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Sekilas Bank of India Indonesia
A Brief History of Bank of India Indonesia


Tahun 2002 Bank Swadesi mencatatkan sahamnya di Bursa Efek Jakarta dan tercatat sebagai lembaga perbankan ke-22 yang "go public". Sejalan dengan program kegiatan Arsitektur Perbankan Indonesia (API), Bank Swadesi telah memenuhi kriteria sebagai Bank Fokus dengan modal minimal Rp 100.000 juta. Dengan kondisi permodalan yang cukup akan memberikan keunggulan kompetitif bagi Bank Swadesi.

Untuk memperkuat posisinya pada peta perbankan nasional maupun internasional, sejak tanggal 22 Juni 2007 Bank of India Indonesia (d/h Bank Swadesi) telah menjalani alliansi strategis dengan Bank of India berupa pengambil-alihan saham sebanyak 235.600.000 lembar saham atau 76% dari keseluruhan saham Bank Swadesi. Dengan demikian Bank of India menjadi pemegang saham mayoritas dan mengambil alih pengendalian Bank Swadesi.

Sebagai salah satu komitmen dari Bank of India untuk meningkatkan struktur permodalan, maka pada tanggal 26 Juni 2008 telah dilakukan RUPS Luar Biasa yang menyetujui penawaran Terbatas I dalam Rangka Memesan Efek Terlebih Dahulu sebanyak 558 juta saham biasa atas nama dengan total nilai nominal Rp 139,500 juta. Penawaran Terbatas I tersebut tidak merubah komposisi saham Bank of India yaitu tetap 76%.

Dengan dukungan Bank of India, diharapkan Bank of India Indonesia (d/h Bank Swadesi) dapat membangun pondasi yang kokoh untuk memperoleh kinerja yang terbaik dengan pertumbuhan berkelanjutan melalui alih pengetahuan dan teknologi serta peningkatan modal.

Pada tanggal 5 April 2012 bertempat di Grand Hyatt Hotel Jakarta telah dilaksakan peresmian penggunaan nama dan logo baru dari PT Bank Swadesi Tbk menjadi PT Bank of India Indonesia Tbk sesuai dengan hasil keputusan Rapat Perubahan Anggaran Dasar yang tersusun pada Akta No. 69.

Sampai dengan Tahun 2012, jaringan operasional Bank of India Indonesia (d/h Bank Swadesi) terdiri dari 8 Kantor Cabang termasuk di kota besar Propinsi di Luar Jawa, 5 Kantor Cabang Pembantu, dan 6 Kantor Kas sehingga mampu memberikan pelayanan optimal bagi para nasabah.

Originated from rural bank at Surabaya in 1968 by name "Bank Pasar Swadesi". Bank Swadesi change the status in year 1989 become a Commercial Bank. In effort to fulfill customer needs and transactional growth Bank Swadesi upgrade the status into foreign banks. In year 1995 Head Office moved from Surabaya to Jakarta in order to expand business and marketing network.

In 2002 Bank Swadesi listed its shares on The Jakarta Stock Exchange and listed as the 22nd Bank Institutions that "Go Public". In line with the programme activities of the indonesian Banking Architecture (API), Bank Swadesi has met the criteria of Bank Focus with minimum capital of Rp 100 billion. With the condition of sufficient capital will provide competitive advantage to Bank Swadesi.

To strengthen the position on national and International banking map, since June 22, 2007 Bank of India Indonesia (formerly Bank Swadesi) has established strategic alliances with Bank of India with acquisition of equity stake for 235,600,000 shares or equal to 76% from total Bank Swadesi shares. Thus Bank of India became the majority shareholder and controlling shareholder.

As one of Bank of India commitment to increase capital structure, has been held Extraordinary General Meeting on June 26, 2008 which approved limited offer Initial Public Offering for 558 million common shares with total amount Rp 139.5 Billion and it doesn’t change the shareholding structure of Bank of India.

With support of Bank of India, It is expected that Bank of India Indonesia (formerly Bank Swadesi) can build solid foundation to obtain best performance with sustainable growth through technology and transfer of knowledge and capital enhancement.

On April 5, 2012 took place in Grand Hyatt Hotel Jakarta has been done the official announcement of The New Name and Logo of PT Bank Swadesi to Bank of India Indonesia according to Meeting Resolutions on Amendment to Article of Association in Deed No. 69.

Until 2012, Bank of India Indonesia (formerly Bank Swadesi) operational network consist of 8 Branch office throughout the main city in outside Java Province, 5 Sub-Branch office, and 6 cash office to provide optimum services for the customers.
India and Indonesia have shared millennia of close cultural and commercial relations. During our fight for independence, both national leaders Jawaharlal Nehru and President Sukarno collaborated closely in support of Asian and African independence. Prime Minister Nehru and President Sukarno laid the foundation of the Afro Asian and Non-Aligned Movements at the Bandung Conference in 1955.

Since the adoption of India’s ‘Look East Policy’ in 1991, there has been a rapid growth of mutual bilateral relations in political, security, industrial and cultural fields. The multifaceted relationship got a boost with the signing of the ‘Joint Declaration on Establishing a Strategic Partnership’ in 2005 during the formal visit of President Susilo Bambang Yudhoyono. Both countries have enhanced their bilateral relations in security and economy in the 21st century.

Formal visit of Indonesian President Susilo Bambang Yudhoyono to India in January 2011 put a major milestone in the long history of Indonesia and India relation. India honored the Indonesian president as a special guest at the 62nd Republic Day celebrations. Indicating India willingness to develop closer relation with Indonesia. In response, President Susilo Bambang Yudhoyono brought a vast delegation of business oriented member including CEOs of Indonesian Companies to visit India. This event reflects the growing strategic importance between both countries. The convergence of strategic interests that resulted from geopolitical changes in Asia and the world is brought both countries closer. Renewed concerted cooperation and alliance between Indonesia and India put positive effects on Indian politics and the world politics at large.

Bilateral trade volume increased from US $4.38 billion in 2005-2006 to US $21.30 billion in 2011 making Indonesia as second largest India’s trading partner in the ASEAN.

In line with national economic growth, Bank of India Indonesia booked 2012 Net Profit after Tax for IDR 54,996 billion lifted 14.40% from 2011 achievement. While Asset wise, the Bank expanded 22.15% from IDR 2,08 trillion in 2011 to IDR 2,54 trillion in 2012. Assets expansion was mainly due to 17.69% rise in Third Party Funds from IDR 1.68 trillion in 2011 to IDR 1.97 trillion in 2012. In the same time net Non Performing Loans was lowered to 0.86%.

We are striving to improve the quality of human resources at our Bank by providing continuous education & training inhouse or abroad. Our Bank has launched staff housing loan & staff consumer loan schemes at low interest rate.
Bank of India Indonesia committed to improve its future performance by applying advanced of technology in banking transactions and develop e-banking to support further market expansion. Achievements are results of the whole selected party. On behalf of the Board of Commissioners, we would like to express our gratitude & appreciation to Board of Director, Management team & employees for their concerted efforts, dedication & team work to improve the performance and image of the Bank. We also convey our thanks to all our patrons, customers, stakeholders & best wishes for their support and trust toward our Bank that brings us to Performing Institution and to continue to grow in future.

Prakash Rupchand Chugani
Komisaris/Commissioner
Para Pemangku Kepentingan yang terhormat

Pertama-tama marilah kita panjatkan puji dan syukur kehadirat Allah SWT, karena berkat rahmat dan karunia-Nya serta dengan kerja keras segenap manajemen dan karyawan, Bank of India Indonesia mampu mencapai kinerja yang membanggakan selama tahun 2012.

Tahun 2012 menjadi momentum yang khusus bagi perjalanan kami, karena telah resmi menggantung logo dan nama menjadi Bank of India Indonesia. Dengan nama dan logo baru tersebut menambah kejayaan dan kepercayaan diri kami dalam melayani nasabah serta memberikan nilai tambah bagi para stakeholders.

Kondisi Perekonomian dan Perbankan Indonesia 2012

Kinerja Bank of India Indonesia tidak terlepas dari pengaruhi kondisi perekonomian tahun 2012 yang cukup menggembirakan. Pertumbuhan ekonomi mencapai 6,2%, laju Inflasi terkendali pada tingkat rendah yaitu 4,3%. Indikator keuangan juga relatif stabil, antara lain BI Rate tetap pada posisi 5,8% kurs rupiah stabil pada kisaran Rp 9,670 per US Dollar.

Kinerja Perusahaan 2012


Dana Pihak Ketiga yang dapat dihimpun juga meningkat sebesar 17,26% atau mencapai Rp. 1,97 triliun dari tahun lalu sebesar Rp 1,67 triliun. Komposisi dana masih didominasi oleh deposito berjangka, yaitu sebesar 84,17%, sedangkan giro dan tabungan mencapai 15,83% dari total Dana Pihak Ketiga.

Kredit yang disalurkan mencapai Rp. 1,83 triliun, tumbuh sebesar 27,98% dibandingkan tahun 2011 yang tercatat sebesar Rp 1,44 triliun. Adapun kredit yang disalurkan ke sektor kredit UMKM sebesar Rp 414,64 milyar atau 22,71%.


Pencapaian pertumbuhan tersebut tercermin pula pada rasio keuangan, antara lain, Capital Adequacy Ratio (CAR) sebesar 21,10%, jauh diatas ketentuan minimum Bank Indonesia sebesar 8%, Return on Equity (ROE) meningkat menjadi 16,82% serta Return on Asset (ROA) yang tercatat sebesar 3,14%.

Pertumbuhan Kredit yang cukup besar dan disertai dengan kemampuan Bank of India Indonesia untuk mengelola risiko kredit dengan baik, menghasilkan Loan to Deposit Ratio (LDR) tahun 2012 sebesar 93,2% dengan Non Performing Loan (NPL) gross dan net masing-masing sebesar 1,40% dan 0,86%.

To Honourable Stakeholders

First of all, let us praise and gratitude to Allah SWT, for his blessing and mercifull grace as well as the hard work of all management and employee's of Bank of India Indonesia be able to achieve proud performance during the year 2012.

In year 2012 it’s been a special moment for our journey, because we officially declared our new name and logo to Bank of India Indonesia. With the new name and logo bring our trust and confidence in serving customers and giving stakeholders value added.

Indonesia Economic and Banking Conditions 2012

Bank of India Indonesia performance can not be separated from the influence of economic condition in 2012 that are quite encouraging. Economic growth reach the level of 6,2%, Inflation rate is under control at low level 4,3%. Financial indicators are also relatively stable, such as BI rate remain at 5,8%, IDR exchange rate stabilized at around Rp 9,670 per US Dollar.

Company’s Performance in 2012

The financial performance of Bank of India Indonesia also shows significant growth. Bank had total assets of Rp 2.54 trillion grew 22,11% compare to 2011 which was Rp 2.08 trillion.

Third party funds that can be collected also increased 17,26% or reached Rp 1.97 trillion from last year’s Rp 1.67 trillion. The composition of the fund is still dominate by time deposit, amounting to 84,17% while demand deposit and saving reached 15,83% from total deposits.

Disbursement loans reached Rp 1.83 trillion, grew 27,98% compare to 2011 which was Rp 1.44 trillion. The loans to SME sectors amounting to Rp 414.64 billion or 22,71%.

Under the condition of rate cut and depletion of interest margin, Bank of India Indonesia managed to make net profit amounting of Rp 54.99 billion or increasing for 14,39% from last year. Interest Income grew 14,79% to Rp 203.91 billion from Rp 177.69 billion in year 2011.

The growth performance also reflected in financial ratios, such as Capital Adequacy Ratio (CAR) for 21.10% above the Bank Indonesia minimum regulatory of 8%, Return on Equity (ROE) increased to 16.82% and Return on Assets (ROA) for 3.14%.

Substantial loan growth come with Bank of India Indonesia ability to manage well it’s credit risk, generates Loan to Deposit Ratio (LDR) year 2012 for 93.2% to Gross and Net Non Performing Loan (NPL) each 1.40% and 0.86%.
Bank berhasil menerapkan efisiensi dengan pencapaian rasio Beban Operasional terhadap Pendapatan Operasional (BOPO) sebesar 72,31%.

