasa Kemasyarakatan, Sosial Budaya, Hiburan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-
Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers	-	-	-	-	-
Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution & Other Extra International Agencies	-	-	-	-	-
Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-
Bukan Lapangan Usaha / Non Business Field	-	-	-	-	-
Lainnya / Others	-	-	-	-	-
Jumlah / Total	2.954.643	2.102.691	-	3.017.464	-

(Jutaan Rupiah / Millions Rupiah)

Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	Kredit Pegawai/ Pensiunan / Employee / Retired Loans	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	Tagihan Kepada Korporasi / Receivables on Corporate	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	Aset Lainnya / Other Assets	Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit
-	-	-	1.093.426	-	-	-
-	-	-	-	-	-	-
-	-	-	256.379	-	-	-
-	-	-	16.869.372	-	-	-
-	-	-	-	-	-	-
-	-	-	533.615	-	-	-
-	-	-	2.542.984	-	-	-
-	-	-	-	-	-	-
-	-	-	716.877	-	-	-
-	-	-	6.735.468	-	-	-
-	-	-	1.504.868	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	41.163	-	-	-	-
-	-	979	-	-	60.864	-
-	-	42.142	30.252.989	-	60.864	-
-	-	-	693.460	-	-	-
-	-	-	14	-	-	-
-	-	-	82.787	-	-	-
-	-	-	10.113.490	-	-	-
-	-	-	-	-	-	-
-	-	-	418.925	-	-	-
-	-	-	2.539.035	-	-	-
-	-	-	-	-	-	-
-	-	-	808.779	-	-	-
-	-	-	5.095.553	-	-	-
-	-	-	1.125.660	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	35.248	-	-	-	-
-	-	1.199	-	-	57.125	-
-	-	36.447	20.877.703	-	57.125	-

Tabel 2.5 Pengungkapan Tagihan dan Pencadangan berdasarkan Wilayah - Bank secara Individual
 Table 2.5 Disclosure of Receivables and Provisioning based on Area - Bank Only

Keterangan / Description	31 Desember 2013 / December 31, 2013							
	Tagihan Berdasarkan Wilayah / Receivables by Area							
	Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
Tagihan / Receivables	24.800.856	11.988.618	132.323	705.438	1.809.532	923.785	522.235	40.882.787
Tagihan yang mengalami penurunan nilai / Impaired Receivables								
a. Belum Jatuh Tempo / Non Past Due	-	-	266.729	-	-	-	-	266.729
b. Telah jatuh tempo / Past Due	-	-	-	-	-	-	-	-
Cadangan kerugian penurunan nilai (CKPN) – Individual / Allowance for Impairment Losses - Individual	-	-	211.339	-	-	-	-	211.339
Cadangan kerugian penurunan nilai (CKPN) – Kolektif / Allowance for Impairment Losses - Collective	125.022	99.189	457	14.219	75.561	2.009	1.020	317.477
Tagihan yang dihapus buku / Written-Off Receivables	-	-	-	-	-	-	-	-

Area 1 : Jakarta

Area 2 : Jawa Barat - [West Java](#)

Area 3 : Jawa Tengah - [Central Java](#)

Area 4 : Jawa Timur - [East Java](#)

Area 5 : Sumatera & Kalimantan

Area 6 : Indonesia Timur (Bali, Sulawesi, Nusa Tenggara, Maluku & Papua) - [Eastern Indonesia \(Bali, Sulawesi, Nusa Tenggara, Maluku & Papua\)](#)

Area 7 : Di luar Indonesia - [Overseas](#)

(Jutaan Rupiah / Millions Rupiah)

31 Desember 2012 / December 31, 2012							
Tagihan Berdasarkan Wilayah / Receivables by Area							
Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
18.341.910	6.275.345	113.262	519.590	1.041.708	4.832	523.382	26.820.029
-	-	227.412	-	-	-	-	227.412
-	-	-	-	-	-	-	-
-	-	177.412	-	-	-	-	177.412
89.460	39.012	222	15.850	22.716	42	551	167.853
-	-	-	-	-	-	-	-

Tabel 2.6 Pengungkapan Tagihan dan Pencadangan berdasarkan Sektor Ekonomi - Bank secara Individual
 Table 2.6 Disclosure of Receivables and Provisioning based on Economic Sectors - Bank Only

