

Tabel Manajemen Risiko

Risk Management Table

Tabel 1 Pengungkapan Kuantitatif Struktur Pemodal - Bank secara Individual /
Table 1 Disclosure of Quantitative Capital Structure - Bank Only

(jutaan Rupiah / million Rupiah)

		31 Desember 2015 / December 31 st , 2015	31 Desember 2014 / December 31 st , 2014
I	KOMPONEN MODAL / CAPITAL COMPONENT		
A	Modal Inti / Core Capital (Tier-1)	6,927,406	5,977,364
1	Modal disetor / Paid-up Capital	3,269,574	3,269,574
2	Cadangan Tambahan Modal / Disclosed Reserve	3,687,952	2,707,790
3	Modal Inovatif / Innovative Capital Instruments	-	-
4	Faktor Pengurang Modal Inti / Tier-1 Capital Deduction Factor	(30,120)	-
5	Kepentingan Non Pengendali / Non-controlling Interest	-	-
B	Modal Pelengkap / Complementary Capital (Tier-2)	405,620	392,002
1	Level Atas / Upper Tier-2	405,620	392,002
2	Level Bawah maksimum 50% Modal Inti / Lower Tier-2 (maximum 50% of Tier-1 Capital)	-	-
3	Faktor Pengurang Modal Pelengkap / 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 Syarat (Tier 3) / Additional Supplementary Capital (Tier-3)	-	-
E	Modal Pelengkap Tambahan yang Dialokasikan Untuk Mengantisipasi Risiko Pasar Modal / 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)	7,333,026	6,369,366
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)	7,333,026	6,369,366
IV	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT / RISK WEIGHTED ASSET FOR CREDIT RISK	32,449,645	32,119,435
V	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL / RISK WEIGHTED ASSET FOR OPERATIONAL RISK	1,982,000	1,609,675
VI	ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR / RISK WEIGHTED ASSET FOR MARKET RISK	136,128	163,604
A	Model Standar / Standardized Method	136,128	163,604
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)]	21.21%	18.79%

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

(jutaan Rupiah / million Rupiah)

Keterangan / Description	31 Desember 2015 / December 31 st , 2015		31 Desember 2014 / December 31 st , 2014	
	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	346,536	162,250	211,339	317,477
Pembentukan (pemulihan) CKPN pada periode berjalan (Net) / Additional (reversal) allowance for impairment losses during the year (Net)	(270,453)	49,312	122,665	(156,227)
2.a Pembentukan CKPN pada periode berjalan / Additional allowance for impairment losses during the year	72,679	108,020	154,384	78,337
2.b Pemulihan CKPN pada periode berjalan / Reversal allowance for impairment losses during the year	(343,132)	(58,708)	(31,719)	(234,564)
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	27,242	18,176	12,532	1,000
Saldo akhir CKPN / Ending Balance	103,325	229,738	346,536	162,250

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

Kategori Porfolio / Portfolio Category	31 Desember 2015 / December 31, 2015							
	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	5,427,480	-	-	-	-	-	-	5,427,480
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	755,260	287,003	-	-	-	778,777	-	1,821,040
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	3,255,872	-	-	-	-	-	2,786,922	6,042,794
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	16,015	23,379	370	-	-	5	-	39,769
Tagihan Kepada Korporasi / Receivables on Corporate	16,340,005	11,984,916	64,557	1,706,480	2,175,076	-	1,950,490	34,221,524
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-
Aset Lainnya / Other Assets	172,885	-	-	-	-	-	-	172,885
Eksposur di Unit Syariah / Exposures at Sharia Based	-	-	-	-	-	-	-	-
Jumlah / Total	25,967,517	12,295,298	64,927	1,706,480	2,175,076	778,782	4,737,412	47,725,492

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 : Diluar Indonesia - Overseas

(jutaan Rupiah / million Rupiah)

31 Desember 2014 / December 31, 2014							
Tagihan Bersih Berdasarkan Wilayah / Net Receivables by Area							
Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
4,719,981	-	-	-	-	-	-	4,719,981
2,650,080	304,670	-	-	-	862,747	-	3,817,497
-	-	-	-	-	-	-	-
2,178,947	-	-	-	-	-	806,474	2,985,421
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
16,824	23,195	14	-	-	13	-	40,046
15,847,964	12,469,332	61,784	1,777,760	2,206,021	-	1,215,556	33,578,417
-	-	-	-	-	-	-	-
67,764	-	-	-	-	-	-	67,764
-	-	-	-	-	-	-	-
25,481,560	12,797,197	61,798	1,777,760	2,206,021	862,760	2,022,030	45,209,126

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Risk Management Table

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 Porfolio / Portfolio Category	31 Desember 2015 / December 31, 2015					
	Tagihan Bersih Berdasarkan Sisa Jangka Waktu / Net Receivables by Contractual Maturity					
	≤ 1 tahun / < 1 year	>1 thn s.d 3thn / >1 year - 3 year	>3 thn s.d 5thn / >3 year - 5 year	> 5 tahun / > 5 year	Non-Kontraktual / Non-Contractual	Jumlah / Total
Tagihan Kepada Pemerintah / Receivables on Sovereigns	2,486,792	-	169,783	-	2,770,905	5,427,480
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	20,744	1,250,350	262,943	287,003	-	1,821,040
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	5,319,672	425,653	109,576	8,685	179,208	6,042,794
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	360	3,132	4,441	31,836	-	39,769
Tagihan Kepada Korporasi / Receivables on Corporate	19,639,008	7,525,900	4,106,708	2,949,908	-	34,221,524
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
Aset Lainnya / Other Assets	-	-	-	-	172,885	172,885
Eksposur di Unit Syariah / Exposures at Sharia Based	-	-	-	-	-	-
Jumlah / Total	27,466,576	9,205,035	4,653,451	3,277,432	3,122,998	47,725,492