Untuk membentuk budaya risiko (Risk Culture) di lingkungan Bank of India Indonesia secara berkelanjutan pada semua aspek bisnis dan operasional yang ada, maka sejak tahun 2011 secara bertahap seluruh pengurus dan pimpinan Bank of India Indonesia memiliki sertifikat manajemen risiko pada level sesuai jenis masing-masing.

Atas kinerja Bank of India Indonesia selama tahun 2012, maka berdasarkan hasil penilaian tingkat kesehatan Bank berdasarkan Risk Based Bank Rating (RBBR) dan Good Corporate Governance (GCG) oleh Bank Indonesia, maka Bank of India Indonesia tergolong "Sehat" atau Peringkat Komposit (PK) 2.

Prospek Usaha
Pada tahun-tahun mendatang, kami optimis dan akan fokus pada upaya peningkatan kinerja di seluruh lini bisnis. Dengan tingkat NPL yang rendah dan blaya operasional yang terkendali, pendapatan yang terus tumbuh berkelanjutan, serta likuiditas dan fundamental yang solid, kami akan terus mempertahankan momentum sesuai dengan visi kami yaitu "Menjadi Bank Pilihan Untuk Semua".

Sejalan dengan visi dan misi Bank yang hendak menyediakan layanan unggul dan proaktif untuk masyarakat, maka Bank of India Indonesia berkomitmen untuk melakukan upaya penurunan suku bunga kredit sehingga mampu meningkatkan daya saing. Adapun upaya lain yang akan dilakukan adalah dengan mengoptimalisasi penghimpunan dana murah antara lain melalui program Employee Get Customer serta program Customer Get Customer, optimalisasi penggunaan produk berbasis Teknologi Informasi seperti Internet Banking dan SMS Banking, perbaikan kualitas aset produktif terutama kredit.

Dalam upaya meningkatkan kualitas pelayanan kepada nasabah, kami akan melakukan relokasi kantor cabang pembantu di Kelapa Gading-Jakarta dan Sungkono-Surabaya serta pembukaan kantor cabang pembantu di Jakarta Selatan.

Selain itu, Sesuai PBI No.14/26/PBI/2012 tentang Kegiatan Usaha dan Jaringan Kantor Berdasarkan Modal Inti Bank, dimana Bank of India Indonesia memilki modal Inti sebesar Rp 318,9 Milyar, sehingga masuk dalam kategori BUKU 1. Dalam upaya meningkatkan pelayanan kepada nasabah dan menambah nilai Bank of India Indonesia secara keseluruhan, maka pemegang saham telah memilih komitmen untuk meningkatkan modal Inti bank menjadi ditata Rp 1 triliun, sehingga masuk dalam kategori Buku 2, dengan modal Inti lebih dari Rp 1 triliun sampai dengan dibawah Rp 5 triliun.

Penutup
Atas pencapaian yang telah diraih Bank of India Indonesia, kami atas nama Direksi mengucapkan terima kasih dan penghargaan yang setinggi-tingginya kepada seluruh stakeholders dan nasabah, Banks is able to implement efficiency with ratio operating expense to operating income for 72.31%.

To establish sustainable risk culture at Bank of India Indonesia in all operational and business aspects, since 2011 gradually all board of management are certified with risk management certificate according to their appropriate level.

On performance of Bank of India Indonesia during the year 2012, then by the assessment results on Risk Based Bank Rating (RBBR) and Good Corporate Governance by Bank Indonesia, Bank of India Indonesia is classified as a "Sound" Bank or Composite Ranking (PK) 2.

Business Prospects
In the coming years, we are optimistic and will focus on improving performance across all business lines. With low level of NPL and controlled operating expense, sustainable income growth, as well as solid fundamental and liquidity, we will continue maintaining the momentum conformed to our vision of "Be The Bank of All Choices".

In line with the vision and mission of the Bank who want to provide superior and proactive services for the community, Bank of India Indonesia is committed to undertake the effort to reduce lending rate to improve competitiveness. As for other efforts that will be done are to optimize the collection of low cost funds through programs such as Employee Get Customer and Customer Get Customer, optimizing the use of information-technology based products such as Internet Banking and SMS Banking, improved the quality of productive assets especially credit.

In an effort to improve customer services quality, we will relocate our sub-branch in Kelapa Gading - Jakarta and Sungkono - Surabaya as well as the opening of a new sub-branch in South Jakarta.

In addition, according to PBI No. 14/26/PBI/2012 regarding The Operations and Office Network Based on Bank Core Capital, whereas Bank of India Indonesia has core capital of Rp 318.9 billion so making it into Bank Based Business Activity (BUKU) 1 categorized. As an effort to improve services to the customers and adding value of Bank of India Indonesia, therefore our shareholders has committed to increase the core capital above Rp 1 trillion, so Bank of India Indonesia will be categorized as BUKU 2 with core capital of more than Rp 1 trillion to under Rp 5 trillion.

Closing Remarks
For the achievement that have been reached by Bank of India Indonesia, on behalf of the Board of Directors we thank and highly award to all stakeholders and customers for trusting and...
atas dukungan dan kepercayaan yang telah diberikan kepada Bank of India Indonesia. Kami juga mengucapkan terima kasih dan apresiasi yang mendalam kepada Dewan Komisaris yang telah memberikan dukungan, bimbingan dan arahan yang jelas dan tegas sehingga Bank of India Indonesia dapat berkembang secara berkesinambungan.

Kami menyadari bahwa tantangan yang kami hadapi pada tahun 2013 akan lebih berat, namun dengan kerja keras, disiplin dan mengelola bank sesuai dengan azas prudential banking, kami yakin Bank of India Indonesia akan tetap tumbuh dan berkembang dengan baik.

Kiranya Allah SWT memberikan perlindungan dan Petunjuk-Nya bagi kita dalam menyongsong hari depan yang lebih baik.

supporting Bank of India Indonesia. We also thank and deeply appreciate to the Board of Commissioners for the clear and firm support, guidance and direction so that Bank of India Indonesia able to develop sustainably.

We realized that the challenges we face in 2013 will be tough, but with hard work, discipline and managing the bank according to prudential banking principles, we believe Bank of India Indonesia will continue grow and develop properly.

May God Almighty give His protection and Hints for us in facing a better future.

Ningsih Sucari
Direktur Utama/President Director
### Ikhtisar Keuangan: Financial Highlights

<table>
<thead>
<tr>
<th>Keterangan</th>
<th>2012</th>
<th>2011</th>
<th>2010</th>
<th>2009</th>
<th>2008</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Aset</td>
<td>2,540,741</td>
<td>2,086,428</td>
<td>1,570,332</td>
<td>1,537,378</td>
<td>1,359,880</td>
<td>Balance Sheet</td>
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<tr>
<td>Kredit yang diberikan</td>
<td>1,838,288</td>
<td>1,438,283</td>
<td>1,077,643</td>
<td>981,358</td>
<td>875,859</td>
<td>Total Assets</td>
</tr>
<tr>
<td>Kredit yang diberikan - Bersih</td>
<td>1,835,423</td>
<td>1,413,687</td>
<td>1,050,807</td>
<td>967,584</td>
<td>860,190</td>
<td>Loan Disbursement - Net</td>
</tr>
<tr>
<td>Cadangan Kerugian Penurunan Nilai (CIPN)</td>
<td>15,560</td>
<td>24,937</td>
<td>27,794</td>
<td>15,419</td>
<td>20,543</td>
<td>Allowance for Impairment Losses</td>
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<tr>
<td>Dana Pihak Ketiga</td>
<td>1,572,256</td>
<td>1,675,845</td>
<td>31,608</td>
<td>1,210,111</td>
<td>1,053,812</td>
<td>Deposits</td>
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<tr>
<td>- Giro</td>
<td>201,367</td>
<td>196,364</td>
<td>159,752</td>
<td>108,341</td>
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<td>Current Account</td>
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<td>- Tabungan</td>
<td>110,678</td>
<td>92,163</td>
<td>97,679</td>
<td>96,531</td>
<td>78,999</td>
<td>Saving Account</td>
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<tr>
<td>- Deposito</td>
<td>1,660,211</td>
<td>1,389,318</td>
<td>969,035</td>
<td>1,005,349</td>
<td>659,513</td>
<td>Fixed Deposit</td>
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<td>Biaya utama</td>
<td>373,769</td>
<td>348,488</td>
<td>318,715</td>
<td>362,479</td>
<td>282,673</td>
<td>Equity</td>
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### LAPORAN LABA RUGI

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<tr>
<th>Keterangan</th>
<th>2012</th>
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<th>2010</th>
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<th>2008</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>Pendapatan bunga</td>
<td>203,913</td>
<td>177,634</td>
<td>167,256</td>
<td>159,217</td>
<td>126,819</td>
<td>Interest Income</td>
</tr>
<tr>
<td>Beban Bunga</td>
<td>106,251</td>
<td>81,127</td>
<td>81,994</td>
<td>84,720</td>
<td>69,460</td>
<td>Interest Expenses</td>
</tr>
<tr>
<td>Laba Sebelum Pajak</td>
<td>73,951</td>
<td>64,517</td>
<td>48,067</td>
<td>50,641</td>
<td>30,197</td>
<td>Income before Tax</td>
</tr>
<tr>
<td>Laba Bruto</td>
<td>54,996</td>
<td>48,072</td>
<td>35,092</td>
<td>36,950</td>
<td>19,221</td>
<td>Net Income</td>
</tr>
</tbody>
</table>

### RASIO KEUANGAN

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<tr>
<th>Keterangan</th>
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<th>2011</th>
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<th>2009</th>
<th>2008</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laba Bersih Terhadap Rate-rata Aset (ROA)</td>
<td>3,4%</td>
<td>3,66%</td>
<td>2,93%</td>
<td>3,73%</td>
<td>3,53%</td>
<td>Return on Assets (ROA)</td>
</tr>
<tr>
<td>Laba Bersih Terhadap Rate-rata Modal (ROE)</td>
<td>16,82%</td>
<td>15,26%</td>
<td>11,59%</td>
<td>13,36%</td>
<td>10,48%</td>
<td>Return on Equity (ROE)</td>
</tr>
<tr>
<td>Net Interest Margin (NIM)</td>
<td>5,12%</td>
<td>6,39%</td>
<td>5,82%</td>
<td>5,41%</td>
<td>5,44%</td>
<td>Net Interest Margin (NIM)</td>
</tr>
<tr>
<td>Kredit terhadap Dana Pihak Ketiga (LDK)</td>
<td>93,21%</td>
<td>85,71%</td>
<td>87,36%</td>
<td>81,10%</td>
<td>81,11%</td>
<td>Loan to Deposits Ratio (LDR)</td>
</tr>
<tr>
<td>Kecukupan Modal (CAR)</td>
<td>21,10%</td>
<td>23,18%</td>
<td>26,91%</td>
<td>35,96%</td>
<td>33,27%</td>
<td>Capital Adequacy Ratio (CAR)</td>
</tr>
<tr>
<td>Beban Operasional terhadap Pendapatan Operasional (BOPO)</td>
<td>72,31%</td>
<td>67,57%</td>
<td>73,33%</td>
<td>74,57%</td>
<td>80,52%</td>
<td>Operating Expenses to Operating Income</td>
</tr>
<tr>
<td>Kredit Bursa Malaysia terhadap Total Kredit - Kotor</td>
<td>1,20%</td>
<td>1,68%</td>
<td>3,35%</td>
<td>1,83%</td>
<td>2,16%</td>
<td>Non Performing Loans (NPL) - gross</td>
</tr>
<tr>
<td>Kredit Bursa Malaysia terhadap Total Kredit - Baris</td>
<td>0,68%</td>
<td>1,44%</td>
<td>2,42%</td>
<td>1,43%</td>
<td>1,14%</td>
<td>Non Performing Loans (NPL) - net</td>
</tr>
<tr>
<td>Pasal Devolusio Netto (PDN)</td>
<td>1,40%</td>
<td>4,29%</td>
<td>2,51%</td>
<td>2,51%</td>
<td>3,82%</td>
<td>Net Open Position (NOP)</td>
</tr>
<tr>
<td>Biaya Simpanan Murah</td>
<td>15,02%</td>
<td>17,10%</td>
<td>20,99%</td>
<td>16,93%</td>
<td>18,43%</td>
<td>Low Cost Deposit</td>
</tr>
<tr>
<td>Biaya Dana (Rupiah)</td>
<td>6,49%</td>
<td>6,91%</td>
<td>6,66%</td>
<td>8,05%</td>
<td>10,26%</td>
<td>Cost of Fund - IDR</td>
</tr>
<tr>
<td>Biaya Dana (USD)</td>
<td>1,95%</td>
<td>2,55%</td>
<td>1,70%</td>
<td>2,66%</td>
<td>3,74%</td>
<td>Cost of Fund - USD</td>
</tr>
<tr>
<td>Suku Bunga Kredit Rupiah (rata-rata)</td>
<td>12,09%</td>
<td>13,08%</td>
<td>13,02%</td>
<td>13,89%</td>
<td>14,41%</td>
<td>Yield on advance (average)</td>
</tr>
<tr>
<td>Suku Bunga Kredit USD (rata-rata)</td>
<td>7,78%</td>
<td>8,07%</td>
<td>8,13%</td>
<td>8,27%</td>
<td>8,27%</td>
<td>Yield on advance (average)</td>
</tr>
</tbody>
</table>

