

TABEL MANAJEMEN RISIKO

*Risk Management Table*

**Tabel Manajemen Risiko**  
*Risk Management Table*

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

(Jutaan Rupiah / Million Rupiah)

	31 Des 2014 / Dec 31, 2014	31 Des 2013 / Dec 31, 2013
<b>I</b> KOMPONEN MODAL / CAPITAL COMPONENT		
<b>A</b> Modal Inti / Core Capital (Tier-1)	5,977,364	5,582,185
1 Modal disetor / Paid-in Capital	3,269,574	3,269,574
2 Cadangan Tambahan Modal / Disclosed Reserve	2,707,790	2,312,611
3 Modal Inovatif / Innovative Capital Instruments	-	-
4 Faktor Pengurang Modal Inti / Tier-1 Capital Deduction Factor	-	-
5 Kepentingan Non Pengendali / Non-controlling Interest	-	-
<b>B</b> Modal Pelengkap / Complementary Capital (Tier-2)	392,002	364,896
1 Level Atas / Upper Tier-2	392,002	364,896
2 Level Bawah maksimum 50% Modal Inti / Lower Tier-2 (maximum 50% of Tier-1 Capital)	-	-
3 Faktor Pengurang Modal Pelengkap / Capital Deduction Factor	-	-
<b>C</b> Faktor Pengurang Modal Inti dan Modal Pelengkap / Tier-1 and Tier-2 Capital Deduction Factor	-	-
Eksposur Sekuritisasi / Securitization Exposures	-	-
<b>D</b> Modal Pelengkap Tambahan yang Memenuhi Syarat (Tier 3) / Additional Supplementary Capital (Tier-3)	-	-
<b>E</b> Modal Pelengkap Tambahan yang Dialokasikan Untuk Mengantisipasi Risiko Pasar Modal / Additional Supplementary Capital For Market Risk Anticipation	-	-
<b>II</b> TOTAL MODAL INTI DAN MODAL PELENGKAP (A + B - C) / TOTAL OF CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A+B-C)	6,369,366	5,947,081
<b>III</b> 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 SUPPLEMEN- TARY FOR MARKET RISK ANTICIPATION (A+B-C+E)	6,369,366	5,947,081
<b>IV</b> ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT / RISK WEIGHTED ASSET FOR CREDIT RISK	32,119,435	29,485,660
<b>V</b> ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL / RISK WEIGHTED ASSET FOR OPERATIONAL RISK	1,609,675	1,324,525
<b>VI</b> ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR / RISK WEIGHTED ASSET FOR MARKET RISK	163,604	67,805
A Model Standar / Standardized Method	163,604	67,805
B Model Internal / Internal Model	-	-
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)]	18.79%	19.26%

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

(Jutaan Rupiah / Million Rupiah)

Keterangan / Description	31 Desember 2014 / December 31, 2014		31 Desember 2013 / December 31, 2013	
	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	211,339	317,477	177,412	167,853
Pembentukan (pemulihan) CKPN pada periode berjalan (Net)/ Additional (reversal) allowance for impairment losses during the year (Net)	122,665	(156,227)	328	104,297
2.a Pembentukan CKPN pada periode berjalan / Additional allowance for impairment losses during the year	154,384	78,337	133,728	183,110
2.b Pemulihan CKPN pada periode berjalan / Reversal allowance for impairment losses during the year	(31,719)	(234,564)	(133,400)	(78,813)
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	12,532	1,000	33,599	45,327
<b>Saldo akhir CKPN / Ending Balance</b>	<b>346,536</b>	<b>162,250</b>	<b>211,339</b>	<b>317,477</b>

## TABEL MANAJEMEN RISIKO

### *Risk Management Table*

Table 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 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
Tagihan Kepada Pemerintah / Receivables on Sovereigns	4,719,981	-	-	-	-	-	-	4,719,981
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	2,650,080	304,670	-	-	-	862,747	-	3,817,497
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	2,178,947	-	-	-	-	-	806,474	2,985,421
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	16,824	23,195	14	-	-	13	-	40,046
Tagihan Kepada Korporasi / Receivables on Corporate	15,847,964	12,469,332	61,784	1,777,760	2,206,021	-	1,215,556	33,578,417
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-
Aset Lainnya / Other Assets	67,764	-	-	-	-	-	-	67,764
Eksposur di Unit Syariah / Exposures at Sharia Based	-	-	-	-	-	-	-	-
<b>Jumlah / Total</b>	<b>25,481,560</b>	<b>12,797,197</b>	<b>61,798</b>	<b>1,777,760</b>	<b>2,206,021</b>	<b>862,760</b>	<b>2,022,030</b>	<b>45,209,126</b>

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 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
5,265,316	-	-	-	-	-	-	5,265,316
1,810,280	345,433	-	-	-	916,478	-	3,072,191
-	-	-	-	-	-	-	-
4,186,571	-	-	-	-	-	597,262	4,783,833
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
16,620	25,514	3	-	-	5	-	42,142
14,347,633	12,110,513	140,761	730,023	1,967,806	7,302	948,951	30,252,989
-	-	-	-	-	-	-	-
60,864	-	-	-	-	-	-	60,864
-	-	-	-	-	-	-	-
<b>25,687,284</b>	<b>12,481,460</b>	<b>140,764</b>	<b>730,023</b>	<b>1,967,806</b>	<b>923,785</b>	<b>1,546,213</b>	<b>43,477,335</b>

## TABEL MANAJEMEN RISIKO

### *Risk Management Table*

Table 2.3 Pengungkapan Tagihan Bersih Berdasarkan Sektor Jangka Waktu Kontrak - Bank secara Individual /  
 Table 2.3 Disclosure of Net Receivables by Contractual Maturity - Bank Only