(jutaan Rupiah / million Rupiah)

31 Desember 2014 / December 31, 2014					
Tagihan Bersih Berdasarkan Sisa Jangka Waktu / Net Receivables by Contractual Maturity					
≤ 1 tahun / < 1 year	>1 thn s.d 3thn / >1 year - 3 year	>3 thn s.d 5thn / >3 year - 5 year	> 5 tahun / > 5 year	Non-Kontraktual / Non-Contractual	Jumlah / Total
1,884,007	-	178,730	-	2,657,244	4,719,981
1,839,560	686,669	986,598	304,670	-	3,817,497
-	-	-	-	-	-
1,849,375	588,267	143,587	17,916	386,276	2,985,421
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
432	1,479	4,698	33,437	-	40,046
22,700,711	6,281,445	2,403,633	2,192,628	-	33,578,417
-	-	-	-	-	-
-	-	-	-	67,764	67,764
-	-	-	-	-	-
28,274,085	7,557,860	3,717,246	2,548,651	3,111,284	45,209,126

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Risk Management Table

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

No.	Sektor Ekonomi / Economic Sectors	Tagihan Kepada Pemerintah / Receivables on Sovereigns	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank / Receivables on Banks	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate
31 Desember 2015 / December 31, 2015							
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	1,534,037	-	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	287,003	-	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-
10	Perantara Keuangan / Financial Intermediary	5,257,697	-	-	6,042,794	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	169,783	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities	-	-	-	-	-	-
15	Jasa Masyarakat, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	-	-	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-
Jumlah / Total		5,427,480	1,821,040	-	6,042,794	-	-

(jutaan Rupiah / million Rupiah)

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
-	-	1,117,867	-	-	-
-	-	-	-	-	-
-	-	3,094,164	-	-	-
-	-	18,548,236	-	-	-
-	-	828	-	-	-
-	-	1,289,252	-	-	-
-	-	3,978,222	-	-	-
-	-	-	-	-	-
-	-	622,249	-	-	-
-	-	4,538,948	-	-	-
-	-	1,031,758	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	38,901	-	-	-	-
-	868	-	-	172,885	-
-	39,769	34,221,524	-	172,885	-

Tabel Manajemen Risiko

Risk Management Table

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

No.	Sektor Ekonomi / Economic Sectors	Tagihan Kepada Pemerintah / Receivables on Sovereigns	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	Tagihan Kepada Bank / Receivables on Banks	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate
31 Desember 2014 / December 31, 2014							
1	Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-
2	Perikanan / Fishery	-	-	-	-	-	-
3	Pertambangan dan Penggalian / Mining and Quarrying	-	3,512,827	-	-	-	-
4	Industri Pengolahan / Manufacturing	-	-	-	-	-	-
5	Listrik, Gas dan Air / Electricity, Gas and Water	-	304,670	-	-	-	-
6	Konstruksi / Construction	-	-	-	-	-	-
7	Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-
8	Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-
9	Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-
10	Perantara Keuangan / Financial Intermediary	4,541,251	-	-	2,985,421	-	-
11	Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-
12	Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	178,730	-	-	-	-	-
13	Jasa Pendidikan / Education Services	-	-	-	-	-	-
14	Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities	-	-	-	-	-	-
15	Jasa Kemasyarakatan, Sosial Budaya, Hiburan an Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-
16	Jasa Perorangan yang Melayani Rumah Tangga / Activities of Households as Employers	-	-	-	-	-	-
17	Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-
18	Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-
19	Bukan Lapangan Usaha / Non Business Field	-	-	-	-	-	-
20	Lainnya / Others	-	-	-	-	-	-
	Jumlah / Total	4,719,981	3,817,497	-	2,985,421	-	-

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
-	-	796,512	-	-	-
-	-	-	-	-	-
-	-	1,847,690	-	-	-
-	-	19,096,504	-	-	-
-	-	3,463	-	-	-
-	-	597,214	-	-	-
-	-	3,393,435	-	-	-
-	-	-	-	-	-
-	-	901,686	-	-	-
-	-	6,428,860	-	-	-
-	-	513,053	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	39,299	-	-	-	-
-	747	-	-	67,764	-
-	40,046	33,578,417	-	67,764	-

Tabel Manajemen Risiko

Risk Management Table

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

No	Keterangan / Description	31 Desember 2015 / December 31, 2015							
		Tagihan Berdasarkan Wilayah / Net Receivables by Area							
		Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
1	Tagihan / Receivables	23,881,341	11,182,155	63,741	1,446,657	2,127,317	778,783	2,634,729	42,114,723
2	Tagihan yang mengalami penurunan nilai (impaired) / Impaired Receivables								
	a. Belum Jatuh Tempo / Non Past Due	193,692	-	-	-	-	-	-	193,692
	b. Telah jatuh tempo / Past Due	-	-	-	-	-	-	-	-
4	Cadangan kerugian penurunan nilai (CKPN) - Individual / Allowance for Impairment Losses - Individual	103,325	-	-	-	-	-	-	103,325
5	Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Allowance for Impairment Losses - Collective	119,371	87,103	206	3,522	17,982	1,547	7	229,738
6	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 : Diluar Indonesia - Overseas