### Ikhtisar Saham/Shareholders

<table>
<thead>
<tr>
<th>Keterangan</th>
<th>2012</th>
<th>2011</th>
<th>2012</th>
<th>2011</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jumlah Saham Bersinar</td>
<td>868,800,000</td>
<td>868,800,000</td>
<td>868,800,000</td>
<td>868,800,000</td>
<td>Total Number of Shares</td>
</tr>
<tr>
<td>Volume Perdagangan</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>Trading Volume</td>
</tr>
<tr>
<td>Harga Terakhir</td>
<td>-</td>
<td>Rp. 1,890</td>
<td>-</td>
<td>Rp. 1,890</td>
<td>Maximum Price</td>
</tr>
<tr>
<td>Harga Terendah</td>
<td>-</td>
<td>Rp. 1,890</td>
<td>-</td>
<td>Rp. 1,890</td>
<td>Minimum Price</td>
</tr>
</tbody>
</table>

### Pemegang Saham/Shareholders

<table>
<thead>
<tr>
<th>Keterangan - Description</th>
<th>Jumlah Saham - Total Shares</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank of India/Bank of India</td>
<td>659,680,000</td>
<td>75,00</td>
</tr>
<tr>
<td>PT Panca Mantra Jaya/PT Panca Mantra Jaya</td>
<td>148,609,500</td>
<td>17,12</td>
</tr>
<tr>
<td>Prakash Rupchand Chugani/Prakash Rupchand Chugani</td>
<td>14,000,000</td>
<td>1,61</td>
</tr>
<tr>
<td>Masyarakat (dalam simpanan KSEI)/Public (held by KSEI)</td>
<td>45,710,500</td>
<td>5,27</td>
</tr>
</tbody>
</table>

* Pemegang saham terakhir adalah Bank of India yang mayoritas sahamnya dimiliki oleh Pemerintah India. Ultimate Shareholder is Bank of India with majority shareholder is Government of India.
KINERJA KEUANGAN BANK OF INDIA INDONESIA

Seiring dengan pertumbuhan perekonomian nasional di tahun 2012, PT Bank of India Indonesia berhasil membukukan laba bersih setelah pajak sebesar Rp 54.996 juta atau meningkat sebesar 14,40% dibandingkan perolehan laba tahun 2011.


POSISSI KEUANGAN

Total Aktiva
Trend total aktiva selama 5 tahun terakhir ini menunjukkan trend yang positif. Pada tahun 2012 total aset telah mencapai Rp 2.541 miliar, yang berarti telah tumbuh sebesar 22,16% atau naik sebesar Rp 0,46 miliar dibandingkan total aktiva tahun 2011 sebesar Rp 2.080 miliar. Hal mendasari kenaikan aktiva terutama karena adanya kenaikan dana pihak ketiga dan laba.

FINANCIAL PERFORMANCE OF BANK OF INDIA INDONESIA

In line with national economic growth, PT Bank of India Indonesia booked 2012 net profit after tax for IDR 54,996 million lifted 14.40% from 2011 achievement.

Following is a brief analysis into financial performance of Bank of India Indonesia in 2012. For comparison the data displayed periodically in 2012.

Total Assets
The total in assets for the past 5 years showed a positive trend. In 2012, the total assets have reached IDR 2,541 billion which means that it has grown 22.16% or has increased IDR 0.46 billion compared to the asset in 2011 which was IDR, 2,080 billion. It underlies the increase in assets is mainly due to an increase in third party of funds and profits.

Kredit Bank of India Indonesia

Kebijakan penyaluran dana ke sektor perkreditan merupakan prioritas utama bank dalam menjalankan fungsi intermediasi. Posisi kredit Rp. 1,825 miliar, meningkat sebesar 30% dari tahun 2011. Pertumbuhan kredit ini didukung dengan adanya perluasan jaringan kantor, bertambahnya SDM berpengalaman dibidangnya, program pendidikan dan pelatihan secara terus menerus untuk meningkatkan kemampuan dan kualitas SDM.

Loans of Bank of India Indonesia

Loan policies and plans in credit sector will be main priority of the bank in carrying out its function as an intermediary institution. Outstanding loan, IDR, 1,825 billion, an increase of 30% from 2011. This loan grow was supported by the expansion of branch network, the increasing number of new yet experienced human resources at each branch office and a continued education and training programs to improve the capability an quality of our human resources.

Jenis Kredit

Berdasarkan jenis kreditnya, penyuliran kredit terbesar pada tahun 2012 adalah Kredit Modal Kerja dengan jumlah Rp 1,579 miliar, dilikuti oleh Kredit Investasi dengan jumlah Rp 174 miliar dan Kredit Konsumsi dengan jumlah Rp 72,45 miliar. Secara proporsi, maka komposisi untuk jenis Kredit Modal Kerja, Investasi dan Konsumsi masing-masing adalah 86,5%, 9,53% dan 3,97%.

Loan Types

Based upon the loan types, the largest loan disbursement in 2012 was the working capital loan amounting to IDR 1,579 billion, followed by the investment loan amounting to IDR 174 billion and consumption loan amounting to IDR 72,45 billion. Proportionally, the consumption for each of working capital loan, investment loan and consumption loan are 86.5%, 9.33% and 3.9%.
### Data Perkembangan Jenis Kredit/Loan Progress Data

dalam jutaan Rupiah/in million IDR

<table>
<thead>
<tr>
<th>Keterangan</th>
<th>Posisi/Year</th>
<th>Pertumbuhan/Growth</th>
<th>Pangsaa/Portion (%)</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jenis Penggunaan :</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Kredit Modal Kerja</td>
<td>1.578.953</td>
<td>1.096.989</td>
<td>43.94%</td>
<td>10.29%</td>
</tr>
<tr>
<td>- Kredit Investasi</td>
<td>174.044</td>
<td>233.530</td>
<td>-25.47%</td>
<td>12.35%</td>
</tr>
<tr>
<td>- Kredit Konsumsi</td>
<td>72.426</td>
<td>83.168</td>
<td>-12.92%</td>
<td>-7.81%</td>
</tr>
<tr>
<td><strong>JUMLAH KREDIT</strong></td>
<td>1.825.423</td>
<td>1.419.687</td>
<td>29.12%</td>
<td>9.20%</td>
</tr>
</tbody>
</table>

**Sektor Ekonomi**

Penyaluran Kredit terbesar berdasarkan sektor ekonomi adalah pada sektor perdagangan dengan total outstanding kredit sebesar Rp 6.918 miliar dengan proporsi 50,27%, diikuti oleh sektor industri dan sektor jasa bisnis dengan outstanding sebesar Rp 3.554 miliar dan Rp 1.522 miliar serta memberikan porsi pada penyaluran kredit masing-masing 18,92% dan 8,33%.

Jika dibandingkan dengan sektor ekonomi pada penyaluran kredit tahun sebelumnya, maka sektor perdagangan, sektor industri dan sektor jasa bisnis masih merupakan sektor utama bagi penyaluran kredit Bank of India Indonesia. Sektor transportasi dan pertambangan mengalami pertumbuhan yang cukup signifikan dibandingkan pencapaian pada tahun sebelumnya.

**Economy Sector**

The biggest loan distribution based on the economy sector is the trading sector with a total outstanding of IDR 6,918 billion with a proportion of 50.27%, followed by the industry sector of IDR 3,554 billion and the service business sector of IDR 1,522 billion which gives the portion to the loan distribution each of 18.92% and 8.33%.

Compared to the loan distribution of the economy sector in the previous year, then the trading sector, industry sector and service business sector is still the major sector for the loan distribution of Bank of India Indonesia. Majority of the loan distribution to the economy sectors has an increase, even for the transportation sector and the mining sector had a significant growth compared to last year’s achievements.

### Data Perkembangan Kredit/Loan Progress Data

dalam jutaan Rupiah/in million IDR

<table>
<thead>
<tr>
<th>Keterangan</th>
<th>Posisi/Year</th>
<th>Pertumbuhan/Growth</th>
<th>Pangsaa/Portion (%)</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sektor Ekonomi :</td>
<td></td>
<td></td>
<td></td>
<td>Economic Sector:</td>
</tr>
<tr>
<td>- Perdagangan</td>
<td>917.622</td>
<td>696.443</td>
<td>31.76%</td>
<td>3.73%</td>
</tr>
<tr>
<td>- Industri</td>
<td>345.938</td>
<td>158.053</td>
<td>18.93%</td>
<td>14.31%</td>
</tr>
<tr>
<td>- Jasa Bisnis</td>
<td>152.142</td>
<td>173.616</td>
<td>-12.37%</td>
<td>12.80%</td>
</tr>
<tr>
<td>- Jasa Pelayanan Sosial</td>
<td>58.520</td>
<td>135.361</td>
<td>-56.77%</td>
<td>45.26%</td>
</tr>
<tr>
<td>- Transportasi</td>
<td>74.369</td>
<td>67.821</td>
<td>9.68%</td>
<td>8.88%</td>
</tr>
<tr>
<td>- Pertanian</td>
<td>4.786</td>
<td>4.993</td>
<td>-4.15%</td>
<td>25.26%</td>
</tr>
<tr>
<td>- Konstruksi</td>
<td>58.641</td>
<td>50.375</td>
<td>16.39%</td>
<td>7.41%</td>
</tr>
<tr>
<td>- Pertambangan</td>
<td>71.743</td>
<td>49.956</td>
<td>44.28%</td>
<td>51.39%</td>
</tr>
<tr>
<td>- Lain-lain</td>
<td>141.182</td>
<td>77.469</td>
<td>82.24%</td>
<td>11.56%</td>
</tr>
<tr>
<td><strong>JUMLAH KREDIT</strong></td>
<td>1.835.423</td>
<td>1.419.687</td>
<td>29.12%</td>
<td>9.20%</td>
</tr>
</tbody>
</table>

**Kredit Usaha Mikro, Kecil & Menengah (UMKM)**

Penyaluran kredit UMKM pada tahun 2012 relatif stabil dibandingkan tahun sebelumnya. Pada tahun 2012 sebesar Rp 4.418 miliar, maka penyaluran kredit ke UMKM masih relatif kecil, yaitu sekitar 22,72%.

**Small and Medium Enterprises Credit**

SME Loan disbursement in 2012 was relatively stable compared to the previous year. In 2012 amounted to IDR 4.418 billion, SME loan disbursement is still relatively small, which is about 22.72%.

### Data Perkembangan Kredit/Loan Progress Data

dalam jutaan Rupiah/in million IDR

<table>
<thead>
<tr>
<th>Keterangan</th>
<th>Posisi/Year</th>
<th>Pertumbuhan/Growth</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mikro</td>
<td>1.932</td>
<td>3.014</td>
<td>-35.90%</td>
</tr>
<tr>
<td>Kecil</td>
<td>69.415</td>
<td>16.801</td>
<td>269.21%</td>
</tr>
<tr>
<td>Menengah</td>
<td>343.298</td>
<td>395.910</td>
<td>-13.29%</td>
</tr>
<tr>
<td><strong>T O T A L</strong></td>
<td>414.645</td>
<td>417.725</td>
<td>-0.74%</td>
</tr>
</tbody>
</table>
Kualitas Aktiva Produktif

PASIVA
Dana Pihak Ketiga

Dana yang dihimpun kemudian disalurkan melalui kredit. Untuk mencegah terjadinya idle fund Bank memanfaatkan kelebihan likuiditas dengan cara menempatkan dana sarana investasi lain, seperti penempatan antar bank, SBI dan surat berharga.