Sektor Ekonomi / Economic Sectors	31 Desember 2013 / December 31, 2013					
	Tagihan / Receivables	Tagihan yang mengalami penurunan nilai / Impaired Receivable		Cadangan kerugian Penurunan nilai (CKPN)- Individual / Allowance for Impairment Losses - Individual	Cadangan kerugian Penurunan nilai (CKPN)- Kolektif / Allowance for Impairment Losses - Collective	Tagihan yang dihapus buku / Written-Off Receivables
		Belum Jatuh Tempo / Non Past Due	Telah Jatuh Tempo / Past Due			
Pertanian, Perburuan dan Kehutanan / <i>Agriculture, Hunting and Forestry</i>	1.093.426	-	-	-	7.447	-
Perikanan / <i>Fishery</i>	-	-	-	-	-	-
Pertambangan dan Penggalian / <i>Mining and Quarrying</i>	2.977.752	-	-	-	6.534	-
Industri Pengolahan / <i>Manufacturing</i>	15.366.890	-	-	-	267.093	-
Listrik, Gas dan Air / <i>Electricity, Gas and Water</i>	345.433	-	-	-	750	-
Konstruksi / <i>Construction</i>	290.642	-	-	-	1.957	-
Perdagangan Besar & Eceran / <i>Wholesale & Retail Trading</i>	2.333.414	-	-	-	7.978	-
Penyediaan Akomodasi dan Penyediaan Makan Minum / <i>Hotel and Food & Beverage</i>	-	-	-	-	-	-
Transportasi, Pergudangan dan Komunikasi / <i>Transportation, Warehousing and Communications</i>	832.416	266.729	-	211.339	3.038	-
Perantara Keuangan / <i>Financial Intermediary</i>	15.475.285	-	-	-	11.074	-
Real Estate, Usaha Persewaan dan Jasa Perusahaan / <i>Real Estate, Rental and Business Services</i>	1.450.139	-	-	-	11.199	-
Administrasi Pemerintah, Pertahanan & Jaminan Sosial Wajib / <i>Public Administration, Defense & Compulsory Social Security</i>	614.384	-	-	-	407	-
Jasa Pendidikan / <i>Education Services</i>	-	-	-	-	-	-
Jasa Kesehatan dan Kegiatan Sosial / <i>Health Services and Social Activity</i>	-	-	-	-	-	-
Jasa Kemasyarakatan, Sosial Budaya, Hiburan & Perorangan Lainnya / <i>Public, Socio-Culture, Entertainment and Other Personal Services</i>	-	-	-	-	-	-
Jasa Perorangan yang Melayani Rumah Tangga / <i>Personal Services Serving Households</i>	-	-	-	-	-	-
Badan Internasional & Badan Ekstra Internasional Lainnya / <i>International Institution & Other Extra International Agencies</i>	-	-	-	-	-	-
Kegiatan yang Belum Jelas Batasannya / <i>Undefined Activities</i>	-	-	-	-	-	-
Bukan Lapangan Usaha / <i>Non Business Field</i>	41.163	-	-	-	-	-
Lainnya / <i>Others</i>	61.843	-	-	-	-	-
Jumlah / Total	40.882.787	266.729	-	211.339	317.477	-

(Jutaan Rupiah / Millions Rupiah)

31 Desember 2012 / December 31, 2012					
Tagihan / Receivables	Tagihan yang mengalami penurunan nilai / Impaired Receivable		Cadangan kerugian Penurunan nilai (CKPN)- Individual / Allowance for Impairment Losses - Individual	Cadangan kerugian Penurunan nilai (CKPN)- Kolektif / Allowance for Impairment Losses - Collective	Tagihan yang yang dihapus buku / Written-Off Receivables
	Belum Jatuh Tempo / Non Past Due	Telah Jatuh Tempo / Past Due			
687.222	-	-		2.970	-
-	-	-	-	-	-
1.866.211	-	-	-	2.326	-
8.849.891	-	-	-	140.926	-
310.088	-	-	-	379	-
197.242	-	-	-	615	-
2.241.360	-	-	-	7.082	-
-	-	-	-	-	-
914.392	227.412	-	177.412	927	-
10.404.867	-	-	-	8.700	-
1.060.810	-	-	-	3.692	-
194.374	-	-	-	236	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
35.248	-	-	-	-	-
58.324	-	-	-	-	-
26.820.029	227.412	-	177.412	167.853	-

Tabel 3.1 Pengungkapan Tagihan Bersih berdasarkan Kategori Porfolio dan Skala Peringkat - Bank secara Individual
 Table 3.1 Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

Kategori Porfolio / Portfolio Category	Tagihan Bersih / Net Receivables				
	Lembaga Peringkat / Rating Company	Peringkat Jangka Panjang / 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	[ldr]AAA	[ldr]AA+ to [ldr] AA-	[ldr]A+ to [ldr]A-	[ldr]BBB+ to [ldr]BBB-
	PT. PEFINDO	idAAA	idAA+ to idAA-	idA to idA-	idBBB+ to idBBB-
31 Desember 2013 / December 31, 2013					
Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>	-	-	-	-	-
Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	-	-	-	-	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and International Institutions</i>	-	-	-	-	-
Tagihan Kepada Bank / <i>Receivables on Banks</i>	23.052	70.441	1.041.689	5.924	
Kredit Beragun Rumah Tinggal / <i>Loans Secured by Residential Property</i>	-	-	-	-	-
Kredit Beragun Properti Komersial / <i>Loans Secured by Commercial Real Estate</i>	-	-	-	-	-
Kredit Pegawai/Pensiunan / <i>Employee/Retired Loans</i>	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business & Retail Portfolio</i>	-	-	-	-	-
Tagihan kepada Korporasi / <i>Receivables on Corporate</i>	-	2.663.039	1.651.319	262.633	
Tagihan yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-
Aset Lainnya / <i>Other Assets</i>	-	-	-	-	-
Eksposur di Unit Usaha Syariah / <i>Exposures at Sharia Based Business Activity Unit</i>	-	-	-	-	-
JUMLAH / TOTAL	23.052	2.733.480	2.693.008	268.557	
31 Desember 2012 / December 31, 2012					
Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>	-	-	-	-	-
Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	-	-	-	-	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and International Institutions</i>	-	-	-	-	-
Tagihan Kepada Bank / <i>Receivables on Banks</i>	1.291	36.248	850.382	1.171	
Kredit Beragun Rumah Tinggal / <i>Loans Secured by Residential Property</i>	-	-	-	-	-
Kredit Beragun Properti Komersial / <i>Loans Secured by Commercial Real Estate</i>	-	-	-	-	-
Kredit Pegawai/Pensiunan / <i>Employee/Retired Loans</i>	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business & Retail Portfolio</i>	-	-	-	-	-
Tagihan kepada Korporasi / <i>Receivables on Corporate</i>	-	2.113.052	1.160.305	457.463	
Tagihan yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-
Aset Lainnya / <i>Other Assets</i>	-	-	-	-	-
Eksposur di Unit Usaha Syariah / <i>Exposures at Sharia Based Business Activity Unit</i>	-	-	-	-	-
JUMLAH / TOTAL	1.291	2.149.300	2.010.687	458.634	