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	Tagihan / Receivables	Tagihan yang Mengalami Penurunan Nilai / Impaired Receivables		Cadangan kerugian Penurunan nilai (CKPN)- Individual / Allowance for Impairment Losses - Individual	Cadangan kerugian Penurunan nilai (CKPN)- Kolektif / Allowance for Impairment Losses - Collective	Tagihan yang dihapus buku / Written-Off Receivables
		Belum Jatuh Tempo / Non Past Due	Telah Jatuh Tempo / Past Due			
31 Desember 2015 / December 31, 2015						
Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	1,087,417	-	-	-	8,084	-
Perikanan / Fishery	-	-	-	-	-	-
Pertambangan dan Penggalian / Mining and Quarrying	4,303,480	-	-	-	78,965	-
Industri Pengolahan / Manufacturing	16,673,636	-	-	-	122,964	-
Listrik, Gas dan Air / Electricity, Gas and Water	287,003	-	-	-	572	-
Konstruksi / Construction	295,710	93,692	-	3,325	2,136	-
Perdagangan Besar dan Eceran / Wholesale and Retail Trading	2,861,150	-	-	-	11,115	-
Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-
Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	713,642	100,000	-	100,000	604	-
Perantara Keuangan / Financial Intermediary	14,796,696	-	-	-	3,673	-
Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	713,552	-	-	-	1,117	-
Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	169,783	-	-	-	508	-
Jasa Pendidikan / Education Services	-	-	-	-	-	-
Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activity	-	-	-	-	-	-
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-
Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households	-	-	-	-	-	-
Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-
Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-
Bukan Lapangan Usaha / Non Business Field	38,901	-	-	-	-	-
Lainnya / Others	173,753	-	-	-	-	-
Jumlah / Total	42,114,723	193,692	-	103,325	229,738	-

(jutaan Rupiah / million Rupiah)

31 Desember 2014 / December 31, 2014							
Tagihan Berdasarkan Wilayah / Net Receivables by Area							
Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
23,709,060	12,175,264	58,172	1,723,336	2,164,292	862,760	686,832	41,379,716
406,393	-	-	-	-	-	-	406,393
-	-	-	-	-	-	-	-
346,536	-	-	-	-	-	-	346,536
81,736	63,351	157	2,668	12,483	1,682	173	162,250
-	-	-	-	-	-	-	-

(jutaan Rupiah / million Rupiah)

Sektor Ekonomi / Economic Sectors	Tagihan / Receivables	Tagihan yang Mengalami Penurunan Nilai / Impaired Receivables		Cadangan kerugian Penurunan nilai (CKPN)- Individual / Allowance for Impairment Losses - Individual	Cadangan kerugian Penurunan nilai (CKPN)- Kolektif / Allowance for Impairment Losses - Collective	Tagihan yang dihapus buku / Written-Off Receivables
		Belum Jatuh Tempo / Non Past Due	Telah Jatuh Tempo / Past Due			
31 Desember 2014 / December 31, 2014						
Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	796,512	-	-	-	5,206	-
Perikanan / Fishery	-	-	-	-	-	-
Pertambangan dan Penggalian / Mining and Quarrying	4,559,349	-	-	-	48,866	-
Industri Pengolahan / Manufacturing	17,272,584	-	-	-	79,403	-
Listrik, Gas dan Air / Electricity, Gas and Water	304,670	-	-	-	596	-
Konstruksi / Construction	323,357	131,219	-	131,219	1,683	-
Perdagangan Besar dan Eceran / Wholesale and Retail Trading	3,121,526	-	-	-	10,915	-
Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-
Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	1,106,594	275,174	-	215,317	8,152	-
Perantara Keuangan / Financial Intermediary	13,147,850	-	-	-	4,913	-
Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	460,733	-	-	-	2,166	-
Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	178,730	-	-	-	350	-
Jasa Pendidikan / Education Services	-	-	-	-	-	-
Jasa Kesehatan dan Kegiatan Sosial / Health Services and Social Activity	-	-	-	-	-	-
Jasa Kemasyarakatan, Sosial Budaya, Hiburan dan Perorangan Lainnya / Public, Socio-Culture, Entertainment and Other Personal Services	-	-	-	-	-	-
Jasa Perorangan yang Melayani Rumah Tangga / Personal Services Serving Households	-	-	-	-	-	-
Badan Internasional dan Badan Ekstra Internasional Lainnya / International Institution and Other Extra International Agencies	-	-	-	-	-	-
Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-
Bukan Lapangan Usaha / Non Business Field	39,300	-	-	-	-	-
Lainnya / Others	68,511	-	-	-	-	-
Jumlah / Total	41,379,716	406,393	-	346,536	162,250	-

Tabel Manajemen Risiko

Risk Management Table

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

31 Desember 2015 / December 31, 2015							
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-	BB+ to BB-	B+ to B-
	Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-
	Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1to Baa3	Ba1 to Ba3	B1 to B3
	PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)
	PT. ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-
PT. PEFINDO	idAAA	idAA+ to idAA-	idA to id A-	idBBB+ to idBBB-	idBB to idBB-	idB+ to idB-	
Tagihan Kepada Pemerintah / Receivables on Sovereigns		-	-	-	-	5,427,480	-
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities		-	-	-	-	1,042,262	778,778
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks		250,090	155,272	2,737,468	101,223	844,022	-
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		-	3,233,030	2,155,757	577,992	926,570	-
Tagihan yang Telah Jatuh Tempo / Past Due Receivables		-	-	-	-	-	-
Aset Lainnya / Other Assets		-	-	-	-	-	-
Eksposur di Unit Usaha Syariah (apabila ada) / Exposures at Sharia Based Business Activity Unit		-	-	-	-	-	-
Jumlah / Total		250,090	3,388,302	4,893,225	679,215	8,240,334	778,778