Kategori Porfolio / Portfolio Category	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
Tagihan Kepada Pemerintah / Receivables on Sovereigns	1,884,007	-	178,730	-	2,657,244	4,719,981
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	1,839,560	686,669	986,598	304,670	-	3,817,497
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	1,849,375	588,267	143,587	17,916	386,276	2,985,421
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	432	1,479	4,698	33,437	-	40,046
Tagihan Kepada Korporasi / Receivables on Corporate	22,700,711	6,281,445	2,403,633	2,192,628	-	33,578,417
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-
Aset Lainnya / Other Assets	-	-	-	-	67,764	67,764
Eksposur di Unit Syariah / Exposures at Sharia Based	-	-	-	-	-	-
<b>Jumlah / Total</b>	<b>28,274,085</b>	<b>7,557,860</b>	<b>3,717,246</b>	<b>2,548,651</b>	<b>3,111,284</b>	<b>45,209,126</b>

(jutaan Rupiah/ million Rupiah)

31 Desember 2013 / December 31, 2013					
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
2,231,446	-	-	187,330	2,846,540	5,265,316
895,301	91,567	1,739,890	345,433	-	3,072,191
-	-	-	-	-	-
3,346,558	1,209,127	87,381	4,558	136,209	4,783,833
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
390	1,936	4,026	35,790	-	42,142
21,276,141	4,185,167	2,829,796	1,961,885	-	30,252,989
-	-	-	-	-	-
-	-	-	-	60,864	60,864
-	-	-	-	-	-
<b>27,749,836</b>	<b>5,487,797</b>	<b>4,661,093</b>	<b>2,534,996</b>	<b>3,043,613</b>	<b>43,477,335</b>

## 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

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 Prop- erty	Kredit Beragun Properti Komersial / Loans Secured by Commercial Real Estate
<b>31 Desember 2014 / December 31, 2014</b>	-	-	-	-	-	-
Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	-	-	-	-	-	-
Perikanan / Fishery	-	-	-	-	-	-
Pertambangan dan Penggalian / Mining and Quarrying	-	3,512,827	-	-	-	-
Industri Pengolahan / Manufacturing	-	-	-	-	-	-
Listrik, Gas dan Air / Electricity, Gas and Water	-	304,670	-	-	-	-
Konstruksi / Construction	-	-	-	-	-	-
Perdagangan Besar dan Eceran / Wholesale and Retail Trading	-	-	-	-	-	-
Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-
Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	-	-	-	-	-	-
Perantara Keuangan / Financial Intermediary	4,541,251	-	-	2,985,421	-	-
Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	-	-	-	-	-	-
Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	178,730	-	-	-	-	-
Jasa Pendidikan / Education Services	-	-	-	-	-	-
Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities	-	-	-	-	-	-
Jasa Masyarakat, Sosial Budaya, Hiburan dan 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 and Other Extra International Agencies	-	-	-	-	-	-
Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-
Bukan Lapangan Usaha / Non Business Field Lainnya / Others	-	-	-	-	-	-
<b>Jumlah / Total</b>	<b>4,719,981</b>	<b>3,817,497</b>	-	<b>2,985,421</b>	-	-

(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
-	-	-	-	-	-
-	-	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	-
-	<b>40,046</b>	<b>33,578,417</b>	-	<b>67,764</b>	-



## 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

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
<b>31 Desember 2013 / December 31, 2013</b>	-	-	-	-	-	-
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 and 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 and Compulsory Social Security	614,384	-	-	-	-	-
Jasa Pendidikan / Education Services	-	-	-	-	-	-
Jasa Kesehatan dan Kegiatan Sosial / Human Health and Social Work Activities	-	-	-	-	-	-
Jasa Masyarakat, Sosial Budaya, Hiburan dan 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 and Other Extra International Agencies	-	-	-	-	-	-
Kegiatan yang Belum Jelas Batasannya / Undefined Activities	-	-	-	-	-	-
Bukan Lapangan Usaha / Non Business Field Lainnya / Others	-	-	-	-	-	-
<b>Jumlah / Total</b>	<b>5,265,316</b>	<b>3,072,191</b>	<b>-</b>	<b>4,783,833</b>	<b>-</b>	<b>-</b>

(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
-	-	-	-	-	-
-	-	1,093,426	-	-	-
-	-	-	-	-	-
-	-	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	-

## 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

(jutaan Rupiah/ million Rupiah)

Keterangan / Description	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
Tagihan / Receivables	23,709,060	12,175,264	58,172	1,723,336	2,164,292	862,760	686,832	41,379,716
Tagihan yang mengalami penurunan nilai (impaired) / Impaired Receivables	-	-	-	-	-	-	-	-
a. Belum Jatuh Tempo / Non Past Due	-	-	406,393	-	-	-	-	406,393
b. Telah jatuh tempo / Past Due	-	-	-	-	-	-	-	-
Cadangan kerugian penurunan nilai (CKPN) - Individual / Allowance for Impairment Losses - Individual	-	-	346,536	-	-	-	-	346,536
Cadangan kerugian penurunan nilai (CKPN) - Kolektif / Allowance for Impairment Losses - Collective	81,736	63,351	157	2,668	12,483	1,682	173	162,250
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 Wilayah - Bank secara Individual /  
Table 2.6 Disclosure of Receivables and Provisioning based on Area - Bank Only

(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			
<b>31 Desember 2014 / December 31, 2014</b>						
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	-	-	-	-	-
<b>Jumlah / Total</b>	<b>41,379,716</b>	<b>406,393</b>	<b>-</b>	<b>346,536</b>	<b>162,250</b>	<b>-</b>