1. Tabungan
   Komposisi masing-masing jenis tabungan antara lain:

   Data Perkembangan Tabungan/Saving Progress Data
   
   | Nama Produk          | 31 Desember 2012 | 31 Desember 2011 | Products Name
   |----------------------|------------------|------------------|----------------
   | Tabungan Swadesi     | 37.338           | 31.539           | Tabungan Swadesi
   | Tabungan Sibos       | 65.349           | 54.044           | Tabungan Sibos
   | Tabungan Suka-suka   | 7.994            | 5.930            | Tabungan Suka-suka
   | Tabungan Kku         | 97               | 50               | Tabungan Kku
   | **TOTAL**            | **110.678**      | **92.633**       | **TOTAL**

2. Rekening Giro

Data Perkembangan Giro/Current Account Progress Data
   
   | Nama Produk   | 31 Desember 2012 | 31 Desember 2011 | Products Name
   |----------------|------------------|------------------|----------------
   | Giro IDR      | 92.900           | 80.692           | Current Account IDR
   | Giro USD      | 108.467          | 114.271          | Current Account USD
   | **TOTAL**     | **201.367**      | **194.963**      | **TOTAL**

3. Deposito Berjangka

3. Time Deposits
Time deposits at the end of 2012 reached IDR 1,660 billion, up by 19.5%, compared to the position in 2011 of IDR 1,389 billion.

Earning Assets Quality
Earning assets at the end of 2012 reached Rp. 2,470 billion, an increase of 19.96% over the previous year of Rp. 2,022 billion. Increase in earning assets here, balanced with business growth and bank assets.

LIABILITIES
Third Party of Funds
Funds are raised through such conventional products as current accounts, saving accounts and time deposits. Although the composition is reduced, time deposits remains to be predominant such that the cost of fund is highly dependent upon the amount of funds raised through time deposits. The management of gathered funds went up from IDR 1,675 billion as at the end of December 2011 to IDR 1,972 billion as of December 2012.

The funds then distributed through credit. To prevent the occurrence of idle funds, the Bank takes advantage of excess liquidity by placing funds in securities, both in money markets and capital markets such as bonds, mutual funds, and others which offer higher yields.

In order to satisfy the financial needs of the customers, Bank of India Indonesia offers third party of funds products as under.
Kinerja Keuangan Bank of India Indonesia/
Financial Performance of Bank of India Indonesia

Data Perkembangan Deposito/Time Deposits Progress Data
dalam jutaan Rupiah/million IDR

<table>
<thead>
<tr>
<th>Nama Produk</th>
<th>31 Desember 2010</th>
<th>31 Desember 2009</th>
<th>Products Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposito IDR</td>
<td>1.298.753</td>
<td>1.028.145</td>
<td>In Rupiah</td>
</tr>
<tr>
<td>Jangka Waktu 1 bulan</td>
<td>552.550</td>
<td>571.173</td>
<td>Maturity: 1 month</td>
</tr>
<tr>
<td>Jangka Waktu &gt; 1 bulan s/d 3 bulan</td>
<td>341.422</td>
<td>249.693</td>
<td>&gt; 1 month to 3 month</td>
</tr>
<tr>
<td>Jangka Waktu &gt; 3 bulan s/d 6 bulan</td>
<td>332.881</td>
<td>162.995</td>
<td>&gt; 3 month to 6 month</td>
</tr>
<tr>
<td>Jangka Waktu &gt; 6 bulan</td>
<td>71.900</td>
<td>44.284</td>
<td>&gt; 6 month</td>
</tr>
<tr>
<td>Deposito USD</td>
<td>361.458</td>
<td>361.173</td>
<td>In USD</td>
</tr>
<tr>
<td>Jangka Waktu 1 bulan</td>
<td>247.481</td>
<td>237.379</td>
<td>Maturity: 1 month</td>
</tr>
<tr>
<td>Jangka Waktu &gt; 1 bulan s/d 3 bulan</td>
<td>51.714</td>
<td>76.892</td>
<td>&gt; 1 month to 3 month</td>
</tr>
<tr>
<td>Jangka Waktu &gt; 3 bulan s/d 6 bulan</td>
<td>48.848</td>
<td>30.252</td>
<td>&gt; 3 month to 6 month</td>
</tr>
<tr>
<td>Jangka Waktu &gt; 6 bulan</td>
<td>13.415</td>
<td>16.510</td>
<td>&gt; 6 month</td>
</tr>
<tr>
<td>TOTAL</td>
<td>1.660.211</td>
<td>1.389.318</td>
<td>TOTAL</td>
</tr>
</tbody>
</table>

Kewalaban Penyediaan Modal Minimum
Rasio KPM Bank of India Indonesia adalah sekitar 21,10% per 31 Desember 2012. Rasio ini diatas ketetentuan minimal 8% berdasarkan Basel II. Meskipun dibandingkan tahun 2011 ada penurunan dari 23,19% menjadi 21,10% karena ada ekspansi kredit sebesar 35%. Laporan Keuangan 2012 yang telah dilauatkan menyatakan bahwa jumlah modal Bank of India Indonesia meningkat Rp 22,09 miliar (2,87%), dari Rp 318,47 miliar diakhir tahun 2011 menjadi sebesar Rp 337,90 miliar tahun 2012. ATM also increased to IDR 262 billion or 20.76% from the end of 2011, amounting to IDR 1,524 billion in 2011.

Posisi Devisa Neto
Posisi terbuka valuta asing Bank of India Indonesia selama tahun 2012 senantiasa dijaga pada level yang rendah untuk hindari resiko valas. Posisi terbuka valuta asing Bank selalu berada dibawah ketentuan maksimal yang dipersyaratkan oleh Bank Indonesia yakni 20%.

Transaksi valuta asing pada dasarnya dilaksanakan dalam rangka memenuhi kebutuhan nasabah, tidak untuk transaksi yang bersifat spekulatif. Pergerakan nilai mata uang selalu dimonitor setiap saat sehingga posisi terbuka terus dijaga dan dipantau baik. Berikut adalah posisi devisa neto Bank of India Indonesia per 31 Desember 2012.

Data Posisi Devisa Neto/Net Open Position Progress Data
dalam jutaan Rupiah/million IDR

<table>
<thead>
<tr>
<th>Keterangan</th>
<th>Nominal/Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aset dan tagihan komitmen dan kontinjensi</td>
<td>701.356,465</td>
<td>Assets, commitment and contingent receivables</td>
</tr>
<tr>
<td>Kewalaban dan kewalaban komitmen dan kontinjensi</td>
<td>704.270,701</td>
<td>Liabilities, commitment and contingent liabilities</td>
</tr>
<tr>
<td>Posisi devisa neto (nilai absolute)</td>
<td>4.050.152</td>
<td>Net open position to capital (absolute value)</td>
</tr>
<tr>
<td>Modal*</td>
<td>322.153</td>
<td>Equity*</td>
</tr>
<tr>
<td>% PDM terhadap Modal</td>
<td>1,40%</td>
<td>% Net Open Position to Capital</td>
</tr>
</tbody>
</table>

Kebijakan Suku Bunga Bank of India Indonesia
Manajemen menentukan tingkat suku bunga dana dan kredit berdasarkan keputusan rapat ALCO. Rapat ALCO diadakan secara rutin untuk mengkaji kondisi ekonomi makro dan mikro serta faktor-faktor lain yang mempengaruhi kebijakan suku bunga guna meningkatkan daya saing Bank.

Interest Rate Policy of Bank of India Indonesia
The management determines interest rate of funds and credits by decision ALCO meeting. The committee held regular meetings to review macro and micro economic circumstances and other factors which affect the Bank's interest rate policy to improve the competitiveness of the bank.
HASIL USAHA
Pendapatan Bunga

Biaya Bunga

Pendapatan Bunga Bersih
Dari upaya penyaluran dana dalam bentuk kredit dan aktiva produktif lainnya, serta pengeluaran biaya dalam penggalangan dana pinah ketiga, pada akhir tahun 2012 Bank of India Indonesia telah mencatatkan pendapatan bunga bersih sebesar Rp 97,66 miliar atau sedikit diatas pendapatan bunga bersih tahun 2011 Rp 96,51 miliar.

BUSINESS RESULTS
Interest Incomes
Bank of India Indonesia achieve success in 2012, where the number of recorded interest income of IDR. 203,91 billion, an increase of 14,79% from the previous years IDR 177,33 billion. The increase was contributed by the increase in earning assets as much as 40,54% from 2011 to 2012.

Interest Expenses
Interest expense in 2012 amounted to IDR 106,25 billion, an increase of IDR 25,12 billion compared to the year 2011 which reached IDR 81,13 billion. Increase in interest expense is due to the increase in deposits.

Net Interest Incomes
From the effort funds in the form of credit and other productive assets, as well as fundraising expenses in the third party, at the end of 2012 Indonesia Bank of India has posted a net interest income of IDR 97,66 billion, slightly above the 2011 net interest income of IDR 96,51 billion.

Data Pendapatan Bunga Bersih/Net Interest Income Data
dalam jutaan Rupiah$miliar IDR

<table>
<thead>
<tr>
<th>Keterangan</th>
<th>31 Desember 2012</th>
<th>31 Desember 2011</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pendapatan Bunga</td>
<td>203,776</td>
<td>177,328</td>
<td>Interest Incomes</td>
</tr>
<tr>
<td>Provisi &amp; Komisi</td>
<td>138</td>
<td>305</td>
<td>Provisions &amp; Commisions</td>
</tr>
<tr>
<td>Jumlah Pendapatan Bunga</td>
<td>203,914</td>
<td>177,633</td>
<td>Total</td>
</tr>
<tr>
<td>Biaya Bunga</td>
<td>106,251</td>
<td>81,127</td>
<td>Interest Expenses</td>
</tr>
<tr>
<td>Pendapatan Bunga - Bersih</td>
<td>97,665</td>
<td>96,506</td>
<td>Net Interest Income</td>
</tr>
<tr>
<td>Laba Sebelum Pajak</td>
<td>73,922</td>
<td>64,542</td>
<td>Income before Tax</td>
</tr>
<tr>
<td>Laba Bersih Tahun Berjalan</td>
<td>54,996</td>
<td>48,072</td>
<td>Net Income For The Year</td>
</tr>
</tbody>
</table>

Laba Sebelum Pajak dan Laba Bersih

Profit Before Tax and Net Profit
The bank registered a net profit of IDR 73,922 billion during 2012 against IDR 54,99 billion last year. Net profit increased by 14,53% during the year mainly due to enhanced profits and higher spread. On the other hand Bank was able to check the expenses which remained stable.
Perkembangan Perekonomian

Pertumbuhan ekonomi Indonesia di tahun 2012 tercatat pada 6,2%, lebih rendah daripada angka 2011 pada 6,5%. Namun demikian dipandang masih cukup baik di tengah perlambatan pertumbuhan ekonomi dunia dan penurunan harga komoditas internasional.


Di sisi investasi, pertumbuhan yang cukup tinggi terutama didukung oleh iklim usaha yang kondusif dan optimisme pelaku usaha terhadap prospek ekonomi. Dari sisi Pemerintah, pertumbuhan belanja pemerintah secara rill tercatat mengalami penurunan.

Pertumbuhan ekonomi domestik Indonesia ditopang oleh tiga sektor utama, yaitu sektor industri pengolahan, sektor perdagangan, hotel, dan restoran (PHR), serta sektor pengangkutan dan komunikasi.

Sektor pertanian dan sektor bangunan juga mengalami peningkatan sejalan dengan masih kuatnya permintaan domestik. Namun, sektor pertambangan dan penggalian menjukkan pertumbuhan yang masih relatif rendah sebagaimana akibat pertumbuhan ekonomi dunia yang melambat.

Dari sisi moneter, laju inflasi pada tahun 2012 mengalami penurunan dibandingkan tahun 2011. Inflasi Indeks Harga Konsumen (IHK) pada tahun 2012 tercatat sebesar 4,3% (yoy), atau berada di dalam kisaran sasaran pemerintah sebesar 4,5%. Realisasi inflasi IHK yang cukup rendah tersebut didukung oleh ketiga komponen inflasi, yakni Inflasi inti, volatile food dan administered prices masing-masing mencapai 4,4% (yoy), 5,7% (yoy) dan 5,7% (yoy), yang kesemuanya berada di bawah rata-rata inflasi selama 3 tahun terakhir (2009-2011).