(Jutaan Rupiah / Millions Rupiah)

Tagihan Bersih / Net Receivables							Tanpa Peringkat Unrated	Total
Peringkat Jangka Panjang / Long Term Rating			Peringkat Jangka Pendek / Short Term Rating					
BB+ to BB-	B+ to B-	Kurang dari B- Lower than B-	A-1	A-2	A-3.	Kurang dari A-3 Lower than A-3		
BB+ to BB-	B+ to B-	Kurang dari B- Lower than B-	F1+ to F1	F2	F3	Kurang dari F3 Lower than F3		
Ba1 to Ba3	B1 to B3	Kurang dari B3 Lower than B3	P-1	P-2	P-3	Kurang dari P-3 Lower than P-3		
BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Kurang dari B-(idn) Lower than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Kurang dari F3(idn) Lower than F3(idn)		
[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Kurang dari [Idr]B- Lower than [Idr]B-	[Idr]A1+ to [Idr]A1	[Idr]A2+ to [Idr]A2	[Idr]A3+ to [Idr]A3	Kurang dari [Idr]A3 Lower than [Idr]A3		
idBB to idBB-	idB+ to B-	Kurang dari id B- Lower than idB-	idA1	idA2	idA3 to idA4	Kurang dari id A4 Lower than id A4		
5.265.316	-	-	-	-	-	-	-	5.265.316
2.155.713	916.478	-	-	-	-	-	-	3.072.191
-	-	-	-	-	-	-	-	-
1.353.922	-	-	-	-	-	-	2.288.805	4.783.833
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	42.142	42.142
1.155.544	-	55.390	-	-	-	-	24.465.064	30.252.989
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	60.864	60.864
-	-	-	-	-	-	-	-	-
9.930.495	916.478	55.390	-	-	-	-	26.856.875	43.477.335
2.954.643	-	-	-	-	-	-	-	2.954.643
2.102.691	-	-	-	-	-	-	-	2.102.691
-	-	-	-	-	-	-	-	-
829.952	-	-	-	-	-	-	1.298.420	3.017.464
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	36.447	36.447
913.791	-	50.000	-	-	-	-	16.183.092	20.877.703
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	57.125	57.125
-	-	-	-	-	-	-	-	-
6.801.077	-	50.000	-	-	-	-	17.575.084	29.046.073

Tabel 3.2 Pengungkapan Risiko Kredit Pihak Lawan: Transaksi Derivatif
 Table 3.2 Disclosure of Counterparty Credit Risk : Derivative Transaction

Variabel yang Mendasari / Underlying Variables	31 Desember 2013 / December 31, 2013							
	Notional Amount			Tagihan Derivatif / Derivative Receivables	Kewajiban Derivatif / Derivative Liabilities	Tagihan Bersih sebelum MRK / Net Receivables before CRM	MRK / CRM	Tagihan Bersih setelah MRK / Net Receivables after CRM
	< 1 Tahun / ≤ 1 year	> 1 Tahun - < 5 Tahun / >1 year - ≤ 5 years	> 5 Tahun / > 5 year					
BANK SECARA INDIVIDUAL								
Suku Bunga / Interest Rate	866.178	2.257.378	101.281	16.596	13.405	158.529	2.794	155.735
Nilai Tukar / Foreign Exchange	4.032.913	2.329.482	-	381.889	368.242	550.339	307	550.032
Lainnya / Others	-	-	-	-	-	-	-	-
TOTAL	4.899.091	4.586.860	101.281	398.485	381.647	708.868	3.101	705.767

(Jutaan Rupiah / Millions Rupiah)

Variabel yang Mendasari / Underlying Variables	31 Desember 2012 / December 31, 2012							
	Notional Amount			Tagihan Derivatif / Derivative Receivables	Kewajiban Derivatif / Derivative Liabilities	Tagihan Bersih sebelum MRK / Net Receivables before CRM	MRK / CRM	Tagihan Bersih setelah MRK / Net Receivables after CRM
	< 1 Tahun / ≤ 1 year	> 1 Tahun - < 5 Tahun / >1 year - ≤ 5 years	> 5 Tahun / > 5 year					
BANK SECARA INDIVIDUAL								
Suku Bunga / <i>Interest Rate</i>	55.782	1.510.557	315.834	21.366	14.478	133.430	1.613	131.817
Nilai Tukar / <i>Foreign Exchange</i>	5.968.488	2.201.499	-	175.651	164.865	356.417	3.758	352.659
Lainnya / <i>Others</i>	-	-	-	-	-	-	-	-
TOTAL	6.024.270	3.712.056	315.834	197.017	179.343	489.847	5.371	484.476