31 Desember 2014 / December 31, 2014							
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-	BB+ to BB-	B+ to B-
	Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	B+ to B-
	Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1to Baa3	Ba1 to Ba3	B1 to B3
	PT. Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)	BB+(idn) to BB-(idn)	B+(idn) to B-(idn)
	PT. ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-	[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-
PT. PEFINDO	idAAA	idAA+ to idAA-	idA to id A-	idBBB+ to idBBB-	idBB to idBB-	idB+ to idB-	
Tagihan Kepada Pemerintah / Receivables on Sovereigns		-	-	-	-	4,719,981	-
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities		-	743,100	-	-	2,211,650	862,747
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks		1,858	112,863	950,067	8,922	1,004,704	-
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		-	3,178,717	1,651,412	647,327	981,765	-
Tagihan yang Telah Jatuh Tempo / Past Due Receivables		-	-	-	-	-	-
Aset Lainnya / Other Assets		-	-	-	-	-	-
Eksposur di Unit Usaha Syariah (apabila ada) / Exposures at Sharia Based Business Activity Unit		-	-	-	-	-	-
Jumlah / Total		1,858	4,034,680	2,601,479	656,249	8,918,100	862,747

(jutaan Rupiah / million Rupiah)

Tagihan Bersih / Net Receivables						
	Peringkat Jangka Pendek / Short Term Rating				Tanpa Peringkat / Unrated	Jumlah / Total
Less than B-	A-1	A-2	A-3	Less than A-3		
Less than B-	F1+ to F1	F2	F3	Less than F3		
Less than B3	P-1	P-2	P-3	Less than P-3		
Less than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)		
Less than [Idr]B-	[Idr]A1+ to [Idr]A1	[Idr]A2+ to [Idr]A2	[Idr]A3+ to [Idr] A3	Less than [Idr]A3		
Less than id B-	idA1	idA2	idA3 to idA4	Less than idA4		
-	-	-	-	-	-	5,427,480
-	-	-	-	-	-	1,821,040
-	-	-	-	-	-	-
-	-	-	-	-	1,954,719	6,042,794
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	39,769	39,769
-	-	-	-	-	27,328,175	34,221,524
-	-	-	-	-	-	-
-	-	-	-	-	172,885	172,885
-	-	-	-	-	-	-
-	-	-	-	-	29,495,548	47,725,492

(jutaan Rupiah / million Rupiah)

Tagihan Bersih / Net Receivables						
	Peringkat Jangka Pendek / Short Term Rating				Tanpa Peringkat / Unrated	Jumlah / Total
Less than B-	A-1	A-2	A-3	Less than A-3		
Less than B-	F1+ to F1	F2	F3	Less than F3		
Less than B3	P-1	P-2	P-3	Less than P-3		
Less than B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Less than F3(idn)		
Less than [Idr]B-	[Idr]A1+ to [Idr]A1	[Idr]A2+ to [Idr]A2	[Idr]A3+ to [Idr] A3	Less than [Idr]A3		
Less than id B-	idA1	idA2	idA3 to idA4	Less than idA4		
-	-	-	-	-	-	4,719,981
-	-	-	-	-	-	3,817,497
-	-	-	-	-	-	-
-	-	-	-	-	907,007	2,985,421
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	40,046	40,046
59,858	-	-	-	-	27,059,338	33,578,417
-	-	-	-	-	-	-
-	-	-	-	-	67,764	67,764
-	-	-	-	-	-	-
59,858	-	-	-	-	28,074,155	45,209,126

Tabel Manajemen Risiko

Risk Management Table

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

No	Variabel yang Mendasari / Underlying Variables	31 Desember 2015 / December 31, 2015							
		National Amount			Tagihan Derivatif / Derivative Receivables	Kewajiban Derivatif/ Derivative Liabilities	Tagihan Bersih sebelum MRK / Net Receivables before CRM	MRK / CRM	Tagihan Bersih setelah MRK / Net Receivable after CRM
		≤ 1 Tahun / ≤ 1 Year	> 1 Tahun - ≤ 5 Tahun / > 1 Year - ≤ 5 Years	> 5 Tahun / > 5 Years					
1	Suku Bunga / Interest Rate	296,765	4,790,769	299,135	18,163	10,148	311,545	113	311,432
2	Nilai Tukar / Foreign Exchange	8,117,760	3,792,736	-	514,191	502,455	803,968	1,062	802,906
3	Lainnya / Others	-	-	-	-	-	-	-	-
TOTAL		8,414,525	8,583,505	299,135	532,354	512,603	1,115,513	1,175	1,114,338

(jutaan Rupiah / million Rupiah)

31 Desember 2014 / December 31, 2014							
National Amount			Tagihan Derivatif / Derivative Receivables	Kewajiban Derivatif/ Derivative Liabilities	Tagihan Bersih sebelum MRK / Net Receivables before CRM	MRK / CRM	Tagihan Bersih setelah MRK / Net Receivable after CRM
≤ 1 Tahun / ≤ 1 Year	> 1 Tahun - ≤ 5 Tahun / > 1 Year - ≤ 5 Years	> 5 Tahun / > 5 Years					
402,869	2,702,882	237,122	25,324	20,575	199,352	1,577	197,775
10,553,748	3,918,692	-	344,850	316,700	665,916	586	665,330
-	-	-	-	-	-	-	-
10,956,617	6,621,574	237,122	370,174	337,275	865,268	2,163	863,105