Tercapainya sasaran inflasi tahun 2012 tidak terlepas dari peran kebijakan yang ditempuh Bank Indonesia dan Pemerintah dalam mengendalikan tekanan yang bersumber dari faktor-faktor eksternal maupun domestik. Pelaksanaan kebijakan tersebut juga didukung oleh koordinasi kebijakan yang semakin solid baik di tingkat pusat maupun daerah.


Economic Growth

Despite lower 2012 Indonesian economic growth that posted at 6.2% - compared with 2011 figure at 6.5%. It is still considered good performance amidst slowing global economic growth and lowering international commodity prices.

2012 economic growth was supported by increasing domestic demands and lower export number due to decreasing global demands. Import growth is higher than export growth due to strong domestic demand of local consumption rate, and supported by higher purchasing power and rising consumer confidence level.

Investment growth was boosted by conducive business climate and market optimism upon economic prospect. On the other hand, Government routine spending was posted lower.

Domestic economic has 3 main sectors; processing industry, trading, hotel and restaurant industry, and logistic and communication sector.

Dairy farming sector and property sector also showing positive growth inline with local demand growth. While, mining industry showing lower growth due to slowing global economic growth.

2012 inflation rate was posted lower compared with 2011 level. Consumer Price Index (CPI) in 2012 was at 4.3% yoy, are still within 4.5% ± 1% range. Tame CPI was supported by low 3 main factor of CPI: core inflation at 4.4%, volatile food at 5.7%, and administered prices at 2.7%. All of these 3 number are lower than 3 previous years (2009 - 2011) numbers.

Budgeted 2012 inflation achievement is unseparable from policy and action taken by Bank Indonesia and the Government to cope with internal and external inflation pressures. Policy realisation also supported by more solid coordination, whether in the central or municipal area.

During 2012 IDR exchange rate was depreciated 6.3% (ytd) from 8.768 to 9.356 per USD. By the way, point to point revaluation revealed 5.9% loss from 9.068 to 9.638 per USD.
Sumber tekanan terutama berasal dari ketidakpastian pemulihan ekonomi global dan ketidakseimbangan eksternal menyusul melemahnya defisit transaksi berjalan yang disebabkan kinerja impor tumbuh lebih tinggi dibanding ekspor. Namun, kebijakan nilai tukar yang ditempuh Bank Indonesia dan peningkatan arus modal asing yang cukup besar dapat menahan tekanan deflasi nilai tukar rupiah. Semuanya bermula pada terpeliharaan volatilitas nilai tukar.


Disamping pertumbuhan yang positif, rasio kesehatan perbankan juga masih tetap terjaga sesuai dengan tingkat rasio kesehatan minimum yang ditetapkan oleh Bank Indonesia dimana Rasio Kecukupan Modal (CAR) tercatat sebesar 17,43% atau turun sebesar 0,98% dari rasio CAR tahun 2011 sebagai dampak meningkatnya pertumbuhan kredit. ROA (profitabilitas) meningkat sebesar 8% dari 3,03% di tahun 2011 menjadi sebesar 3,11% di tahun 2012.

Sementara angka kredit bermasalah (non performing loan atau NPL) perbankan juga mengalami perbaikan kualitas tercermin dari rasio kredit: non performing terhadap jumlah kredit yang disalurkan mengalami penurunan dari 2,17% di tahun 2011 menjadi sebesar 1,87% di akhir tahun 2012.


Sejalan dengan fungsi intermediasi perbankan, perolehan dana pihak ketiga tersebut sebagian besar disalurkan dalam bentuk pemberian kredit kepada sektor-sektor usaha produktif yang dalam implementasinya telah didukung dengan penerapan manajemen risiko secara memadai sesuai dengan prinsip kehati-hatian dalam penyediaan kredit.

Selama tahun 2012 jumlah kredit yang disalurkan kepada sektor usaha meningkat sebesar 28% dibandingkan tahun 2011, yakni dari Rp 1,436 miliar menjadi sebesar Rp 1,838 miliar. Menjelang akhir tahun 2012 kredit non performing (NPL gross) juga mengalami perbaikan kualitas yakni dari 1,98% pada tahun 2011 menjadi 1,40%. Bank senantiasa tetap menjaga agar jumlah kredit

Pressures on IDR was mainly from international uncertainty upon global economic recovery and external imbalances that also amplified by growing import volume - that causing widened trade deficit. On the other hand, Bank Indonesia effort to maintain the Exchange stability and positive cash in flow of foreign investment was able to set off further pressure on IDR value. All occurrences conjured in lower IDR volatility.

Positive economic growth in 2012 brought beneficial effect to the banking industry. These things are indicated 16.69% rising in national banking assets, fundings was lifted 15.81%, while national loan expansion was at 23.1% - all compared with 2011 figures.

Beside positive growth, bank composite soundness indicators remain well maintained as per minimum Bank Indonesia requirement. CAR at 17.43% or lower 0.98% than 2011 due to loan growth. RoA rose 8% from 3.03% in 2011 to 3.11% in 2012.

Banking system non performing loan / NPL also improved as indicated in NPL ratio from 2.17% in 2011 to 1.87% in 2012

Inline with national economic growth, Boll booked 2012 Net Profit After Tax for IDR 54,996mn lifted 14.40% from 2011 achievement. While assetwise, the Bank expanded 22.13% from IDR 2,080,428mn in 2011 to IDR 2,540,741mn in 2012. Assets expansion was mainly due to 17.69% rise in Third Party Funds from IDR 1,675,845mn in 2011 to IDR 1,972,256mn in 2012.

Inline with banking intermediary function, most of raised funds was dispersed to loan in various productive business sector that supported by proper risk management implementation that pursuant to prudential banking principle in loan dispersion.

During 2012 Bank expanded its Dispersed commercial loan for 28% compared with 2011 figures, from IDR 1,436,293mn to IDR 1,838,388mn. Despite 2012 loan expansion, gross NPL was improved from 1.98% to 1.40%. Bank remain vigilant to maintain NPL figures maximum at 5% of total dispersed loan.
non performing tetap berada pada angka dibawah 5% dari jumlah kredit yang disalurkan.

Kedepan tentunya Bank akan tetap berupaya untuk mendorong pertumbuhan kredit melalui penyaluran kredit kepada para pelaku usaha yang memiliki prospek yang baik serta tingkat risiko usaha yang rendah. Implementasi ekspansi kredit akan didukung dengan penerapan manajemen risiko yang memadai.

**Target Pasar**

Sejalan dengan perubahan Visi dan Misi, dari "Bank fokus pada segment pembiayaan tertentu" menjadi "Bank yang menjadi pilihan bagi seluruh golongan", Bank yang sebelumnya menitik beratkan penyaluran dana (pembiayaan) pada sektor Usaha Mikro, Kecil dan Menengah (UMKM), secara perlahan-lahan memperluas porsi penyaluran dana kredit kepada sektor usaha korporasi.

Disamping itu, sebagai bagian dari kelompok usaha Bank Of India, Bank akan meningkatkan perannya sebagai jembatan antar ekonomi Indonesia dan India yang selama 5 tahun terakhir ini menunjukkan peningkatan yang signifikan. Sehubungan dengan hal tersebut, sepanjang tahun 2012 Bank memperbesar pendanaan pada pembiayaan transaksi ekspor dan import, khususnya yang melibatkan transaksi antar kedua negara.

Sementara untuk penggalangan dana pihak ketiga, Bank masih akan memfokuskan diri kepada nasabah-nasabah perorangan potensial, perusahaan - perusahaan, Yayasan dan berusaha untuk memperkecil peran dana yang berasal dari group usaha.

In future, Bank will remain strive to expands its loan trough loan disposal toward prospective customer and low business risk. Loan expansion implementation will be adhered with proper risk management.

**Target Market**

In accordance to the vision and mission adjustment from 'focussed bank on financing to certain segmentation' into 'bank of choice for everybody' - previously Bank was focusing on micro, small, and medium enterprises, has gradually widen its financing into corporate sector.

Further, as part of Bank of India network, Bank will expand function as economic bridge between Indonesia and India - that grew significantly during last 5 years. Thus, during the year of 2012 Bank has expanded its financing towards trade finance transaction, particularly that taking place between both countries.

On fund raising, Bank will remain concentrating on potential personal customers, corporate, Charities, and minimize internal group fund dependency.
"In line with positive Indonesian economic growth, Net Earnings Before income Tax increased 14.53% or equal to IDR 9.38bn - compared to 2011 figure. This indicates positive performance of the Bank."

Upon global financial crises in 2012, Bank of India Indonesia was able to maintain its overall positive growth. Financial performance continue to grow in line with the Bank’s Business Plan.

Bank put its concentration on prevailing market segment; micro/retail up to middle commercial enterprises. Higher competitiveness has direct correlation with higher profitability.

To maintain the positive rentability growth, Bank always concentrating in Earning Assets Improvement. Bank of India Indonesia is persistently concentrating in micro, small, and middle enterprises with better interest margin.

Loan expansion remain performed based on prudential banking principles and pursuant to regulation issued by Bank Indonesia and internal condition of the bank.

To Improve the funding efficiency in providing more competitive loan, Bank of India Indonesia constantly put efforts to increase low cost funds in Checking and Savings Account. Beside, Bank of India Indonesia continuously strive to improve its efficiency operational activity.

To maintain business process continuity, Human Resources factor should have accompanied with close attention. Bank of India Indonesia is committed upon focus on HR development and improvement. Budget for education and training expenses will be adjusted with minimum required amount.

In the year of 2012, the Management released several following business policy that intended to improve the competitiveness and business continuity:

1. Lift retail banking competitiveness
2. Develop spirit to provide best services and performance
3. To fortify the distribution channel and strengthen networking infrastructure in accordance to business scale and requirement.
4. HR development remapping into improved services and performance
5. Organization realignment toward more effective and professional structure


Bank tetap berkonsentrasi pada pasar yang selama ini dikukus, yaitu sektor komersial mikro/retail hingga menengah. Peningkatan daya saing perusahaan akan berkaitan erat dengan peningkatan rentabilitas.

Untuk menjaga pertumbuhan positif dalam rentabilitas, Bank selalu mengupayakan peningkatan kualitas kredit. Bank of India Indonesia tetap berkonsentrasi penyelenggaraan kredit pada usaha mikro, kecil, dan menengah dan menerapkan margin laba yang lebih baik.

Ekspansi kredit tetap dilaksanakan dengan berdasarkan pada prinsip kehati-hatian/prudential banking principles dan dengan mengatur rambu-rambu yang ditetapkan oleh Bank Indonesia dengan tetap memperhatikan kemampuan internal Bank.

Dalam upaya untuk meningkatkan efisiensi pendanaan serta kemampuan untuk penyediaan kredit yang lebih bersaing, Bank of India Indonesia senantiasa berusaha untuk meningkatkan penghimpunan dana murah, terutama giro dan tabungan. Selain itu Bank of India Indonesia tetap melakukan peningkatan berbagai efisiensi dalam kegiatan operasionalnya.

Untuk mempertahankan kesinambungan proses bisnis, faktor Sumber Daya Manusia harus mendapatkan perhatian sekamsa. Bank of India Indonesia berkomitmen untuk senantiasa fokus pada pengembangan dan peningkatan kualitas Sumber Daya Manusia (SDM). Anggaran Biaya Pendidikan dan Pelatihan selalu diseuakakan agar memenuhi kebutuhan minimum yang dipersyaratkan.