TABEL MANAJEMEN RISIKO | Risk Management Table

Tabel 4.1 Pengungkapan Tagihan Bersih berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual
Table 4.1 Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Only

Kategori Portofolio / Portfolio Category	31 Desember 2013 / December 31, 2013									
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Receivables after Calculation of Credit Risk Mitigation Impact									
	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya / Others
Eksposur Neraca / Balance Sheet Exposures										
Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>	5.265.316	-	-	-	-	-	-	-	-	-
Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	-	-	-	-	-	1.717.518	-	1.354.673	-	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and International Institutions</i>	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Bank / <i>Receivables on Banks</i>	-	2.539.898	-	-	-	732.768	-	975.645	-	-
Kredit Beragun Rumah Tinggal / <i>Loans Secured by Residential Property</i>	-	-	-	-	-	-	-	-	-	-
Kredit Beragun Properti Komersial / <i>Loans Secured by Commercial Real Estate</i>	-	-	-	-	-	-	-	-	-	-
Kredit Pegawai/Pensiunan / <i>Employee/Retired Loans</i>	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business & Retail Portfolio</i>	-	-	-	-	-	-	42.142	-	-	-
Tagihan Kepada Korporasi / <i>Receivables on Corporate</i>	87.928	2.575.974	-	-	-	4.910.621	-	20.352.711	55.390	-
Tagihan Yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	-	-
Aset Lainnya / <i>Other Assets</i>	4.940	-	-	-	-	-	-	55.924	-	-
Eksposur di Unit Syariah / <i>Exposures at Sharia Based Business Activity Unit</i>	-	-	-	-	-	-	-	-	-	-
Total Eksposur Neraca / Total Exposures - Balance Sheet	5.358.184	5.115.872	-	-	-	7.360.907	42.142	22.738.953	55.390	-
Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures										
Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and International Institutions</i>	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Bank / <i>Receivables on Banks</i>	-	-	-	-	-	-	-	-	-	-
Kredit Beragun Rumah Tinggal / <i>Loans Secured by Residential Property</i>	-	-	-	-	-	-	-	-	-	-
Kredit Beragun Properti Komersial / <i>Loans Secured by Commercial Real Estate</i>	-	-	-	-	-	-	-	-	-	-
Kredit Pegawai/Pensiunan / <i>Employee/Retired Loans</i>	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business & Retail Portfolio</i>	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Korporasi / <i>Receivables on Corporate</i>	2.296	36.682	-	-	-	1.004.081	-	1.053.960	-	-
Tagihan Yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-	-	-	-	-	-
Eksposur di Unit Syariah / <i>Exposures at Sharia Based Business Activity Unit</i>	-	-	-	-	-	-	-	-	-	-
Total Eksposur TRA / Total Exposures - Off Balance Sheets	2.296	36.682	-	-	-	1.004.081	-	1.053.960	-	-
Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk										
Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and International Institutions</i>	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Bank / <i>Receivables on Banks</i>	-	83.123	-	-	-	452.399	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business & Retail Portfolio</i>	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Korporasi / <i>Receivables on Corporate</i>	3.101	50.382	-	-	-	15.426	-	104.437	-	-
Eksposur di Unit Syariah / <i>Exposures at Sharia Based Business Activity Unit</i>	-	-	-	-	-	-	-	-	-	-
Total Eksposur Counterparty Credit Risk / Total Exposures - Counterparty Credit Risk	3.101	133.505	-	-	-	467.825	-	104.437	-	-

(Jutaan Rupiah / Millions Rupiah)

ATMR / RWA	Beban Modal / Capital Charge	31 Desember 2012 / December 31, 2012										ATMR / RWA	Beban Modal / Capital Charge	
		Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit / Net Receivables after Calculation of Credit Risk Mitigation Impact												
		0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya / Others			
-	-	2.952.715	-	-	-	-	-	-	-	-	-	-	-	-
2.213.432	177.075	-	-	-	-	-	1.202.247	-	900.444	-	-	1.501.568	120.125	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1.850.009	148.001	-	1.302.996	-	-	-	961.640	-	483.576	-	-	1.224.995	98.000	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
31.607	2.529	-	-	-	-	-	-	36.447	-	-	-	27.335	2.187	
23.406.301	1.872.504	15.950	2.007.073	-	-	-	4.808.258	-	11.864.146	50.000	-	14.744.690	1.179.575	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
55.924	4.474	4.156	-	-	-	-	-	-	52.969	-	-	52.969	4.238	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
27.557.273	2.204.582	2.972.821	3.310.069	-	-	-	6.972.145	36.447	13.301.135	50.000	-	17.551.557	1.404.125	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1.563.337	125.067	2.367	25.243	-	-	-	1.060.548	-	825.450	-	-	1.360.773	108.862	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1.563.337	125.067	2.367	25.243	-	-	-	1.060.548	-	825.450	-	-	1.360.773	108.862	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-	-	1.928	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
242.824	19.426	-	45.409	-	-	-	223.554	-	289	-	-	121.148	9.692	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
122.226	9.778	5.372	80.736	-	-	-	7.903	-	124.657	-	-	144.756	11.580	
-	-	-	-	-	-	-	-	-	-	-	-	-	-	
365.050	29.204	7.300	126.145	-	-	-	231.457	-	124.946	-	-	265.904	21.272	