Tabel Manajemen Risiko

Risk Management Table

Tabel 4.1 Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual /

Tabel 4.1 Disclosure of Net Receivables by Risk Weight after Credit Risk Mitigation - Bank Only

Kategori Porfolio	31 Desember 2015 / December 31, 2015										ATMR	Beban Modal
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Credit Risk Mitigation											
	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya		
Eksposur Neraca / Balance Sheet Exposures												
Tagihan Kepada Pemerintah / Receivables on Sovereigns	5,407,957	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	471,447	-	1,349,593	-	-	1,585,317	126,825
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	-	2,614,573	-	-	-	2,243,405	-	413,574	-	-	2,058,191	164,655
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	-	-	-	-	-	-	39,769	-	-	-	29,827	2,386
Tagihan Kepada Korporasi / Receivables on Corporate	58,958	3,138,435	-	-	-	4,040,800	-	22,060,002	-	-	24,708,088	1,976,647
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
Aset Lainnya / Other Assets	5,055	-	-	-	-	-	-	167,830	-	-	167,830	13,426
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah Eksposur Neraca/ Total Balance Sheet Exposures	5,471,970	5,753,008	-	-	-	6,755,652	39,769	23,990,999	-	-	28,549,253	2,283,940
Eksposur Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables 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	-	-	-	-	-	-	-	-	-	-	-	-
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	254	72,423	-	-	-	2,553,530	-	1,972,374	-	-	3,263,623	261,090
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah Eksposur TRA/ Total Off Balance Sheet Exposures	254	72,423	-	-	-	2,553,530	-	1,972,374	-	-	3,263,623	261,090
Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk												
Tagihan Kepada Pemerintah / Receivables on Sovereigns	19,523	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	-	157,129	-	-	-	614,113	-	-	-	-	338,482	27,079
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Korporasi / Receivables on Corporate	1,175	22,170	-	-	-	15,098	-	286,304	-	-	298,287	23,863
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-
Jumlah Eksposur akibat kegagalan Pihak Lawan/ Total Counterparty Credit Risk Exposures	20,698	179,299	-	-	-	629,211	-	286,304	-	-	636,769	50,942

(jutaan Rupiah / million Rupiah)

31 Desember 2014 / December 31, 2014										ATMR	Beban Modal
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit Net Receivables by Risk Weight after Credit Risk Mitigation											
0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya		
4,698,288	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	630,644	-	2,443,753	-	-	2,759,075	220,726
-	-	-	-	-	-	-	-	-	-	-	-
-	548,775	-	-	-	859,772	-	992,842	-	-	1,532,483	122,599
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	40,046	-	-	-	30,035	2,403
66,446	2,999,767	-	-	-	6,085,681	-	21,539,545	59,857	-	25,272,124	2,021,770
-	-	-	-	-	-	-	-	-	-	-	-
5,301	-	-	-	-	-	-	62,463	-	-	62,463	4,997
-	-	-	-	-	-	-	-	-	-	-	-
4,770,035	3,548,542	-	-	-	7,576,097	40,046	25,038,603	59,857	-	29,656,180	2,372,494
-	-	-	-	-	-	-	-	-	-	-	-
-	743,100	-	-	-	-	-	-	-	-	148,620	11,890
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
2,830	92,262	-	-	-	1,219,405	-	1,253,081	-	-	1,881,236	150,499
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
2,830	835,362	-	-	-	1,219,405	-	1,253,081	-	-	2,029,856	162,388
21,693	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	115,684	-	-	-	465,258	-	3,090	-	-	258,856	20,708
-	-	-	-	-	-	-	-	-	-	-	-
2,163	86,689	-	-	-	26,970	-	143,720	-	-	174,543	13,963
-	-	-	-	-	-	-	-	-	-	-	-
23,856	202,373	-	-	-	492,228	-	146,810	-	-	433,399	34,672

Tabel Manajemen Risiko

Risk Management Table

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

Kategori Portofolio / Portfolio Category	Tagihan Bersih / Net Receivable	31 Desember 2015 / December 31, 2015				Bagian Yang Tidak Dijamin / Portion uncovered
		Bagian yang Dijamin Dengan/ Portion covered with				
		Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Insurance	Lainnya / Others	
Eksposur Neraca / Balance Sheet Exposures						
Tagihan Kepada Pemerintah / Receivables on Sovereigns	5,407,957	-	-	-	-	5,407,957
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	1,821,040	471,447	-	-	-	1,349,593
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	5,271,552	-	-	-	-	5,271,552
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	39,769	-	-	-	-	39,769
Tagihan Kepada Korporasi / Receivables on Corporate	29,298,195	1,496,140	1,877,659	-	-	25,924,396
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
Aset Lainnya / Other Assets	172,885	-	-	-	-	172,885
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-
Jumlah Eksposur Neraca/ Total Balance Sheet Exposures	42,011,398	1,967,587	1,877,659	-	-	38,166,152
Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables 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	-	-	-	-	-	-
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	4,598,581	1,916,268	567,225	-	-	2,115,088
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-
Total Eksposur TRA/ Total Off Balance Sheet Exposures	4,598,581	1,916,268	567,225	-	-	2,115,088
Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk						
Tagihan Kepada Pemerintah / Receivables on Sovereigns	19,523	-	-	-	-	19,523
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	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	771,242	-	-	-	-	771,242
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-
Tagihan Kepada Korporasi / Receivables on Corporate	324,748	-	1,175	-	-	323,573
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-
Jumlah Eksposur Akibat Kegagalan Pihak Lawan/ Total Counterparty Credit Risk Exposures	1,115,513	-	1,175	-	-	1,114,338
Jumlah/ Total (A+B+C)	47,725,492	3,883,855	2,446,059	-	-	41,395,578