Di tahun 2012, Manajemen telah mengeluarkan berbagai kebijakan bisnis yang ditujukan untuk menunjang daya saing dan kelangsungan bisnis berikut:

1. Meningkatkan daya saing segmen perbankan retail;
2. Menamakan semangat untuk memberikan layanan dan kinerja terbaik;
3. Memperkuat jaringan distribusi dan menyempurnakan infrastruktur jaringan untuk kerja sesuai dengan kebutuhan dan skala usaha;
4. Menata kembali program pengembangan SDM Bank of India Indonesia ke arah peningkatan layanan dan kinerja;
5. Menata kembali struktur organisasi agar lebih efektif dan professional;
6. Menerapkan prosedur pengelolaan risiko yang ketat dan berhati-hati dengan penekanan pada pencapalan pelayanan dan kinerja;
7. Mengoptimalkan Transfer Knowledge dari Tenaga Kerja Asing (TKA) yang ditempatkan di Bank;
8. Efektivitas biaya dan efisiensi operasional di seluruh jajaran unit kerja;
6. Arranging stringent risk management procedure by emphasis on services and performance.
7. Expatriate transfer of knowledge optimisation
8. Lift cost effectively and operational efficiency upon the whole task force
9. Loan mitigation improvement to minimize loan loss
Tingkat Suku Bunga Penghimpunan Dana


Terkendalinya tingkat inflasi mendorong kebijakan Bank Indonesia (BI) menjadi lebih focus kepada upaya mendorong pertumbuhan ekonomi untuk menekan dampak perlambatan perekonomian global dan meningkatkan efisiensi moneter. Selanjutnya, BI menurunkan tingkat suku bunga acuan dari 6,00% pada bulan Januari 2012 menjadi 5,75% dan mempertahankan pada tingkat yang sama hingga akhir 2012.

Kebijakan tersebut menjadi acuan Bank of India Indonesia untuk menyesuaikan tingkat suku bunga penghimpunan dana (cost of fund) dan tingkat suku bunga penyediaan dana (suku bunga kredit).

Adapun perkembangan tingkat suku bunga penghimpunan dan penyediaan dana selama tahun 2012 adalah sebagai berikut:

<table>
<thead>
<tr>
<th>Keterangan</th>
<th>Trivulan I/ Quarter I</th>
<th>Trivulan II/ Quarter II</th>
<th>Trivulan III/ Quarter III</th>
<th>Trivulan IV/ Quarter IV</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Biaya Dana (Rupiah)</td>
<td>6,91%</td>
<td>6,51%</td>
<td>6,34%</td>
<td>6,49%</td>
<td>Cost of Fund (Rupiah)</td>
</tr>
<tr>
<td>Biaya Dana (USD)</td>
<td>2,15%</td>
<td>2,17%</td>
<td>2,10%</td>
<td>1,95%</td>
<td>Cost of Fund (USD)</td>
</tr>
<tr>
<td>Suku Bunga Kredit Rupiah</td>
<td>13,64%</td>
<td>12,91%</td>
<td>12,82%</td>
<td>12,83%</td>
<td>Lending Interest Rate (Rupiah)</td>
</tr>
<tr>
<td>Suku Bunga Kredit USD</td>
<td>8,41%</td>
<td>7,99%</td>
<td>7,90%</td>
<td>7,03%</td>
<td>Lending Interest Rate (USD)</td>
</tr>
</tbody>
</table>

Interest of Funding

During 1st semester of 2012 economic was facing increasing inflation pressures due to rising oil and basic commodity prices. While, approaching mid year of 2012 inflation pressures is slowing down due to lower import product consumption particularly food and beverage, and also supported by decline in international commodity prices.

Controlled Inflation helped Bank Indonesia policy to be more focused on economic growth to set off effect of international economic deceleration and increase national economic efficiency. Furthermore, BI cut interest rate benchmark from 6.00% into 5.75% in January 2012, and remain the same level until end of 2012.

In setting deposit and loan interest rate, Bank of India Indonesia is using Bank Indonesia interest rate policy and benchmark as main reference.

Following below is table of 2012 funding and loan interest rate
Kredit Usaha Mikro, Kecil & Menengah (UMKM)

Data Perkembangan Jenis Kredit/Loan Progress Data
dalam jutaan Rupiah/in million Rupiah

<table>
<thead>
<tr>
<th>Keterangan</th>
<th>Posisi/Year</th>
<th>Pertumbuhan/Growth</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2012</td>
<td>2011</td>
<td>2012</td>
</tr>
<tr>
<td>Mikro</td>
<td>1,932</td>
<td>3,014</td>
<td>-35,90%</td>
</tr>
<tr>
<td>Kecil</td>
<td>69,415</td>
<td>18,801</td>
<td>269,71%</td>
</tr>
<tr>
<td>Menengah</td>
<td>343,298</td>
<td>395,910</td>
<td>-13,29%</td>
</tr>
<tr>
<td>JUMLAH</td>
<td>414,645</td>
<td>417,725</td>
<td>-0,74%</td>
</tr>
</tbody>
</table>

Kredit UMKM Berdasarkan Sektor Ekonomi
Penyaluran Kredit UMKM terbesar berdasarkan sektor ekonomi adalah pada sektor perdagangan 58,07%, diikuti oleh sektor industri 11,25% dan sektor jasa bisnis 10,77%.

Economy Sector
The biggest portion of SME’s credit disbursement based on the economy sector is the trading sector of 58,07%, followed by the industry sector 11,25% and business service sector 10,77%.

Data Perkembangan Kredit/Loan Progress Data
dalam jutaan Rupiah/in million Rupiah

<table>
<thead>
<tr>
<th>Keterangan</th>
<th>Posisi/Year</th>
<th>Pertumbuhan/Growth</th>
<th>Pangsia/Portion (%)</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2012</td>
<td>2011</td>
<td>2012</td>
<td>2011</td>
</tr>
<tr>
<td>UMKM</td>
<td></td>
<td></td>
<td></td>
<td>SME</td>
</tr>
<tr>
<td>Sektor Ekonomi :</td>
<td></td>
<td></td>
<td></td>
<td>Economic Sector :</td>
</tr>
<tr>
<td>- Perdagangan</td>
<td>240,796</td>
<td>237,895</td>
<td>1,22%</td>
<td>1,03%</td>
</tr>
<tr>
<td>- Industri</td>
<td>46,628</td>
<td>63,769</td>
<td>-26,88%</td>
<td>-25,25%</td>
</tr>
<tr>
<td>- Jasa Bisnis</td>
<td>44,643</td>
<td>95,278</td>
<td>-53,14%</td>
<td>-49,13%</td>
</tr>
<tr>
<td>- Jasa Pelayanan Sosial</td>
<td>26,784</td>
<td>24,488</td>
<td>24,63%</td>
<td>23,44%</td>
</tr>
<tr>
<td>- Transportasi</td>
<td>14,423</td>
<td>10,029</td>
<td>0,00%</td>
<td>0,00%</td>
</tr>
<tr>
<td>- Pertanian</td>
<td>5,889</td>
<td>5,072</td>
<td>0,00%</td>
<td>0,00%</td>
</tr>
<tr>
<td>- Konstruksi</td>
<td>31,058</td>
<td>26,859</td>
<td>15,67%</td>
<td>16,15%</td>
</tr>
<tr>
<td>- Pertambangan</td>
<td>3,309</td>
<td>6,410</td>
<td>0,00%</td>
<td>0,00%</td>
</tr>
<tr>
<td>- Lain-lain</td>
<td>1,296</td>
<td></td>
<td>0,00%</td>
<td>0,00%</td>
</tr>
<tr>
<td>JUMLAH KREDIT</td>
<td>414,645</td>
<td>466,800</td>
<td>-11,17%</td>
<td>-10,53%</td>
</tr>
</tbody>
</table>
Pemberian Penyediaan Dana, Komitmen Maupun Fasilitas Lain Yang Berada Dalam Satu Kelompok Usaha Dengan Bank Kepada Debitur Yang Telah Memperoleh Penyediaan Dana Dari Bank pada tahun 2012/ Provision of Funds, Commitment and Other Facilities in The Same Group of Bank to Debtor Who has gained the provision of funds in year 2012

<table>
<thead>
<tr>
<th>No.</th>
<th>Nama Debitur/Debtors</th>
<th>Total Pinjaman/Total Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>PT. GTL Indonesia</td>
<td>Rp. 7,718 Juta (7,718 Million Rupiah)</td>
</tr>
</tbody>
</table>

**Transaksi antara Bank dengan pihak-pihak berelasi**

Data posisi 31 Desember 2012, Bank telah melakukan transaksi antara bank dengan pihak-pihak berelasi sebagai berikut:
1. Menempatkan dana giro pada pihak berelasi sebesar Rp 2,244 miliar
2. Menerima simpanan dalam bentuk giro dari pihak berelasi sebesar Rp 57,842 miliar

**Transactions with Related Parties**

Position data December 31, 2012, Bank has conduct transactions between banks and related parties are as follows:
1. Placing funds on current account to related parties amounting of Rp 2,244 billion
2. Receiving funds in the form of current account from related parties amounting of Rp 57,842 billion
**Pengungkapan Permodalan**

Struktur Permodalan Bank of India Indonesia per posisi 31 Desember 2012 tergolong sangat baik tercemer dari rasio kewajiban penyediaan modal minimum (CAR) sebesar 21,10% dengan rasio jumlah modal inti (Tier 1) terhadap modal pelengkap dan modal pelengkap tambahan (Tier 2 + Tier 3) sebesar 1.659%. Rasio CAR sebesar di atas, melebihi batas penyediaan modal minimum yang ditetapkan oleh Bank Indonesia, yakni sebesar 9% (sembilan persen) sampai dengan kurang dari 10% (sepuluh persen) dari Aset tertimbang menurut risiko (ATMR), untuk Bank dengan profil risiko peringkat 2 (dua), sesuai dengan peringkat yang diberikan oleh Bank Indonesia kepada Bank of India Indonesia pada penilaian posisi 31 Desember 2012.

Rasio equitas di atas juga menunjukan bahwa Bank mempunyai potensi yang cukup besar dalam aktivitas penyediaan dana kepada semua sektor usaha. Ketersediaan cadangan modal yang cukup besar dapat mengcover risiko kerugian yang timbul sebagai dampak meningkatnya aktivitas bisnis di masa mendatang.

Dalam menghitung nilai rasio kewajiban penyediaan modal minimum (CAR) di atas, Bank of India Indonesia berpedoman kepada peraturan Bank Indonesia yang mengatur tentang Kewajiban Penyediaan Modal Minimum Bank Umum, dimana Aset tertimbang menurut risiko (ATMR) yang digunakan dalam perhitungan modal minimum terdiri atas ATMR untuk Risiko Kredit, Risiko Operasional; dan Risiko Pasar. Selanjutnya dalam menentukan besarnya ATMR untuk Risiko Kredit, Bank menggunakan pendekatan Standar (Standardized Approach); dan untuk Risiko Operasional, menggunakan pendekatan Indikator Dasar (Basic Indicator Approach). Sementara itu untuk ATMR Risiko Pasar tidak ikut diperhitungkan dikarenakan untuk saat ini Bank tidak diwajibkan untuk memasukan risiko pasar dalam perhitungan kecukupan modal minimalnya.


Kemampuan Bank menyediakan permodalan dalam jumlah yang cukup, terutama disebabkan karena strategi internal growth yang dilaksanakan secara bersamaan untuk mendukung pertumbuhan usaha dimasa mendatang serta untuk memenuhi ketentuan permodalan sesuai dengan ketentuan yang berlaku. Strategi ini didukung komitmen pemegang saham pengendali untuk melakukan penambahan modal pada saat diperlukan, seperti dalam mengcover risiko dari aset bermasalah atau untuk memenuhi ketentuan yang berlaku. Strategi ini akan terus dipertahankan bahkan pemegang saham akan melakukan

**Capital Disclosure**

By the position of 31st December 2013, capital structure was in very good shape, as indicated in Capital Adequacy Ratio (CAR) of 21.10%, with Core Capital (Tier 1) against Supplemental and Additional Supplemental (Tier 2 and 3) at 1.659%. CAR score at 21.20% is far higher than regulated minimum required at 9.00% - 10.00% against RWA (risk weighted assets) for Bank with risk level 2. Risk level 2 is as granted by Bank Indonesia upon December 31st 2012 position.

Stated equity ratio also indicating great opportunity on various commercial sector financing potential. Ample capital reserve will be able to cover potential loss due to upcoming business expansion.

CAR assessment is performed based on Bank Indonesia Regulation on Minimum Bank Capital Requirement, where RWA, that used on minimum capital requirement, is consisted with RWA for credit risk, operational risk, and market risk.

Upon RWA for credit risk Bank uses Standardized Approach, while for Operational Risk Bank uses Basic Indicator Approach. For the time being, RWA on market risk is not performed yet, since the Bank is yet to be liable to have it.