31 Desember 2013 / December 31, 2013

Tagihan Berdasarkan Wilayah / Net Receivables by Area

Area 1	Area 2	Area 3	Area 4	Area 5	Area 6	Area 7	Total
24,800,856	11,988,618	132,323	705,438	1,809,532	923,785	522,235	40,882,787
-	-	-	-	-	-	-	-
-	-	266,729	-	-	-	-	266,729
-	-	-	-	-	-	-	-
-	-	211,339	-	-	-	-	211,339
125,022	99,189	457	14,219	75,561	2,009	1,020	317,477
-	-	-	-	-	-	-	-

(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			
<b>31 Desember 2013 / December 31, 2013</b>						
Pertanian, Perburuan dan Kehutanan / Agriculture, Hunting and Forestry	1,093,426	-	-	-	7,447	-
Perikanan / Fishery	-	-	-	-	-	-
Pertambangan dan Penggalian / Mining and Quarrying	2,977,752	-	-	-	6,534	-
Industri Pengolahan / Manufacturing	15,366,890	-	-	-	267,093	-
Listrik, Gas dan Air / Electricity, Gas and Water	345,433	-	-	-	750	-
Konstruksi / Construction	290,642	-	-	-	1,957	-
Perdagangan Besar dan Eceran / Wholesale and Retail Trading	2,333,414	-	-	-	7,978	-
Penyediaan Akomodasi dan Penyediaan Makan Minum / Hotel and Food & Beverage	-	-	-	-	-	-
Transportasi, Pergudangan dan Komunikasi / Transportation, Warehousing and Communications	832,416	266,729	-	211,339	3,038	-
Perantara Keuangan / Financial Intermediary	15,475,285	-	-	-	11,074	-
Real Estate, Usaha Persewaan dan Jasa Perusahaan / Real Estate, Rental and Business Services	1,450,139	-	-	-	11,199	-
Administrasi Pemerintah, Pertahanan dan Jaminan Sosial Wajib / Public Administration, Defense and Compulsory Social Security	614,384	-	-	-	407	-
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	41,163	-	-	-	-	-
Lainnya / Others	61,843	-	-	-	-	-
<b>Jumlah / Total</b>	<b>40,882,787</b>	<b>266,729</b>	<b>-</b>	<b>211,339</b>	<b>317,477</b>	<b>-</b>

## TABEL MANAJEMEN RISIKO

### Risk Management Table

Table 3.1 Pengungkapan Tagihan Bersih Berdasarkan Kategori Portfolio dan Skala Peringkat - Bank Secara Individual /  
Table 3.1 Disclosure of Net Receivables by Portfolio and Rating Category - Bank Only

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 B-
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		-	-	-	-	-	-
<b>Jumlah / Total</b>		<b>1,858</b>	<b>4,034,680</b>	<b>2,601,479</b>	<b>656,249</b>	<b>8,918,100</b>	<b>862,747</b>

31 Desember 2013 / December 31, 2013							
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 B-
Tagihan Kepada Pemerintah / Receivables on Sovereigns		-	-	-	-	5,265,316	-
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities		-	-	-	-	2,155,713	916,478
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institutions		-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks		23,052	70,441	1,041,689	5,924	1,353,922	-
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		-	2,663,039	1,651,319	262,633	1,155,544	-
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		-	-	-	-	-	-
<b>Jumlah / Total</b>		<b>23,052</b>	<b>2,733,480</b>	<b>2,693,008</b>	<b>268,557</b>	<b>9,930,495</b>	<b>916,478</b>

(jutaan Rupiah/ million Rupiah)

Tagihan Bersih / Net Receivables						
Peringkat Jangka Pendek / Short Term Rating					Tanpa Peringkat / Unrated	Jumlah / Total
Less than B- Less than B- Less than B3 Less than B-(idn) Less than [Idr]B- Less than id B-	A-1 F1+ F1 P-1 F1+(idn) [Idr]A1+ to [Idr]A1 idA1	A-2 F2 P-2 F2(idn) [Idr]A2+ to [Idr] A2 idA2	A-3 F3 P-3 F3(idn) [Idr]A3+ to [Idr] A3 idA3 to idA4	Less than A-3 Less than F3 Less than P-3 Less than F3(idn) Less than [Idr]A3 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

Tagihan Bersih / Net Receivables						
Peringkat Jangka Pendek / Short Term Rating					Tanpa Peringkat / Unrated	Jumlah / Total
Less than B- Less than B- Less than B3 Less than B-(idn) Less than [Idr]B- Less than id B-	A-1 F1+ F1 P-1 F1+(idn) [Idr]A1+ to [Idr]A1 idA1	A-2 F2 P-2 F2(idn) [Idr]A2+ to [Idr] A2 idA2	A-3 F3 P-3 F3(idn) [Idr]A3+ to [Idr] A3 idA3 to idA4	Less than A-3 Less than F3 Less than P-3 Less than F3(idn) Less than [Idr]A3 Less than idA4		
-	-	-	-	-	-	5,265,316
-	-	-	-	-	-	3,072,191
-	-	-	-	-	-	-
-	-	-	-	-	2,288,805	4,783,833
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	-	-
-	-	-	-	-	42,142	42,142
55,390	-	-	-	-	24,465,064	30,252,989
-	-	-	-	-	-	-
-	-	-	-	-	60,864	60,864
-	-	-	-	-	-	-
55,390	-	-	-	-	26,856,875	43,477,335