TABEL MANAJEMEN RISIKO | Risk Management Table

Tabel 4.2 Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual
Table 4.2 Disclosure of Net Receivables and Credit Risk Mitigation Techniques - Bank Only

Kategori Portofolio / Portfolio Category	Tagihan Bersih / Net Receivables	31 Desember 2013 / December 31, 2013				Bagian Yang Tidak Dijamin / Unsecured Portion
		Bagian yang Dijamin Dengan / Portion Secured by				
		Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Credit Insurance	Lainnya / Others	
Eksposur Neraca / Balance Sheet Exposures						
Tagihan Kepada Pemerintah / Receivables on Sovereigns	5.265.316	-	-	-	-	5.265.316
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	3.072.191	1.717.518	-	-	-	1.354.673
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	4.248.311	365.100	-	-	-	3.883.211
Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-
Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-
Kredit Pegawai / Pensiunan / Employee / Retired Loans	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	42.142	-	-	-	-	42.142
Tagihan Kepada Korporasi / Receivables on Corporate	27.982.624	2.167.477	2.092.762	-	-	23.722.385
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
Aset Lainnya / Other Assets	60.864	-	-	-	-	60.864
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-
Total Eksposur Neraca / Total Exposures - Balance sheet	40.671.448	4.250.095	2.092.762	-	-	34.328.591
Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif / Off Balance Sheet Exposures						
Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	-	-	-	-	-	-
Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-
Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-
Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
Tagihan Kepada Korporasi / Receivables on Corporate	2.097.019	610.490	390.502	-	-	1.096.027
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-
Total Eksposur TRA / Total Exposures - Off Balance Sheets	2.097.019	610.490	390.502	-	-	1.096.027
Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk						
Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	535.522	-	-	-	-	535.522
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business and Retail Portfolio	-	-	-	-	-	-
Tagihan Kepada Korporasi / Receivables on Corporate	173.346	-	3.101	-	-	170.245
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-
Total Eksposur Counterparty Credit Risk / Total Exposures - Counterparty Credit Risk	708.868	-	3.101	-	-	705.767
Total (A+B+C)	43.477.335	4.860.585	2.486.365	-	-	36.130.385

(Jutaan Rupiah / Millions Rupiah)

Tagihan Bersih / Net Receivables	31 Desember 2012 / December 31, 2012				Bagian Yang Tidak Dijamin / Unsecured Portion
	Bagian yang Dijamin Dengan / Portion Secured by				
	Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Credit Insurance	Lainnya / Others	
2.952.715	-	-	-	-	2.952.715
2.102.691	1.202.247	-	-	-	900.444
-	-	-	-	-	-
2.748.212	289.125	-	-	-	2.459.087
-	-	-	-	-	-
-	-	-	-	-	-
36.447	-	-	-	-	36.447
18.745.427	2.975.549	1.675.592	-	-	14.094.286
57.125	-	-	-	-	57.125
-	-	-	-	-	-
26.642.617	4.466.921	1.675.592	-	-	20.500.104
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
1.913.608	804.177	249.450	-	-	859.981
-	-	-	-	-	-
-	-	-	-	-	-
1.913.608	804.177	249.450	-	-	859.981
1.928	-	-	-	-	1.928
-	-	-	-	-	-
-	-	-	-	-	-
269.252	-	-	-	-	269.252
-	-	-	-	-	-
218.668	-	10.744	-	-	207.924
-	-	-	-	-	-
489.848	-	10.744	-	-	479.104
29.046.073	5.271.098	1.935.786	-	-	21.839.189

Tabel 5.1 Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Aset di Neraca
 Table 5.1. Calculation of Risk Weighted Assets for Credit Risk under Standardized Method

(Jutaan rupiah / Million Rupiah)

Kategori Portofolio / Portfolio Category	31 Desember 2013 / December 31, 2013			31 Desember 2012 / December 31, 2012		
	Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA before CRM	ATMR Setelah MRK /RWA after CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA before CRM	ATMR Setelah MRK /RWA after CRM
Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>	5.265.316	-	-	2.952.715	-	-
Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	3.072.191	3.072.191	2.213.432	2.102.691	2.102.691	1.501.568
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and International Institutions</i>	-	-	-	-	-	-
Tagihan Kepada Bank / <i>Receivables on Banks</i>	4.248.311	2.032.559	1.850.009	2.748.212	1.369.558	1.224.995
Kredit Beragun Rumah Tinggal / <i>Loans Secured by Residential Property</i>	-	-	-	-	-	-
Kredit Beragun Properti Komersial / <i>Loans Secured by Commercial Real Estate</i>	-	-	-	-	-	-
Kredit Pegawai/Pensiunan / <i>Employee/Retired Loans</i>	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business and Retail Portfolio</i>	42.142	31.607	31.607	36.447	27.335	27.335
Tagihan Kepada Korporasi / <i>Receivables on Corporate</i>	27.982.624	25.368.175	23.406.301	18.745.427	16.863.138	14.744.689
Tagihan Yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-	-
Aset Lainnya / <i>Other Assets</i>	60.864	-	55.924	57.125	52.969	52.969
TOTAL	40.671.448	30.504.532	27.557.273	26.642.617	20.415.691	17.551.556

Tabel 5.2 Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif

Table 5.2. Calculation of RWA for Credit Risk under Standardized Approach: Off Balance Sheet Commitment/Contingency Exposures