(jutaan Rupiah / million Rupiah)

Tagihan Bersih / Net Receivable	31 Desember 2014 / December 31, 2014				
	Bagian yang Dijamin Dengan/ Portion covered with				Bagian Yang Tidak Dijamin / Portion uncovered
	Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Insurance	Lainnya / Others	
4,698,288	-	-	-	-	4,698,288
3,074,397	630,644	-	-	-	2,443,753
-	-	-	-	-	-
2,401,389	-	-	-	-	2,401,389
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
40,046	-	-	-	-	40,046
30,751,296	3,609,510	1,748,523	-	-	25,393,263
-	-	-	-	-	-
67,764	-	-	-	-	67,764
-	-	-	-	-	-
41,033,180	4,240,154	1,748,523	-	-	35,044,503
-	-	-	-	-	-
-	-	-	-	-	-
743,100	-	-	-	-	743,100
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
2,567,578	691,026	511,122	-	-	1,365,430
-	-	-	-	-	-
-	-	-	-	-	-
3,310,678	691,026	511,122	-	-	2,108,530
-	-	-	-	-	-
21,693	-	-	-	-	21,693
-	-	-	-	-	-
-	-	-	-	-	-
584,032	-	-	-	-	584,032
-	-	-	-	-	-
259,543	-	2,163	-	-	257,380
-	-	-	-	-	-
865,268	-	2,163	-	-	863,105
45,209,126	4,931,180	2,261,808	-	-	38,016,138

Tabel Manajemen Risiko

Risk Management Table

Tabel 5.1 Perhitungan ATMR Risiko Kredit Pendekatan Standar: Eksposur Aset di Neraca /

Tabel 5.1 Calculation of Risk Weighted Assets for Credit Risk under Standardized Method: on Balance Sheet Exposures

No	Kategori Porfolio / Portfolio Category	31 Desember 2015 / December 31, 2015		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	5,407,957	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	1,821,040	1,821,040	1,585,317
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	5,271,552	2,058,191	2,058,191
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	39,769	29,827	29,827
9	Tagihan Kepada Korporasi / Receivables on Corporate	29,298,195	26,358,989	24,708,088
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-
11	Aset Lainnya / Other Assets	172,885	-	167,830
	Jumlah/ Total	42,011,398	30,268,047	28,549,253

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

Tabel 5.2 Calculation of Risk Weighted Assets for Credit Risk under Standardized Approach: Off Balance Sheet Commitment/Contingency Exposures

No	Kategori Porfolio / Portfolio Category	31 Desember 2015 / December 31, 2015		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	-	-	-
5	Kredit Beragun Rumah Tinggal / Loans Secured by Residential Property	-	-	-
6	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate	-	-	-
7	Kredit Pegawai/Pensiunan / Employee/Retired Loans	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-
9	Tagihan Kepada Korporasi / Receivables on Corporate	4,598,581	3,898,771	3,263,623
10	Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-
	Jumlah/ Total	4,598,581	3,898,771	3,263,623

(jutaan Rupiah / million Rupiah)

31 Desember 2014 / December 31, 2014		
Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
4,698,288	-	-
3,074,397	3,074,397	2,759,075
-	-	-
2,401,389	1,532,483	1,532,483
-	-	-
-	-	-
-	-	-
40,046	30,035	30,035
30,751,296	27,858,976	25,272,124
-	-	-
67,764	-	62,463
41,033,180	32,495,891	29,656,180

(jutaan Rupiah / million Rupiah)

31 Desember 2014 / December 31, 2014		
Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
-	-	-
743,100	148,620	148,620
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
2,567,578	2,203,982	1,881,236
-	-	-
3,310,678	2,352,602	2,029,856

Tabel Manajemen Risiko

Risk Management Table

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

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

No	Kategori Porfolio / Portfolio Category	31 Desember 2015 / December 31, 2015		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / Receivables on Sovereigns	19,523	-	-
2	Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International	-	-	-
4	Tagihan Kepada Bank / Receivables on Banks	771,242	338,482	338,482
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-
6	Tagihan Kepada Korporasi / Receivables on Corporate	324,748	299,463	298,287
	Jumlah/ Total	1,115,513	637,945	636,769

Tabel 5.4 Pengungkapan Total Pengukuran Risiko Kredit /

Tabel 5.4 Disclosure of Total Credit Risk Measurement

(jutaan Rupiah / million Rupiah)

	31 Desember 2015 / December 31, 2015	31 Desember 2014 / December 31, 2014
TOTAL ATMR RISIKO KREDIT / TOTAL RWA - CREDIT RISK	32,449,645	32,119,435
TOTAL FAKTOR PENGURANG MODAL / TOTAL CAPITAL DEDUCTION FACTOR	-	-

Tabel 6 Pengungkapan Risiko Pasar dengan Menggunakan Metode Standar - Bank Secara Individual /

Tabel 6 Disclosure of Market Risk Using Standardized Method - Bank Only

(jutaan Rupiah / million Rupiah)

No	Jenis Risiko / Type of Risk	31 Desember 2015 / December 31, 2015		31 Desember 2014 / December 31, 2014	
		Bank		Bank	
		Beban Modal / Capital Charge	ATMR / RWA	Beban Modal / Capital Charge	ATMR / RWA
1	Risiko Suku Bunga / Interest Rate Risk				
	a. Risiko Spesifik / Specific Risk	-	-	-	-
	b. Risiko Umum / General Risk	8,952	111,895	11,389	142,357
2	Risiko Nilai Tukar / Foreign Exchange Risk	1,939	24,233	1,700	21,247
3	Risiko Ekuitas / Equity Risk		-		-
4	Risiko Komoditas / Commodity Risk		-		-
5	Risiko Option / Option Risk	-	-	-	-
	Jumlah/ Total	10,891	136,128	13,089	163,604