## 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 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					
1	Suku Bunga / Interest Rate	402,869	2,702,882	237,122	25,324	20,575	199,352	1,577	197,775
2	Nilai Tukar / Foreign Exchange	10,553,748	3,918,692	-	344,850	316,700	665,916	586	665,330
3	Lainnya / Others	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>10,956,617</b>	<b>6,621,574</b>	<b>237,122</b>	<b>370,174</b>	<b>337,275</b>	<b>865,268</b>	<b>2,163</b>	<b>863,105</b>

(jutaan Rupiah/ million Rupiah)

31 Desember 2013 / December 31, 2013							
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 - ≤ Years	> 5 Tahun / > 5 Years					
866,178	2,257,378	101,281	16,596	13,405	158,529	2,794	155,735
4,032,913	2,329,482	-	381,889	368,242	550,339	307	550,032
-	-	-	-	-	-	-	-
4,899,091	4,586,860	101,281	398,485	381,647	708,868	3,101	705,767



## 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

	31 Desember 2014 / December 31, 2014											ATMR / RWA	Beban Modal / Capital Charge
	Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit												
	0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya			
<b>Eksposur Neraca / Balance Sheet Exposure</b>													
Tagihan Kepada Pemerintah / Receivables on Sovereigns	4,698,288	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	-	-	-	-	630,644	-	2,443,753	-	-	-	2,759,075	220,726
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / Receivables on Multilateral Development Banks and International Institution	-	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Bank / Receivables on Banks	-	548,775	-	-	-	859,772	-	992,842	-	-	-	1,532,483	122,599
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	-	-	-	-	-	-	40,046	-	-	-	-	30,035	2,403
Tagihan Kepada Korporasi / Receivables on Corporate	66,446	2,999,767	-	-	-	6,085,681	-	21,539,545	59,857	-	-	25,272,124	2,021,770
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
Aset Lainnya / Other Assets	5,301	-	-	-	-	-	-	62,463	-	-	-	62,463	4,997
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Eksposur Neraca</b>	<b>4,770,035</b>	<b>3,548,542</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,576,097</b>	<b>40,046</b>	<b>25,038,603</b>	<b>59,857</b>	<b>-</b>	<b>-</b>	<b>29,656,180</b>	<b>2,372,494</b>
<b>Eksposur Kewajiban Komitmen/Kontinjensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures</b>													
Tagihan Kepada Pemerintah / Receivables on Sovereigns	-	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Entitas Sektor Publik / Receivables on Public Sector Entities	-	743,100	-	-	-	-	-	-	-	-	-	148,620	11,890
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	2,830	92,262	-	-	-	1,219,405	-	1,253,081	-	-	-	1,881,236	150,499
Tagihan Yang Telah Jatuh Tempo / Past Due Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Eksposur TRA</b>	<b>2,830</b>	<b>835,362</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,219,405</b>	<b>-</b>	<b>1,253,081</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,029,856</b>	<b>162,388</b>
<b>Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk</b>													
Tagihan Kepada Pemerintah / Receivables on Sovereigns	21,693	-	-	-	-	-	-	-	-	-	-	-	-
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	-	115,684	-	-	-	465,258	-	3,090	-	-	-	258,856	20,708
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / Receivables on Micro, Small Business & Retail Portfolio	-	-	-	-	-	-	-	-	-	-	-	-	-
Tagihan Kepada Korporasi / Receivables on Corporate	2,163	86,689	-	-	-	26,970	-	143,720	-	-	-	174,543	13,963
Eksposur di Unit Syariah / Exposures at Sharia Based Business Activity Unit	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Eksposur Counterparty Credit Risk</b>	<b>23,856</b>	<b>202,373</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>492,228</b>	<b>-</b>	<b>146,810</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>433,399</b>	<b>34,672</b>

(jutaan Rupiah/ million Rupiah)

31 Desember 2013 / December 31, 2013										ATMR / RWA	Beban Modal / Capital Charge
Tagihan Bersih Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit											
0%	20%	35%	40%	45%	50%	75%	100%	150%	Lainnya		
5,265,316	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	1,717,518	-	1,354,673	-	-	2,213,432	177,075
-	-	-	-	-	-	-	-	-	-	-	-
-	2,539,898	-	-	-	732,768	-	975,645	-	-	1,850,009	148,001
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	42,142	-	-	-	31,607	2,529
87,928	2,575,974	-	-	-	4,910,621	-	20,352,711	55,390	-	23,406,301	1,872,504
-	-	-	-	-	-	-	-	-	-	-	-
4,940	-	-	-	-	-	-	55,924	-	-	55,924	4,474
-	-	-	-	-	-	-	-	-	-	-	-
5,358,184	5,115,872	-	-	-	7,360,907	42,142	22,738,953	55,390	-	27,557,273	2,204,582
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
2,296	36,682	-	-	-	1,004,081	-	1,053,960	-	-	1,563,337	125,067
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
2,296	36,682	-	-	-	1,004,081	-	1,053,960	-	-	1,563,337	125,067
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
-	83,123	-	-	-	452,399	-	-	-	-	242,824	19,426
-	-	-	-	-	-	-	-	-	-	-	-
3,101	50,382	-	-	-	15,426	-	104,437	-	-	122,226	9,778
-	-	-	-	-	-	-	-	-	-	-	-
3,101	133,505	-	-	-	467,825	-	104,437	-	-	365,050	29,204