(Jutaan rupiah / Million Rupiah)

Kategori Portofolio / Portfolio Category	31 Desember 2013 / December 31, 2013			31 Desember 2012 / December 31, 2012		
	Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA before CRM	ATMR Setelah MRK / RWA after CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA before CRM	ATMR Setelah MRK / RWA after CRM
Tagihan Kepada Pemerintah / Sovereigns	-	-	-	-	-	-
Tagihan Kepada Entitas Sektor Publik / Public Sector Entities	-	-	-	-	-	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	-	-	-	-	-	-
Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-	-	-	-
Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-	-	-	-
Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-	-	-	-
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
Tagihan Kepada Korporasi / Receivables on Corporate	2.097.019	1.831.092	1.563.337	1.913.608	1.618.844	1.360.773
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
TOTAL	2.097.019	1.831.092	1.563.337	1.913.608	1.618.844	1.360.773

Tabel 5.3 Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur yang Menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)

Table 5.3. Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: Counterparty Credit Risk Exposure

(Jutaan rupiah / Million Rupiah)

Kategori Portofolio / Portfolio Category	31 Desember 2013 / December 31, 2013			31 Desember 2012 / December 31, 2012		
	Tagihan Bersih / Net Receivables	ATMR Sebelum MRK /RWA before CRM	ATMR Setelah MRK /RWA after CRM	Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA before CRM	ATMR Setelah MRK /RWA after CRM
Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>	-	-	-	1.928	-	-
Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	-	-	-	-	-	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and International Institutions</i>	-	-	-	-	-	-
Tagihan Kepada Bank / <i>Receivables on Banks</i>	535.522	242.824	242.824	269.252	121.148	121.148
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business & Retail Portfolio</i>	-	-	-	-	-	-
Tagihan Kepada Korporasi / <i>Receivables on Corporate</i>	173.346	125.327	122.226	218.668	150.128	144.756
TOTAL	708.868	368.151	365.050	489.848	271.276	265.904

Tabel 5.4 Pengungkapan Total Pengukuran Risiko Kredit - Bank secara Individual

Table 5.4. Disclosure of Total Credit Risk Measurement - Bank Only

(Jutaan rupiah / Million Rupiah)

	31 Desember 2013 / December 31, 2013	31 Desember 2012 / December 31, 2012
TOTAL ATMR RISIKO KREDIT / TOTAL RWA FOR CREDIT RISK	29.485.660	19.178.233
TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR	-	-

Tabel 6 Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar - Bank secara Individual
 Table 6 Disclosure of Market Risk Using Standardized Method - Bank Only

(Jutaan Rupiah / Million Rupiah)

Jenis Risiko / Type of Risk	31 Desember 2013 / December 31, 2013		31 Desember 2012 / December 31, 2012	
	Bank			
	Beban Modal / Capital Charge	ATMR / RWA	Beban Modal / Capital Charge	ATMR / RWA
Risiko Suku Bunga / Interest Rate Risk				
a. Risiko Spesifik / Specific Risk	-	-	-	-
b. Risiko Umum / General Risk	2.922	36.525	3.661	45.758
Risiko Nilai Tukar / Foreign Exchange Risk	2.502	31.275	2.174	27.171
Risiko Ekuitas / Equity Risk	-	-	-	-
Risiko Komoditas / Commodity Risk	-	-	-	-
Risiko Option / Option Risk	-	-	-	-
Total	5.424	67.800	5.835	72.929

Tabel 7 Pengungkapan Kuantitatif Risiko Operasional - Bank secara Individual
 Table 7. Quantitative Disclosure of Operational Risk - Bank Only

(jutaan rupiah / million Rupiah)

Pendekatan Yang Digunakan / Indicator Approach	Pendapatan Bruto (Rata-rata 3 tahun terakhir) / Average Gross Income in the past 3 years		
	Beban Modal / Capital Charge	ATMR / RWA	
31 Desember 2013 / December 31, 2013			
Pendekatan Indikator Dasar / Basic Indicator Approach	706.415	105.962	1.324.525
Total	706.415	105.962	1.324.525
31 Desember 2012 / December 31, 2012			
Pendekatan Indikator Dasar / Basic Indicator Approach	658.632	98.795	1.234.935
Total	658.632	98.795	1.234.935

Tabel 8.1 Pengungkapan Profil Maturitas Rupiah - Bank secara Individual
Tabel 8.1 Disclosure of Rupiah Maturity Profile