(jutaan Rupiah / million Rupiah)

31 Desember 2014 / December 31, 2014		
Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
21,693	-	-
-	-	-
-	-	-
584,032	258,856	258,855
-	-	-
259,543	176,707	174,544
865,268	435,563	433,399

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

(jutaan Rupiah / million Rupiah)

Pendekatan Yang Digunakan / Indicator Approach	(jutaan Rupiah / million Rupiah)		
	Pendapatan Bruto (Rata-rata 3 tahun terakhir) / Average Gross Income in the Past 3 years	Beban Modal / Capital Charge	ATMR / RWA
31 Desember 2015 / December 31, 2015 Pendekatan Indikator Dasar / Basic Indicator Approach	1,057,066	158,560	1,982,000
Jumlah/ Total	1,057,066	158,560	1,982,000
31 Desember 2014 / December 31, 2014 Pendekatan Indikator Dasar / Basic Indicator Approach	858,496	128,774	1,609,675
Jumlah/ Total	858,496	128,774	1,609,675

Tabel Manajemen Risiko

Risk Management Table

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

No	POS-POS / Accounts	31 Desember 2015 / December 31, 2015					
		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 / Cash	2,401	2,401	-	-	-	-
	2 Penempatan pada Bank Indonesia / Placement with Bank Indonesia	2,946,220	1,494,186	-	1,452,034	-	-
	3 Penempatan pada bank lain / Placement with Other Banks	763,392	763,392	-	-	-	-
	4 Surat Berharga / Marketable Securities	175,906	17,176	8,554	150,176	-	-
	5 Kredit yang diberikan / Loans	10,220,851	6,621,093	604,115	247,687	414,608	2,333,348
	6 Tagihan Lainnya / Other Receivables	1,409,722	743,809	434,986	230,927	-	-
	7 Lain-lain / Others	94,605	94,605	-	-	-	-
	Total Aset / Total Assets	15,613,097	9,736,662	1,047,655	2,080,824	414,608	2,333,348
	B Liabilitas / Liabilities						
	1 Dana Pihak Ketiga / Third Party Fund	4,753,471	4,292,125	161,104	300,242	-	-
	2 Liabilitas kepada Bank Indonesia / Liabilities with Bank Indonesia	85,450	85,450	-	-	-	-
	3 Liabilitas kepada bank lain / Liabilities with Other Banks	4,719	4,719	-	-	-	-
	4 Surat Berharga yang Diterbitkan / Securities Issued	-	-	-	-	-	-
	5 Pinjaman yang Diterima / Borrowing	895	-	-	-	-	895
	6 Liabilitas Lainnya / Other Liabilities	1,243,360	610,788	423,985	208,587	-	-
	7 Lain-lain / Others	256,400	256,400	-	-	-	-
	Total Liabilitas / Total Liabilities	6,344,295	5,249,482	585,089	508,829	-	895
	Selisih Aset dengan Liabilitas dalam Neraca / Assets and Liabilities Differences	9,268,802	4,487,180	462,566	1,571,995	414,608	2,332,453
II	Rekening Administratif / Off Balance Sheet						
	A Tagihan Rekening Administratif / Off Balance Sheet Receivables						
	1 Komitmen / Commitment	6,299,470	2,087,647	686,112	531,986	538,481	2,455,244
	2 Kontinjensi / Contingencies	18,300	-	-	-	-	18,300
	Total Tagihan Rekening Administratif / Total Off Balance Sheet	6,317,770	2,087,647	686,112	531,986	538,481	2,473,544
	B Liabilitas Rekening Administratif / Off Balance Sheet Liabilities						
	1 Komitmen / Commitment	7,980,499	2,305,163	1,270,021	605,800	540,941	3,258,574
	2 Kontinjensi / Contingencies	-	-	-	-	-	-
	Total Kewajiban Rekening Administratif / Total Off Balance Sheet Liabilities	7,980,499	2,305,163	1,270,021	605,800	540,941	3,258,574
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Assets and Liabilities Differences	(1,662,729)	(217,516)	(583,909)	(73,814)	(2,460)	(785,030)
	[(IA-IB) + (IIA- IIB)]	7,606,073	4,269,664	(121,343)	1,498,181	412,148	1,547,423
	Selisih Kumulatif / Cumulative Differences	7,606,073	4,269,664	4,148,321	5,646,502	6,058,650	7,606,073

(jutaan Rupiah / million Rupiah)

31 Desember 2014 / December 31, 2014					
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
2,051	2,051	-	-	-	-
2,348,500	1,366,784	24,748	284,445	672,523	-
3,709	3,709	-	-	-	-
36,573	-	36,573	-	-	-
10,840,457	6,755,514	781,884	265,550	507,554	2,529,955
729,259	388,629	226,567	114,063	-	-
125,979	125,979	-	-	-	-
14,086,528	8,642,666	1,069,772	664,058	1,180,077	2,529,955
4,989,039	4,530,777	437,425	20,837	-	-
-	-	-	-	-	-
217,301	217,301	-	-	-	-
-	-	-	-	-	-
1,466	-	-	-	-	1,466
695,571	354,941	226,567	114,063	-	-
201,537	201,537	-	-	-	-
6,104,914	5,304,556	663,992	134,900	-	1,466
7,981,614	3,338,110	405,780	529,158	1,180,077	2,528,489
7,968,035	1,232,908	2,366,685	797,838	685,709	2,884,895
13,087	-	-	-	-	13,087
7,981,122	1,232,908	2,366,685	797,838	685,709	2,897,982
9,276,271	431,221	4,049,237	546,324	649,499	3,599,990
-	-	-	-	-	-
9,276,271	431,221	4,049,237	546,324	649,499	3,599,990
(1,295,149)	801,687	(1,682,552)	251,514	36,210	(702,008)
6,686,465	4,139,797	(1,276,772)	780,672	1,216,287	1,826,481
6,686,465	4,139,797	2,863,025	3,643,697	4,859,984	6,686,465