## 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 Receivable	31 Desember 2014 / December 31, 2014				
		Bagian yang Dijamin Dengan				Bagian Yang Tidak Dijamin / Portion uncovered
		Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Insurance	Lainnya / Others	
<b>Eksposur Neraca / Balance Sheet Exposures</b>						
Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>	4,698,288	-	-	-	-	4,698,288
Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	3,074,397	630,644	-	-	-	2,443,753
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and- International</i>	-	-	-	-	-	-
Tagihan Kepada Bank / <i>Receivables on Banks</i>	2,401,389	-	-	-	-	2,401,389
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 &amp; Retail Portfolio</i>	40,046	-	-	-	-	40,046
Tagihan Kepada Korporasi / <i>Receivables on Corporate</i>	30,751,296	3,609,510	1,748,523	-	-	25,393,263
Tagihan Yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-	-
Aset Lainnya / <i>Other Assets</i>	67,764	-	-	-	-	67,764
Eksposur di Unit Syariah / <i>Exposures at Sharia Based Business Activity Unit</i>	-	-	-	-	-	-
<b>Total Eksposur Neraca</b>	<b>41,033,180</b>	<b>4,240,154</b>	<b>1,748,523</b>	<b>-</b>	<b>-</b>	<b>35,044,503</b>
<b>Eksposur Kewajiban Komitmen/Kontijensi pd Transaksi Rekening Administratif / Off Balance Sheet Commitment/Contingency Receivables Exposures</b>						
Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>	-	-	-	-	-	743,100
Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	743,100	-	-	-	-	-
Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Banks and- International</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 &amp; Retail Portfolio</i>	2,567,578	691,026	511,122	-	-	1,365,430
Tagihan Kepada Korporasi / <i>Receivables on Corporate</i>	-	-	-	-	-	-
Tagihan Yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-	-	-	-
Eksposur di Unit Syariah / <i>Exposures at Sharia Based Business Activity Unit</i>	-	-	-	-	-	-
<b>Total Eksposur TRA</b>	<b>3,310,678</b>	<b>691,026</b>	<b>511,122</b>	<b>-</b>	<b>-</b>	<b>2,108,530</b>
<b>Eksposur akibat Kegagalan Pihak Lawan / Counterparty Credit Risk</b>						
Tagihan Kepada Pemerintah / <i>Receivables on Sovereigns</i>	21,693	-	-	-	-	21,693
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</i>	-	-	-	-	-	-
Tagihan Kepada Bank / <i>Receivables on Banks</i>	584,032	-	-	-	-	584,032
Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business &amp; Retail Portfolio</i>	-	-	-	-	-	-
Tagihan Kepada Korporasi / <i>Receivables on Corporate</i>	259,543	-	2,163	-	-	257,380
Eksposur di Unit Syariah / <i>Exposures at Sharia Based Business Activity Unit</i>	-	-	-	-	-	-
<b>Total Eksposur Counterparty Credit Risk</b>	<b>865,268</b>	<b>-</b>	<b>2,163</b>	<b>-</b>	<b>-</b>	<b>863,105</b>
<b>Total (A+B+C)</b>	<b>45,209,126</b>	<b>4,931,180</b>	<b>2,261,808</b>	<b>-</b>	<b>-</b>	<b>38,016,138</b>

(jutaan Rupiah/ million Rupiah)

Tagihan Bersih / Net Receivable	31 Desember 2013 / December 31, 2013				
	Bagian yang Dijamin Dengan				Bagian Yang Tidak Dijamin / Portion uncovered
	Agunan / Collateral	Garansi / Guarantee	Asuransi Kredit / Insurance	Lainnya / Others	
5,265,316	-	-	-	-	5,265,316
3,072,191	1,717,518	-	-	-	1,354,673
-	-	-	-	-	-
4,248,311	365,100	-	-	-	3,883,211
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
42,142	-	-	-	-	42,142
27,982,624	2,167,477	2,092,762	-	-	23,722,385
-	-	-	-	-	-
60,864	-	-	-	-	60,864
-	-	-	-	-	-
40,671,448	4,250,095	2,092,762	-	-	34,328,591
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
2,097,019	610,490	390,502	-	-	1,096,027
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
2,097,019	610,490	390,502	-	-	1,096,027
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
535,522	-	-	-	-	535,522
-	-	-	-	-	-
173,346	-	3,101	-	-	170,245
-	-	-	-	-	-
708,868	-	3,101	-	-	705,767
43,477,335	4,860,585	2,486,365	-	-	36,130,385

## TABEL MANAJEMEN RISIKO

### Risk Management Table

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

No.	Kategori Porfolio / Portfolio Category	31 Desember 2014 / December 31, 2014		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / <i>Receivables of Sovereigns</i>	4,698,288	-	-
2	Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	3,074,397	3,074,397	2,759,075
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Bank and International Institution</i>	-	-	-
4	Tagihan Kepada Bank / <i>Receivables on Banks</i>	2,401,389	1,532,483	1,532,483
5	Kredit Beragun Rumah Tinggal / <i>Loans Secured by Residential Property</i>	-	-	-
6	Kredit Beragun Properti Komersial / <i>Loans Secured by Commercial Real Estate</i>	-	-	-
7	Kredit Pegawai/Pensiunan / <i>Employee/Retired Loans</i>	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business and Retail Portfolio</i>	40,046	30,035	30,035
9	Tagihan Kepada Koperasi / <i>Receivables on Corporate</i>	40,751,296	27,858,976	25,272,124
10	Tagihan Yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-
11	Aset Lainnya / <i>Other Assets</i>	67,764	-	62,463
<b>TOTAL</b>		<b>41,033,180</b>	<b>32,495,891</b>	<b>29,656,180</b>