No	Pos-pos / Account	31 Desember 2013/ December 31, 2013					
		Saldo / Balance	< 1 bulan / < 1 month	>1 bln - 3 bln / >1 month - 3 months	>3 bln - 6 bln / >3 months - 6 months	>6 bln - 12 bln / >6 months - 12 months	>12 bulan / > 12 months
I	Neraca / Balance Sheet						
	A. Aset / Assets						
	1. Kas / <i>Cash</i>	2.216	2.216	-	-	-	-
	2. Penempatan pada Bank Indonesia / <i>Placement with Bank Indonesia</i>	2.384.452	2.185.804	198.648			
	3. Penempatan pada bank lain / <i>Placement with other Bank</i>	483.415	483.415				
	4. Surat Berharga / <i>Marketable Securities</i>	427.054	78.565		12.044	336.445	
	5. Kredit yang diberikan / <i>Loans</i>	9.095.880	4.745.867	1.105.931	350.775	893.133	2.000.174
	6. Tagihan Lainnya / <i>Other Receivables</i>	745.928	491.437	13.115	241.376		
	7. Lain-lain / <i>Others</i>	107.466	107.466				
	Total Aset / Total Assets	13.246.411	8.094.770	1.317.694	604.195	1.229.578	2.000.174
	B. Liabilitas / Liabilities						
	1. Dana Pihak Ketiga / <i>Deposits from Customer</i>	5.828.469	5.746.994	77.475	4.000		
	2. Liabilitas kepada Bank Indonesia / <i>Liabilities with Bank Indonesia</i>	-	-				
	3. Liabilitas kepada bank lain / <i>Liabilities with other bank</i>	5.133	5.133				
	4. Surat Berharga yang Diterbitkan / <i>Securities Issued</i>	-	-				
	5. Pinjaman yang Diterima / <i>Borrowings</i>	2.374	-	17	-	374	1.983
	6. Liabilitas Lainnya / <i>Other Liabilities</i>	714.680	462.812	10.721	241.147	-	-
	7. Lain-lain / <i>Others</i>	157.667	157.667				
	Total Liabilitas / Total Liabilities	6.708.323	6.372.606	88.213	245.147	374	1.983
	Selisih Aset dengan Liabilitas dalam Neraca / On Balance Sheet Asset and Liabilities Differences	6.538.088	1.722.164	1.229.481	359.048	1.229.204	1.998.191
II	Rekening Administratif / Off Balance Sheet						
	A. Tagihan Rekening Administratif / Off Balance Sheet Receivables						
	1. Komitmen / <i>Commitment</i>	3.179.106	476.341	281.542	151.537	415.292	1.854.394
	2. Kontinjensi / <i>Contingency</i>	11.503					11.503
	Total Tagihan Rekening Administratif / Total Off Balance Sheet Receivables	3.190.609	476.341	281.542	151.537	415.292	1.865.897
	A. Liabilitas Rekening Administratif / Off Balance Sheet Liabilities						
	1. Komitmen / <i>Commitment</i>	3.665.455	358.590	377.429	155.516	532.485	2.241.435
	2. Kontinjensi / <i>Contingency</i>						
	Total Liabilitas Rekening Administratif / Total Off Balance Sheet Liabilities	3.665.455	358.590	377.429	155.516	532.485	2.241.435
	Selisih Tagihan dan Liabilitas Rekening Administratif / Off Balance Sheet Assets and Liabilities Differences	(474.846)	117.751	(95.887)	(3.979)	(117.193)	(375.538)
	Selisih [(IA-IB) + (IIA- IIB)] / Differences	6.063.242	1.839.915	1.133.594	355.069	1.112.011	1.622.653
	Selisih Kumulatif / Cumulative Differences	6.063.242	1.839.915	2.973.509	3.328.578	4.440.589	6.063.242

(Jutaan Rupiah / Million Rupiah)

31 Desember 2012 / December 31, 2012					
Saldo / Balance	< 1 bulan / < 1 month	>1 bln - 3 bln / >1 month - 3 months	>3 bln - 6 bln / >3 months - 6 months	>6 bln - 12 bln / >6 months - 12 months	>12 bulan / > 12 months
1.470	1.470	-	-	-	-
1.361.578	753.040	74.585	313.996	219.957	-
149.240	149.240	-	-	-	-
1.828	-	229	-	1.599	-
6.899.030	4.096.892	923.600	476.580	388.257	1.013.701
273.015	184.919	88.096	-	-	-
62.053	62.053	-	-	-	-
8.748.214	5.247.614	1.086.510	790.576	609.813	1.013.701
3.869.802	3.812.157	57.645	-	-	-
1.463	531	277	655	-	-
4.496	4.496	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
256.494	168.709	87.785	-	-	-
157.460	157.460	-	-	-	-
4.289.715	4.143.353	145.707	655	-	-
4.458.499	1.104.261	940.803	789.921	609.813	1.013.701

3.862.053	654.662	569.549	285.259	1.303.029	1.049.554
20.072	-	-	-	-	20.072
3.882.125	654.662	569.549	285.259	1.303.029	1.069.626
4.388.693	1.313.974	372.681	249.300	1.023.795	1.428.943
-	-	-	-	-	-
4.388.693	1.313.974	372.681	249.300	1.023.795	1.428.943
(506.568)	(659.312)	196.868	35.959	279.234	(359.317)
3.951.931	444.949	1.137.671	825.880	889.047	654.384
3.951.931	444.949	1.582.620	2.408.500	3.297.547	3.951.931

TABEL MANAJEMEN RISIKO | Risk Management Table

Tabel 8.2 Pengungkapan Profil Maturitas Valas - Bank secara Individual
 Tabel 8.2 Disclosure of Foreign Exchange Maturity Profile