Tabel Manajemen Risiko

Risk Management Table

Tabel 8.2 Pengungkapan Profil Maturitas Valuta Asing - Bank secara Individual /
Tabel 8.2 Disclosure of Foreign Exchange Maturity Profile - Bank Only

No	POS-POS / Accounts	31 Desember 2015 / December 31, 2015					
		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 / Cash	193	193	-	-	-	-
	2 Penempatan pada Bank Indonesia / Placement with Bank Indonesia	166,380	166,380	-	-	-	-
	3 Penempatan pada bank lain / Placement with Other Banks	158,054	158,054	-	-	-	-
	4 Surat Berharga / Marketable Securities	125,427	22,024	48,612	54,791	-	-
	5 Kredit yang diberikan / Loans	1,421,279	362,749	235,751	90,582	62,015	670,182
	6 Tagihan Lainnya / Other Receivables	77,672	22,933	41,825	12,914	-	-
	7 Lain-lain / Others	2,400	2,400	-	-	-	-
	Total Aset / Total Assets	1,951,405	734,733	326,188	158,287	62,015	670,182
	B Liabilitas / Liabilities						
	1 Dana Pihak Ketiga / Third Party Fund	672,141	594,772	54,623	22,746	-	-
	2 Liabilitas kepada Bank Indonesia / Liabilities with Bank Indonesia	-	-	-	-	-	-
	3 Liabilitas kepada bank lain / Liabilities with Other Banks	137	137	-	-	-	-
	4 Surat Berharga yang Diterbitkan / Securities Issued	-	-	-	-	-	-
	5 Pinjaman yang Diterima / Borrowing	1,345,769	125,001	58,307	300,000	312,461	550,000
	6 Liabilitas Lainnya / Other Liabilities	51,798	13,409	28,322	10,067	-	-
	7 Lain-lain / Others	1,194	1,194	-	-	-	-
	Total Liabilitas / Total Liabilities	2,071,039	734,513	141,252	332,813	312,461	550,000
	Selisih Aset dengan Liabilitas dalam Neraca / Assets and Liabilities Differences	(119,633)	221	184,936	(174,526)	(250,446)	120,182
II	Rekening Administratif / Off Balance Sheet						
	A Tagihan Rekening Administratif / Off Balance Sheet Receivables						
	1 Komitmen / Commitment	843,881	173,568	99,508	55,832	42,812	472,161
	2 Kontinjensi / Contingencies	-	-	-	-	-	-
	Total Tagihan Rekening Administratif / Total Off Balance Sheet	843,881	173,568	99,508	55,832	42,812	472,161
	B Liabilitas Rekening Administratif / Off Balance Sheet Liabilities						
	1 Komitmen / Commitment	943,493	131,792	58,269	53,141	72,842	627,449
	2 Kontinjensi / Contingencies	-	-	-	-	-	-
	Total Kewajiban Rekening Administratif / Total Off Balance Sheet Liabilities	943,493	131,792	58,269	53,141	72,842	627,449
	Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Assets and Liabilities Differences	(99,612)	41,776	41,239	2,691	(30,030)	(155,288)
	[(IA-IB) + (IIA-IIIB)]	(219,245)	41,997	226,175	(171,835)	(280,476)	(35,106)
	Selisih Kumulatif / Cummulative Differences	(219,245)	41,997	268,172	96,337	(184,139)	(219,245)

(jutaan Rupiah / million Rupiah)

31 Desember 2014 / December 31, 2014					
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
262	262	-	-	-	-
173,080	173,080	-	-	-	-
39,690	39,690	-	-	-	-
71,654	10,246	32,703	28,705	-	-
1,818,595	590,254	253,360	87,074	119,301	768,606
124,984	20,919	67,659	36,406	-	-
4,788	4,788	-	-	-	-
2,233,053	839,239	353,722	152,185	119,301	768,606
613,739	562,480	30,795	20,464	-	-
-	-	-	-	-	-
137,506	137,506	-	-	-	-
-	-	-	-	-	-
1,411,723	158,362	209,999	280,000	588,362	175,000
90,802	12,575	58,004	20,223	-	-
3,421	3,421	-	-	-	-
2,257,191	874,344	298,798	320,687	588,362	175,000
(24,138)	(35,105)	54,924	(168,502)	(469,061)	593,606
813,649	49,255	325,023	54,851	61,617	322,903
866	-	-	-	-	866
814,515	49,255	325,023	54,851	61,617	323,769
1,051,378	163,032	280,646	177,286	84,435	345,979
-	-	-	-	-	-
1,051,378	163,032	280,646	177,286	84,435	345,979
(236,863)	(113,777)	44,377	(122,435)	(22,818)	(22,210)
(261,001)	(148,882)	99,301	(290,937)	(491,879)	571,396
(261,001)	(148,882)	(49,581)	(340,518)	(832,397)	(261,001)