Tabel 5.2 Perhitungan ATMR Risiko Kredit Pendekatan Standar : Eksposur Kewajiban Komitmen/Kontijensi pada Transaksi Rekening Administratif /  
Table 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 2014 / December 31, 2014		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / <i>Receivables of Sovereigns</i>	-	-	-
2	Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	743,100	148,620	148,620
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Bank and International Institution</i>	-	-	-
4	Tagihan Kepada Bank / <i>Receivables on Banks</i>	-	-	-
5	Kredit Beragun Rumah Tinggal / <i>Loans Secured by Residential Property</i>	-	-	-
6	Kredit Beragun Properti Komersial / <i>Loans Secured by Commercial Real Estate</i>	-	-	-
7	Kredit Pegawai/Pensiunan / <i>Employee/Retired Loans</i>	-	-	-
8	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business and Retail Portfolio</i>	-	-	-
9	Tagihan Kepada Koperasi / <i>Receivables on Corporate</i>	2,567,578	2,203,982	1,881,236
10	Tagihan Yang Telah Jatuh Tempo / <i>Past Due Receivables</i>	-	-	-
<b>TOTAL</b>		<b>3,310,678</b>	<b>2,352,602</b>	<b>2,209,586</b>

(jutaan Rupiah/ million Rupiah)

31 Desember 2013 / December 31, 2013		
Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
5,265,316	-	-
3,072,191	3,072,191	2,213,432
-	-	-
4,248,311	3,032,559	1,850,009
-	-	-
-	-	-
-	-	-
42,142	31,607	31,607
27,982,624	25,368,175	23,406,301
-	-	-
60,864	-	55,924
<b>40,671,448</b>	<b>30,504,532</b>	<b>27,557,273</b>

(jutaan Rupiah/ million Rupiah)

31 Desember 2013 / December 31, 2013		
Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
-	-	-
2,097,019	1,831,092	1,563,337
-	-	-
<b>2,097,019</b>	<b>1,831,092</b>	<b>1,563,337</b>

## 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 Risk)

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

No.	Kategori Portofolio / Portfolio Category	31 Desember 2014 / December 31, 2014		
		Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
1	Tagihan Kepada Pemerintah / <i>Receivables of Sovereigns</i>	21,693	-	-
2	Tagihan Kepada Entitas Sektor Publik / <i>Receivables on Public Sector Entities</i>	-	-	-
3	Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional / <i>Receivables on Multilateral Development Bank and International Institution</i>	-	-	-
4	Tagihan Kepada Bank / <i>Receivables on Banks</i>	584,032	258,856	258,855
5	Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel / <i>Receivables on Micro, Small Business and Retail Portfolio</i>	-	-	-
6	Tagihan Kepada Koperasi / <i>Receivables on Corporate</i>	259,543	176,707	174,544
<b>TOTAL</b>		<b>865,268</b>	<b>435,563</b>	<b>433,399</b>

Tabel 5.4 Pengungkapan total Pengukuran Risiko Kredit

Table 5.4 Disclosure of Total Credit Risk Measurement

(jutaan Rupiah/ million Rupiah)

	31 Desember 2014 / December 31, 2014	31 Desember 2013 / December 31, 2013
TOTAL ATMR RISIKO KREDIT / <i>TOTAL RWA - CREDIT RISK</i>	32,119,435	29,485,660
TOTAL FAKTOR PENGURANG MODAL / <i>TOTAL CAPITAL DEDUCTION FACTOR</i>	-	-

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)

No.	Jenis Risiko / Type of Risk	31 Desember 2014 / December 31, 2014		31 Desember 2013 / December 31, 2013	
		Bank		Bank	
		Beban Modal / Capital Charge	ATMR / RWA	Beban Modal / Capital Charge	ATMR / RWA
1	Risiko Suku Bunga / <i>Interest Rate Risk</i>				
	a. Risiko Spesifik / <i>Specific Risk</i>	-	-	-	-
	b. Risiko Umum / <i>General Risk</i>	11,389	142,357	2,922	36,528
2	Risiko Nilai Tukar / <i>Foreign Exchange Risk</i>	1,700	21,247	2,502	31,277
3	Risiko EKuitas / <i>Equity Risk</i>	-	-	-	-
4	Risiko Komoditas / <i>Commodity Risk</i>	-	-	-	-
5	Risiko Option / <i>Option Risk</i>	-	-	-	-
	<b>TOTAL</b>	<b>13,089</b>	<b>163,604</b>	<b>5,424</b>	<b>67,805</b>

(jutaan Rupiah / million Rupiah)

31 Desember 2013 / December 31, 2013		
Tagihan Bersih / Net Receivables	ATMR Sebelum MRK / RWA Before CRM	ATMR Setelah MRK / RWA After CRM
-	-	-
-	-	-
-	-	-
535,522	242,824	242,824
-	-	-
173,346	125,327	122,226
<b>708,868</b>	<b>368,151</b>	<b>365,050</b>

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

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 2014 / December 31, 2014 Pendekatan Indikator Dasar / Basic Indicator Approach	858,496	128,774	1,609,675
<b>TOTAL</b>	<b>858,496</b>	<b>128,774</b>	<b>1,609,675</b>
31 Desember 2013 / December 31, 2013 Pendekatan Indikator Dasar / Basic Indicator Approach	706,415	105,962	1,324,525
<b>TOTAL</b>	<b>706,415</b>	<b>105,962</b>	<b>1,324,525</b>