By end of December 2012, total Bank Networth stood at IDR 341.701bn or increased roughly 4% over December 2011 position at IDR 328.478bn. While, core capital was posted at IDR 322.281bn compared with December 2011 figure at IDR 314.688bn, equalised with 28 growth.

2012 capital and core capital expansion, didn't causing increase in CAR figure, due to 2012 credit expansion. Increasing capital from profit capitalisation was utilised to provide required capital toward loan expansion.

Bank ability to provide sufficient capital is mainstay due to internal growth strategy that consistently performed to support upcoming business growth and to comply capital regulation. The strategy is supported by controlling shareholders commitment to increase the capital when ever needed, such as covering non performing assets risk or to meet the regulated amount. The strategy will remain intact, shareholders will gradually
Penyetteran modal secara bertahap dalam rangka untuk memperkuat struktur permodalan bank, sehingga diharapkan akan semakin dapat meningkatkan daya saing Bank.

- **Pengungkapan Eksposur Risiko dan Penerapan Manajemen Risiko**


Penerapan manajemen risiko pada Bank merupakan suatu proses yang meliputi kegiatan Identifikasi, pengukuran, pengendalian dan pemantauan risiko yang mencakup hal-hal sebagai berikut:

- **Pengawasan aktif Dewan Komisaris dan Direksi**

Pengawasan aktif yang dilakukan Dewan Komisaris, antara lain berupa pengawasan terhadap kebijakan strategis, pengendalian Intern, kepatuan terhadap ketentuan yang berlaku, kebijakan investasi dan divestasi, target kinerja, kebijakan SDM, pelaksanaan program anti pencucian uang dan pencegahan pendanaan terorisme serta Undang-Undang Tindak Pidana Pencucian Uang (UU-TPPU), kebijakan manajemen risiko serta pelaksanaan prinsip prinsip tata kelola perusahaan dalam setiap kebijakan usaha Bank.

Untuk aktivitas perkerditan, bentuk pengawasan aktif yang dilakukan antara lain melalui pemberian persetujuan terhadap setiap keputusan kredit kepada pihak terkait dengan Bank serta dalam jumlah nominal tertentu. Disamping itu, sesuai Kebutuhan dan apabila dipandang perlu, Dewan Komisaris dapat melakukan rapat-rapat langsung dengan organ organisasi dalam rangka untuk mendapatkan informasi yang diperlukan untuk pengawasan.


Pemapan profi risiko Bank setiap tiga bulanan dalam rapat Direksi dan rapat Komite Pemantau Risiko merupakan bentuk pengawasan menyeluruh dan berkala dari Direksi dan Dewan Komisaris atas seluruh aktivitas yang memiliki risiko maupun potensi risiko yang dapat mengganggu kelangsungan bisnis Bank ke depan.

- **Exposure upon Risk Disclosure and Risk Management Implementation**

**General Application of Risk Management**


Bank Risk Management is a process that consisted by identification, measuring, controlling, and risk monitoring that cope with following factors:

- **Board of Commissioners and Directors Active Supervision**

Active supervision by the Board of Commissioners (BoC) coverings some subjects i.e strategic policy, internal control, compliance toward positive regulation, investment and divestment policy, performance target, HRD policy, Anti Money Laundering Regulation and Terrorism Funding, Risk Management Policy, and Implementation of Good Corporate Governance in every business activity of the Bank.

In credit activity, active supervision can be done through several actions such as: approval upon loan proposal of affiliated party and on certain limit. Also, BoC, if necessaried, could held direct meetings with components of the organization in order to gather required information for the sake of supervision.

Active supervision by Directors can be trough several meetings such as: Marketing meeting, Branches / Sub Branch meeting, Legal and Remedial meeting, IATF findings meeting, Division meeting, Operational meeting, ALCO meeting, and Risk Management Committee meeting. Besides, Directors also take part in approving Banks’ policy and procedure, approving and evaluating Bank business plan performance. As member of Loan Committee, Directors are inclined to loan sanctioning and other operational transaction process.

To carry out total and regular supervision of Directors and BoC toward all risky activity or potentially risky subject that might hinder Banks’ business smoothness, Quarter risk disclosure meeting are held between Directors and Risk Monitoring Committee.
- Kecukupan kebijakan, prosedur dan penetapan limit
  Bank telah memiliki kebijakan dan prosedur dan penetapan limit yang cukup sesuai dengan strategi bisnis dan ukuran bank, walaupun dalam pelaksanaannya masih ditemukan beberapa kelemahan yang perlu diperbaiki. Disamping itu sejalan dengan adanya perubahan peraturan dan/atau adanya peraturan baru, Bank telah melakukan penyempurnaan dan melengkapi kebijakan dan prosedur yang ada.

  Cakupan kebijakan dan prosedur pengelolaan risiko dipandang cukup memadai, antara lain mencakup seluruh produk/transaksi yang mengandung risiko, penetapan limit, penetapan tugas, wewenang dan tanggung jawab masing-masing bagian secara jelas, sistem pelaporan dan dokumansia, serta sistem pengendalian intern.

  Dalam rangka pemantauan risiko, Bank juga telah menetapkan batasan-batasan (limit) yang terdiri dari limit transaksi, limit pinjaman nasabah dan counterparty, limit pihak terkait, limit penempatan antar bank, limit PDN dan limit lainnya. Sejalan dengan penyempurnaan penerapan manajemen risiko, penetapan limit akan terus dievaluasi secara berkala.

- Kecukupan proses Identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi manajemen risiko

  Proses Identifikasi dan pengukuran
  Proses Identifikasi dan pengukuran risiko dilakukan terhadap seluruh produk/aktivitas, seperti pemberian kredit dan penempatan dana antar Bank dilakukan melalui suatu proses analisa kredit dan penetapan peringkat debitur (credit rating), penarikan dana melalui proses penelitian untuk memastikan keabahan warak, ketersediaan dana dan kewenangan penarik. Pengukuran risiko dilakukan dalam penetapan kualitas kredit, laporan hasil pengawasan bulanan terhadap kegiatan operasional, dan penyusun profil risiko.

  Proses pemantauan risiko
  Pemantauan terhadap ekspor risiko, dilakukan oleh divisi atau satuan kerja yang independen terhadap unit pengambil risiko yaitu Divisi Manajemen Risiko, Satuan Kerja Audit Intern, dan Divisi Keuangan serta Komite Manajemen Dana (ALCO).

  Sistem Informasi Manajemen
  Sistem informasi manajemen masih belum seluruhnya terintegrasit, dimana pelaporan diperoleh dari berbagai divisi terkait, seperti divisi teknologi dan informasi, divisi accounting dan financial control, divisi keuangan, divisi administrasi dan pelaporan kredit, divisi trade finance, divisi treasury, divisi manajemen risiko, satuan kerja audit intern dan divisi strategic planning, bussiness development, BPR dan productivity. Meskipun demikian, Direksi dan Dewan Komisaris serta unit kerja yang berkewenangan menerima laporan-laporan secara rutin dan relatif tepat waktu serta melakukan evaluasi terhadap laporan dimaksud dan memberikan arahan/rekomendasi untuk perbaikan dan penyempurnaan.

- Sufficient Policy, Procedure, and Limit
  Bank already equipped with proper policy, procedure, and limit in accordance to the strategy and size of the bank, eventough there're still some weakness that should be corrected. Inline with any changes and or newly released in regulation, Bank already already improve and fortify existing policy and procedure.

  Scope of risk management policy and procedure are considered quite sufficient, such as toward the whole risk product contained / transaction, limit resolution, assignment, clear authority and responsibility of each department, reporting and documentation system, and internal control system.

  In risk monitoring field, Bank already set limits that consisted with transaction limit, customer and counterparty borrowing limit, affiliated party limit, interbank limit, Forex exposure limit, and other limits. Inline with risk management enhancement, limits are regularly evaluated.

- Adequacy of Identification process, measuring, risk monitoring and controlling, and risk management information system.

  Identification and measuring process
  Risk identification and measuring process are held towards all product / activity, such as loan disbursement and Interbank placement that done through loan analysis and debtors rating assessment, loan disbursement that subject to documentation authenticity verification, funds availability and drawers’ limit. Risk assessment is prepared in accordance to loan quality evaluation, monthly report on operational activity, and risk profile arrangement.

  Risk Monitoring Process
  Risk exposure monitoring is done by Division or Task Force that that independent to the risk taking unit, such as Division of Risk Management, Internal Audit Task Force, Compliance Division, and Assets Liabilities Management Committee / ALCO.

  Management Information System (MIS)
  Current MIS is yet to be fully Integrated, reports are manually collected from various related divisions such as Technology and Information, Accounting and Financial Control, Compliance, Loan Administration and Reporting, Trade Finance, Treasury, Risk Management, Internal Audit Task Force, and Strategic Planning. While, BoD and BoC and other associated task forces are having in time routine reports, and also evaluate the reports and provide recommendation for improvement and enhancement.
Sistem pengendalian intern yang menyeluruh.

Struktur organisasi Bank telah menggambarkan secara jelas pemisahan fungsi antara unit kerja yang melaksanakan aktivitas operasional dengan yang melaksanakan pengendalian, Bank juga telah memiliki serangkaian nilai-nilai (corporate value) perusahaan yang telah dikomunikasikan kepada setiap jenjang jabatan dalam organisasi. Satuan Kerja Audit Intern (SKAI) telah melaksanakan fungsinya untuk melakukan pemeriksaan atas semua transaksi, laporan-laporan serta kinerja dari masing-masing unit kerja yang melaksanakan aktivitas operasional maupun yang melaksanakan pengawasan dan pengendalian seperti divisi kepalatan dan manajemen risiko.

Hasil audit didokumentasikan dan dimonitor tindak lanjutnya. Temuan yang belum ditindaklanjuti disampaikan kepada Direksi dan Dewan Komisaris serta menjadi evaluasi bagi SKAI dalam menilai sistem pengendalian intern suatu unit kerja atau divisi dan sebagai acuan dalam pemeriksaan selanjutnya. Seluruh kinerja SKAI sepanjang tahun dievaluasi efektivitasnya oleh Komite Audit dan dilaporkan kepada Dewan Komisaris.


Penerapan Manajemen Risiko Secara Khusus


Bank of India Indonesia secara berkala melakukan penilaian terhadap 8 jenis risiko di atas. Hasil penilaian tertuang dalam profil risiko yang secara garis besar menggambarkan peringkat risiko (komposit) dari masing-masing jenis risiko dan juga

Comprehensive Internal Control System.

Organization structure of Bank clearly depicting segregation duty of operational activity and supervision function, Bank also already furnished with a sort of corporate values that already communicated toward every rank level within the company. IATF is well functioning to check all transactions, reports, and performance of each whether operational task forces or supervisory and controlling functioning such as Compliance and Risk Management Division.

Audit report are documented and monitored for its follow up. Unresponded findings will we reported to Board of Directors (BoD) and BoC and will be evaluated by IATF for assessing internal control of particular task force or or supervisory and, will be taken as reference for next auditory process. Annual IATF performance will be evaluated by the Audit Committee and reported to BoC.

To ensure compliance toward positive regulation and fulfillment of Bank internal policy and procedure, Compliance Director and Compliance Division have carried out their function in preventive action and also socialization on Bank internal and external regulation.

During 2012, penalty due to erroneous report to Bank Indonesia was relatively low. While, completion of commitment to Bank Indonesia almost fully fulfilled as agreed term with Bank Indonesia.

Risks management also coping with risk administering on products and new activity.

Bank established Risk Management Committee and Risk Management Task Force that independent whether toward Operational Task Force or Internal Audit Task Force, expecting that the comprehensive risk management can be integrated performed, focussed, coordinated, and continuously. Nextly, to monitor effectiveness of Risk Management Committee and Risk Management Task Force performance, Bank established Risk Monitoring Committee that directly responsible to BoC. During 2012, Risk Monitoring Committee held 6 meetings.

Particular Risk Management Implementation

In accordance to Bank Indonesia regulation, particular risk management implementation are intended on 8 risks type; credit, market, liquidity, operational, legal, strategic, compliance, and reputation.

Bank is regularly evaluate those 8 risks. Assessment results are depicted in risk profile that generally indicating composite risk of each risk type and also composite rank of the whole risk. Risk rank is secluded into 5 levels of Low, Low to Moderate, Moderate,
Peringkat komposit dari risiko keseluruhan. Peringkat risiko dikelompokkan ke dalam 5 (lima) kategori, yakni "Low, Low to Moderate, Moderate, Moderate to High, High". Penilaian perjenis risiko dilakukan terhadap risiko inheren dan terhadap kualitas penerapan Manajemen Risiko.