No	Pos-pos / Account	31 Desember 2013 / December 31, 2013					
		Saldo / Balance	< 1 bulan / < 1 month	>1 bln s.d. 3 bln / >1 month - 3 months	>3 bln s.d. 6 bln / >3 months - 6 months	>6 bln s.d. 12 bln / >6 months - 12 months	>12 bulan / > 12 months
I	Neraca / Balance Sheet						
	A. Aset / Assets						
	1. Kas / <i>Cash</i>	224	224	-	-	-	-
	2. Penempatan pada Bank Indonesia / <i>Placement with Bank Indonesia</i>	186.235	186.235	-	-	-	-
	3. Penempatan pada bank lain / <i>Placement with other Bank</i>	18.912	18.912	-	-	-	-
	4. Surat Berharga / <i>Marketable Securities</i>	179.412	144.294	12.496	22.622	-	-
	5. Kredit yang diberikan / <i>Loans</i>	1.783.709	562.074	221.238	67.111	206.007	727.279
	6. Tagihan Lainnya / <i>Other Receivables</i>	127.355	42.031	65.806	19.518	-	-
	7. Lain-lain / <i>Others</i>	4.638	4.638	-	-	-	-
	Total Aset / Total Assets	2.300.485	958.408	299.540	109.251	206.007	727.279
	B. Liabilitas / Liabilities						
	1. Dana Pihak Ketiga / <i>Deposits from Customer</i>	589.552	568.192	8.384	12.476	500	-
	2. Liabilitas kepada Bank Indonesia / <i>Liabilities with Bank Indonesia</i>	-	-	-	-	-	-
	3. Liabilitas kepada bank lain / <i>Liabilities with other bank</i>	139.326	139.326	-	-	-	-
	4. Surat Berharga yang Diterbitkan / <i>Securities Issued</i>	-	-	-	-	-	-
	5. Pinjaman yang Diterima / <i>Borrowings</i>	1.475.667	95.000	-	225.000	596.156	559.511
	6. Liabilitas Lainnya / <i>Other Liabilities</i>	62.535	22.055	31.674	8.806	-	-
	7. Lain-lain / <i>Others</i>	28.532	28.532	-	-	-	-
	Total Liabilitas / Total Liabilities	2.295.612	853.105	40.058	246.282	596.656	559.511
	Selisih Aset dengan Liabilitas dalam Neraca / On Balance Sheet Asset and Liabilities Differences	4.873	105.303	259.482	(137.031)	(390.649)	167.768
II	Rekening Administratif / Off Balance Sheet						
	A. Tagihan Rekening Administratif / Off Balance Sheet Receivables						
	1. Komitmen / <i>Commitment</i>	542.785	104.267	36.997	15.968	70.315	315.238
	2. Kontinjensi / <i>Contingency</i>	1.060	-	-	-	-	1.060
	Total Tagihan Rekening Administratif / Total Off Balance Sheet Receivables	543.845	104.267	36.997	15.968	70.315	316.298
	A. Liabilitas Rekening Administratif / Off Balance Sheet Liabilities						
	1. Komitmen / <i>Commitment</i>	713.355	133.102	137.205	21.555	79.147	342.346
	2. Kontinjensi / <i>Contingency</i>	-	-	-	-	-	-
	Total Liabilitas Rekening Administratif / Total Off Balance Sheet Liabilities	713.355	133.102	137.205	21.555	79.147	342.346
	Selisih Tagihan dan Liabilitas Rekening Administratif / Off Balance Sheet Assets and Liabilities Differences	(169.510)	(28.835)	(100.208)	(5.587)	(8.832)	(26.048)
	Selisih [(IA-IB) + (IIA-IIB)] / Differences	(164.637)	76.468	159.274	(142.618)	(399.481)	141.720
	Selisih Kumulatif / Cummulative Differences	(164.637)	76.468	235.742	93.124	(306.357)	(164.637)

(Jutaan Rupiah / Million Rupiah)

31 Desember 2012 / December 31, 2012					
Saldo / Balance	< 1 bulan / < 1 month	>1 bln s.d. 3 bln / >1 month - 3 months	>3 bln s.d. 6 bln / >3 months - 6 months	>6 bln s.d. 12 bln / >6 months - 12 months	>12 bulan / > 12 months
2.689	2.689	-	-	-	-
1.396.763	1.396.763	-	-	-	-
512.356	512.356	-	-	-	-
1.317.438	727.690	351.065	234.847	3.836	-
13.782.074	6.637.664	1.527.043	437.485	1.048.507	4.131.375
1.178.628	400.072	520.435	258.121	-	-
45.177	43.693	1.484	-	-	-
18.235.125	9.720.927	2.400.027	930.453	1.052.343	4.131.375
5.366.644	5.285.640	36.507	15.584	28.913	-
-	-	-	-	-	-
1.264.659	1.264.659	-	-	-	-
-	-	-	-	-	-
11.426.133	289.125	481.875	2.625.216	7.114.354	915.563
614.273	246.420	267.874	99.979	-	-
31.168	31.168	-	-	-	-
18.702.877	7.117.012	786.256	2.740.779	7.143.267	915.563
(467.752)	2.603.915	1.613.771	(1.810.326)	(6.090.924)	3.215.812
6.401.280	1.759.714	747.003	248.937	1.163.025	2.482.601
-	-	-	-	-	-
6.401.280	1.759.714	747.003	248.937	1.163.025	2.482.601
7.651.297	1.376.543	1.495.335	343.712	1.664.367	2.771.340
-	-	-	-	-	-
7.651.297	1.376.543	1.495.335	343.712	1.664.367	2.771.340
(1.250.017)	383.171	(748.332)	(94.775)	(501.342)	(288.739)
(1.717.769)	2.987.086	865.439	(1.905.101)	(6.592.266)	2.927.073
(1.717.769)	2.987.086	3.852.525	1.947.424	(4.644.842)	(1.717.769)