## TABEL MANAJEMEN RISIKO

### Risk Management Table

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

No	POS-POS / Accounts	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
<b>I</b>	<b>Neraca / Balance Sheet</b>						
	<b>Aset / Assets</b>						
	Kas / Cash	2,051	2,051	5/21/20155/21/2015	-	-	-
	Penempatan pada Bank Indonesia / Placement with Bank Indonesia	2,348,500	1,366,784	24,748	284,445	672,523	-
	Penempatan pada bank lain / Placement with Other Banks	3,709	3,709	-	-	-	-
	Surat Berharga / Marketable Securities	36,573	-	36,573	-	-	-
	Kredit yang diberikan / Loans	10,840,457	6,755,514	781,884	265,550	507,554	2,529,955
	Tagihan Lainnya / Other Receivables	729,259	388,629	226,567	114,063	-	-
	Lain-lain / Others	125,979	125,979	-	-	-	-
	<b>Total Aset / Total Assets</b>	<b>14,086,528</b>	<b>8,642,666</b>	<b>1,069,772</b>	<b>664,058</b>	<b>1,180,077</b>	<b>2,529,955</b>
	<b>Liabilitas / Liabilities</b>						
	Dana Pihak Ketiga / Third Party Fund	4,989,039	4,530,777	437,425	20,837	-	-
	Liabilitas kepada Bank Indonesia / Liabilities with Bank Indonesia	-	-	-	-	-	-
	Liabilitas kepada bank lain / Liabilities with Other Banks	217,301	217,301	-	-	-	-
	Surat Berharga yang Diterbitkan / Securities Issued	-	-	-	-	-	-
	Pinjaman yang Diterima / Borrowing	1,466	-	-	-	-	1,466
	Liabilitas Lainnya / Other Liabilities	695,571	354,941	226,567	114,063	-	-
	Lain-lain / Others	201,537	201,537	-	-	-	-
	<b>Total Liabilitas / Total Liabilities</b>	<b>6,104,914</b>	<b>5,304,556</b>	<b>663,992</b>	<b>134,900</b>	<b>-</b>	<b>1,466</b>
	<b>Selisih Aset dengan Liabilitas dalam Neraca / Assets and Liabilities Differences</b>	<b>7,981,614</b>	<b>3,338,110</b>	<b>405,780</b>	<b>529,158</b>	<b>1,180,077</b>	<b>2,528,489</b>
<b>II</b>	<b>Rekening Administratif / Off Balance Sheet</b>						
	<b>Tagihan Rekening Administratif / Off Balance Sheet Receivables</b>						
	Komitmen / Commitment	7,968,035	1,232,908	2,366,685	797,838	685,709	2,884,895
	Kontinjensi / Contingencies	13,087	-	-	-	-	13,087
	<b>Total Tagihan Rekening Administratif / Total Off Balance Sheet</b>	<b>7,981,122</b>	<b>1,232,908</b>	<b>2,366,685</b>	<b>797,838</b>	<b>685,709</b>	<b>2,897,982</b>
	<b>Liabilitas Rekening Administratif / Off Balance Sheet Liabilities</b>						
	Komitmen / Commitment	9,276,271	431,221	4,049,237	546,324	649,499	3,599,990
	Kontinjensi / Contingencies	-	-	-	-	-	-
	<b>Total Kewajiban Rekening Administratif / Total Off Balance Sheet Liabilities</b>	<b>9,276,271</b>	<b>431,221</b>	<b>4,049,237</b>	<b>546,324</b>	<b>649,499</b>	<b>3,599,990</b>
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Assets and Liabilities Differences</b>	<b>(1,295,149)</b>	<b>801,687</b>	<b>(1,682,552)</b>	<b>251,514</b>	<b>36,210</b>	<b>(702,008)</b>
	<b>[(IIA-IB) + (IIA-IIIB)]</b>	<b>6,686,465</b>	<b>4,139,797</b>	<b>(1,276,772)</b>	<b>780,672</b>	<b>1,216,287</b>	<b>1,826,481</b>
	<b>Selisih Kumulatif / Cumulative Differences</b>	<b>6,686,465</b>	<b>4,139,797</b>	<b>2,863,025</b>	<b>3,643,697</b>	<b>4,859,984</b>	<b>6,686,465</b>

(jutaan Rupiah/ million Rupiah)

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
2,216	2,216	-	-	-	-
2,384,452	2,185,804	198,648			
483,415	483,415				
427,054	78,565		12,044	336,445	
9,095,880	4,745,867	1,105,931	350,775	893,133	2,000,174
745,928	491,437	13,115	241,376		
107,466	107,466				
<b>13,246,411</b>	<b>8,094,770</b>	<b>1,317,694</b>	<b>604,195</b>	<b>1,229,578</b>	<b>2,000,174</b>
5,828,469	5,746,994	77,475	4,000		
-	-				
5,133	5,133				
-	-				
2,374	-	17	-	374	1,983
714,680	462,812	10,721	241,147	-	-
157,667	157,667				
6,708,323	6,372,606	88,213	245,147	374	1,983
6,538,088	1,722,164	1,229,481	359,048	1,229,204	1,998,191
3,179,106	476,341	281,542	151,537	415,292	1,854,394
11,503					11,503
<b>3,190,609</b>	<b>476,341</b>	<b>281,542</b>	<b>151,537</b>	<b>415,292</b>	<b>1,865,897</b>
3,665,455	358,590	377,429	155,516	532,485	2,241,435
-					
<b>3,665,455</b>	<b>358,590</b>	<b>377,429</b>	<b>155,516</b>	<b>532,485</b>	<b>2,241,435</b>
(474,846)	117,751	(95,887)	(3,979)	(117,193)	(375,538)
6,063,242	1,839,915	1,133,594	355,069	1,112,011	1,622,653
6,063,242	1,839,915	2,973,509	3,328,578	4,440,589	6,063,242

## TABEL MANAJEMEN RISIKO

### Risk Management Table

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

No	POS-POS / Accounts	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
<b>I</b>	<b>Neraca / Balance Sheet</b>						
	<b>Aset / Assets</b>						
	Kas / Cash	262	262	-	-	-	-
	Penempatan pada Bank Indonesia / Placement with Bank Indonesia	173,080	173,080	-	-	-	-
	Penempatan pada bank lain / Placement with Other Banks	39,690	39,690	-	-	-	-
	Surat Berharga / Marketable Securities	71,654	10,246	32,703	28,705	-	-
	Kredit yang diberikan / Loans	1,818,595	590,254	253,360	87,074	119,301	768,606
	Tagihan Lainnya / Other Receivables	124,984	20,919	67,659	36,406	-	-
	Lain-lain / Others	4,788	4,788	-	-	-	-
	<b>Total Aset / Total Assets</b>	<b>2,233,053</b>	<b>839,239</b>	<b>353,722</b>	<b>152,185</b>	<b>119,301</b>	<b>768,606</b>
	<b>B Liabilitas / Liabilities</b>						
	Dana Pihak Ketiga / Third Party Fund	613,739	562,480	30,795	20,464	-	-
	Liabilitas kepada Bank Indonesia / Liabilities with Bank Indonesia	-	-	-	-	-	-
	Liabilitas kepada bank lain / Liabilities with Other Banks	137,506	137,506	-	-	-	-
	Surat Berharga yang Diterbitkan / Securities Issued	-	-	-	-	-	-
	Pinjaman yang Diterima / Borrowing	1,411,723	158,362	209,999	280,000	588,362	175,000
	Liabilitas Lainnya / Other Liabilities	90,802	12,575	58,004	20,223	-	-
	Lain-lain / Others	3,421	3,421	-	-	-	-
	<b>Total Liabilitas / Total Liabilities</b>	<b>2,257,191</b>	<b>874,344</b>	<b>298,798</b>	<b>320,687</b>	<b>588,362</b>	<b>175,000</b>
	<b>Selisih Aset dengan Liabilitas dalam Neraca / Assets and Liabilities Differences</b>	<b>(24,138)</b>	<b>(35,105)</b>	<b>54,924</b>	<b>(168,502)</b>	<b>(469,061)</b>	<b>593,606</b>
<b>II</b>	<b>Rekening Administratif / Off Balance Sheet</b>						
	<b>Tagihan Rekening Administratif / Off Balance Sheet Receivables</b>						
	Komitmen / Commitment	813,649	49,255	325,023	54,851	61,617	322,903
	Kontinjensi / Contingencies	866	-	-	-	-	866
	<b>Total Tagihan Rekening Administratif / Total Off Balance Sheet</b>	<b>814,515</b>	<b>49,255</b>	<b>325,023</b>	<b>54,851</b>	<b>61,617</b>	<b>323,769</b>
	<b>B Liabilitas Rekening Administratif / Off Balance Sheet Liabilities</b>						
	Komitmen / Commitment	1,051,378	163,032	280,646	177,286	84,435	345,979
	Kontinjensi / Contingencies	-	-	-	-	-	-
	<b>Total Kewajiban Rekening Administratif / Total Off Balance Sheet Liabilities</b>	<b>1,051,378</b>	<b>163,032</b>	<b>280,646</b>	<b>177,286</b>	<b>84,435</b>	<b>345,979</b>
	<b>Selisih Tagihan dan Kewajiban dalam Rekening Administratif / Off Balance Sheet Assets and Liabilities Differences</b>	<b>(236,863)</b>	<b>(113,777)</b>	<b>44,377</b>	<b>(122,435)</b>	<b>(22,818)</b>	<b>(22,210)</b>
	<b>[(IIA-IB) + (IIA-IB)]</b>	<b>(261,001)</b>	<b>(148,882)</b>	<b>99,301</b>	<b>(290,937)</b>	<b>(491,879)</b>	<b>571,396</b>
	<b>Selisih Kumulatif / Cumulative Differences</b>	<b>(261,001)</b>	<b>(148,882)</b>	<b>(49,581)</b>	<b>(340,518)</b>	<b>(832,397)</b>	<b>(261,001)</b>

(jutaan Rupiah/ million Rupiah)

Saldo / Balance	31 Desember 2013 / December 31, 2013				
	≤ 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
224	224	-	-	-	-
186,235	186,235	-	-	-	-
18,912	18,912	-	-	-	-
179,412	144,294	12,496	22,622	-	-
1,783,709	562,074	221,238	67,111	206,007	727,279
127,355	42,031	65,806	19,518	-	-
4,638	4,638	-	-	-	-
<b>2,300,485</b>	<b>958,408</b>	<b>299,540</b>	<b>109,251</b>	<b>206,007</b>	<b>727,279</b>
589,552	568,192	8,384	12,476	500	-
-	-	-	-	-	-
139,326	139,326	-	-	-	-
-	-	-	-	-	-
1,475,667	95,000	-	225,000	596,156	559,511
62,535	22,055	31,674	8,806	-	-
28,532	28,532	-	-	-	-
2,295,612	853,105	40,058	246,282	596,656	559,511
4,873	105,303	259,482	(137,031)	(390,649)	167,768
542,785	104,267	36,997	15,968	70,315	315,238
1,060	-	-	-	-	1,060
<b>543,845</b>	<b>104,267</b>	<b>36,997</b>	<b>15,968</b>	<b>70,315</b>	<b>316,298</b>
713,355	133,102	137,205	21,555	79,147	342,346
-	-	-	-	-	-
713,355	133,102	137,205	21,555	79,147	342,346
(169,510)	(28,835)	(100,208)	(5,587)	(8,832)	(26,048)
(164,637)	76,468	159,274	(142,618)	(399,481)	141,720
(164,637)	76,468	235,742	93,124	(306,357)	(164,637)