Penilaian profil risiko secara keseluruhan berdasarkan hasil self assessment per 31 Desember 2012 berada pada tingkat komposit 2 atau "Low to Moderate". Hal tersebut dikarenakan Risiko Inheren Bank dinilai pada peringkat "Low to Moderate" dan Kualitas Penerapan Manajemen Risiko dalam peringkat "Fair".

Uptaya pengendalian risiko yang dilakukan oleh Bank of India Indonesia, dijelaskan sebagai berikut :

Risiko Kredit
Risiko kredit timbul dari kemungkinan kegagalan counterparty dalam memenuhi liabilitasnya kepada Bank. Dalam pengelolaan risiko kredit Bank fokus pada beberapa unsur utama yang meliputi penataan struktur organisasi yang telah menggambarkan secara jelas pemisahan antara unit kerja yang mengajukan permohonan kredit, penilaian agunan, penilaian terhadap risiko hukum, memberikan peringkat kredit, dan melakukan analisa kredit; SDM yang sadar risiko; kebijakan dan prosedur perkreditan yang mengutamakan prinsip kehatian; proses persetujuan kredit yang transparan dan berjenjang oleh Komite Kredit; penanganan kredit bermasalah secara efektif dan efisien; kriteria dan alat ukur risiko yang jelas; penyebaran risiko yang merata; administrasi dan dokumentasi yang lengkap; pembentukan cadangan kerugian penurunan nilai yang cukup serta pengawasan kredit secara berkesinambungan untuk mengidentifikasi secara dini potensi risiko kredit yang mungkin timbul.

Secara struktur, pengelolaan risiko kredit di Bank of India Indonesia dilakukan oleh Divisi Kredit, Divisi Administrasi & Pelaporan Kredit, Divisi Treasury & International Banking, Divisi Trade Finance, SME & Retail Trade serta Divisi Legal & Remedial.

Namun untuk aktivitas yang memiliki eksposur risiko dalam jumlah tertentu juga dilakukan oleh Divisi Manajemen Risiko dan Kepatuhan.

Untuk memitigasi risiko konsentrasi kredit, Bank melakukan pengelolaan risiko konsentrasi kredit melalui penetapan limit antara lain mencakup, limit untuk debitur inti, sektor usaha, sektor industri, valuta asing, serta eksposur perseorangan dan grup usaha. Penetapan limit-limit tersebut disusun pada suatu tingkat risiko/risk appetite dan risk tolerance yang bisa diterima serta dilakukan evaluasi paling kurang setiap satu tahun sekali.

Bank mengukur risiko kredit dengan menggunakan metode standar sesuai dengan SE BI No. 13/6/DPNP perihal Pedoman Perhitungan Aset Tertimbang Menurut Risiko dengan Menggunakan Pendekatan Standar. Untuk keperluan internal, Bank mengembangkan pengukuran berdasarkan internal rating

Moderate to High, High. Assessment per risk type are intended on inherent risk and risk management application quality.

Self assessment toward composite risk profile per position on December 31st 2012 revealed Composite level 2 or Low to Moderate rank. This final score is due to Low to Moderate inherent risk and 'Fair' risk management application quality. Bank Risk management effort can be described as follow

Credit Risk
Credit risk is emerged from potential counterparty default to fulfill their liability to the Bank. To manage the credit risk the Bank is focusing in segregation of duty in its organization structure with distinctive unit of loan proposing, collateral valuation, legal assessment, credit rating assessment, and credit analysis; risk awareness of the whole employee; prudent principles based credit policy and procedure; transparent and tiering loan sanctioning by the Credit Committee, effective and efficient problematic loan mitigation; clear risk criterion indicator, well dispersed risks, complete administration and documentation; simultaneous bad debt allowance accumulation and credit monitoring for early identification of potential credit risk.

By structural, credit risk management is performed by division of credit, Loan administration and reporting, Treasury & International Banking, Trade Finance, SME and Retail Trading, and Legal and Remedial. While, for certain amount of risk also performed by Risk Management and Compliance Division

In mitigating risk concentration, Bank manages its risk concentration through some limits - including core debtors, business sector, industrial sector, forex exposure, individual and group exposure. Limits are concluded based on acceptable risk appetite and risk tolerance that should be annually evaluated.

Bank assess credit risks by using Standardised Method as stated in BI Circular Letter No. 13/6/DPNP concerning Risk Weighed Assets Calculation Guidance Using the Standardised Method. For Internal

yang digunakan sebagai alat bantu dalam proses pengambilan keputusan kredit.

Pengukuran terhadap risiko kredit secara keseluruhan dilakukan oleh Divisi Manajemen Risiko dengan melakukan penghitungan terhadap parameter risiko kredit. Hasil pengukuran selanjutnya dikomunikasikan kepada Direksi untuk diambil tindakan perbaikan.

Tagihan yang jatuh tempo dan tagihan yang mengalami penurunan nilai/impairment

Definisi tagihan yang jatuh tempo adalah seluru tagihan yang telah jatuh tempo lebih dari 90 hari, baik atas pembayaran pokok dan/atau pembayaran bunga. Sedangkan tagihan yang mengalami penurunan nilai/impairment adalah aset keuangan yang memiliki nilai signifikan secara individual dan telah terdapat bukti obyektif bahwa penurunan nilai individual telah terjadi setelah pengakuan awal aset keuangan tersebut.

Pengungkapan tagihan bersih Bank secara individu diumum dalam Tabel 2.1.a, Tabel 2.2.a dan Tabel 2.3.a.

Pendekatan yang digunakan untuk Pembentukan CKPN

Untuk meminimalkan potensi kerugian yang diakibatkan terjadinya penurunan kualitas nilai kredit pada suatu waktu, Bank membentuk Cadangan Kerugian Penurunan Nilai (CKPN) dengan mengacu kepada ketentuan PSAK 50/55. CKPN dibentuk berdasarkan selisih antara nilai tercatat kredit dan nilai kini dari estimasi arus kas masa datang yang didiskonto menggunakan suku bunga efektif. Bank tidak diperbolehkan membentuk CKPN melebihi jumlah yang dapat dilakukan pada kredit individual atau kelompok kredit kolektif dan tidak didukung dengan bukti obyektif penurunan nilai.

Pembentukan CKPN dilakukan secara Individual maupun kolektif. CKPN Individual dibentuk dari kredit-kredit yang dikelompokkan ke dalam kredit yang dielewati secara individual, yakni kredit individual dengan plofond diatas Rp1 milyar dan kredit yang direstrukturisasi. Sementara itu untuk CKPN kolektif, dibentuk dari kredit-kredit yang dikelompokkan berdasarkan kantor cabang, produk dan jangka waktu tunggakan pokok dan atau bunga. Pendekatan perhitungan collective impairment secara statistik menggunakan parameter:

a. Probability of Default (PD), yaitu tingkat kemungkinan kegagalan debitur memenuhi kewajiban, yang diukur berdasarkan pendekatan Migration Analysis.

b. Loss Given Default (LGD), yaitu tingkat kerugian yang diakibatkan dari kegagalan debitur memenuhi kewajibannya. Untuk mendapatkan persentase LGD yang wajar, maka diperlukan analisa data historis selama 5 tahun terakhir.

Pengungkapan rincian mutasi cadangan penurunan nilai Bank secara individu diumum dalam Tabel 2.4.a, Tabel 2.5.a dan Tabel 2.6.a.

Past Due Receivable and Impaired Receivable

Definition of Past Due is the whole receivable that contained with over 90 days of late payment whether principals or interest. While, impaired receivables is financial assets with individually significant value and contained with objective evidence that these individual impairment was emerged after initial posting the financial assets.

Disclosure of Bank net receivable are individually described in Table 2.1.a, Table 2.2.a and Table 2.3.a.

Approach Used In Bad Debt Allowance Calculation

To mitigate potential loss due to lowering credit quality, Bank arranged Allowance for Assets Value Degradation (CKPN) by oursant to PSAK 50/55 regulation. CKPN is calculated based on difference between posted credit value against present value of future cash flow that discounted based on effective Interest rate level. Bank is not allowed to post CKPN more than as the amount that attributed to the individual credit or collective credit group and without any objective evidence about the value degradation.

CKPN can be individually or collectively arranged, Individual CKPN is arranged from credits that amounted over IDR 1 billion and individually evaluated and restructured loans. While, collective CKPN is arranged trough credit that grouped per branch, product and interest and or principal over due. Collective Impairment is calculated based on statistical with following parameters:

a. Probability of Default (PD), possibility of debtors failed to settle their debt, calculated based on migration analysis approach.

b. Loss Given Default (LGD), lost amount due to unpaid debtors' liability. To have proper LGD level Bank uses historical data of 5 last years.

Detail Disclosure of the impairment allowance mutations are individually enclosed in Table 2.4.a, Table 2.5.a and Table 2.6.a.
Penerapan Risiko Kredit dengan Pendekatan Standar


Penggunaan peringkat dalam perhitungan ATM risiko kredit untuk saat ini, hanya diterapkan untuk jenis tagihan kepada Entitas Sektor Publik dan Bank.

Pengungkapan tagihan bersih berdasarkan kategori portofolio dan skala peringkat Bank secara individu dimuat dalam Tabel 3.1.a.

Risiko Kredit akibat kegagalan pihak lawan (counterparty credit risk) timbul dari jenis transaksi derivatif. Pengungkapan risiko kredit pihak lawan :transaksi derivatif dimuat dalam Tabel 3.2.a

Mitigasi risiko kredit

Jenis agunan utama yang diterima Bank adalah berupa agunan yang memiliki nilai likuiditas relatif tinggi sehingga dapat segera dicairkan pada saat pinjaman debitor/grup debitor masuk dalam kategori bermasalah, yakni berupa kas (cash collateral) dan agunan kebendaan seperti tanah & bangunan, kendaraan dan emas. Disamping jenis agunan di atas, Bank dapat juga menerima agunan lainnya di luar hal di atas namun bersifat tambahan.

Penilaian agunan untuk fasilitas kredit di bawah Rp 5 miliar dapat dilakukan oleh penilai intern Bank atau penilai Independen. Sedangkan untuk fasilitas kredit di atas Rp 5 miliar harus dilakukan oleh keduanya.

Semua agunan yang diserahkan kepada Bank (kecuali tanah kosong), wajib diasuransikan pada perusahaan asuransi yang ditunjuk oleh Bank. Apabila pada saat pengajuan kredit, barang agunan telah diasuransikan oleh pemiliknya, maka atas asuransi dimaksud harus ditambahkan Banker's Clause (Bank of India Indonesia). Nilai asuransi/pertanggungan untuk setiap jenis barang jaminan ditetapkan minimal sebesar nilai likuidasi barang jaminan.

Sebelum permohonan kredit diajukan ke Komite Kredit, Account Officer melakukan analisis terhadap kelayakan dari debitur dan pihak-pihak utama pemberi jaminan/garansi termasuk kualitas atas agunan yang dijaminkan. Kelayakan pemberian kredit diputuskan oleh Komite Kredit sesuai dengan batas wewenang memutus kredit setelah mempertimbangkan pendapat dari Divisi Administrasi & Pelaporan Kredit, Divisi Legal dan Remedi, Divisi Manajemen Risiko dan Divisi Kepatuhan.

Penggunaan teknik mitigasi kredit berfokus pada agunan yang

Standardized Approach in Credit Risk Assessment

In calculating RWA of credit risk, Bank is compliant to Bank Indonesia Circular Letter No. 13/6/DPNP/2011 concerning Guidance Upon RWA Calculation based on Standardized Approach. Generally RWA on credit risk is following the credit ratings issued by rater that acknowledged by Bank Indonesia as stated in Bank Indonesia Circular Letter Bank Indonesia Circular Letter concerning Rater Institution and Rating Acknowledged by Bank Indonesia.

Bank uses the rating approach on RWA Credit of placement to Public Sector Entity and other Bank.

Disclosure of net receivables portfolio by categories and the individual Bank rating scale is described in Table 3.1.a

Credit risk due to the failure of the opposing side (counterparty credit risk) arises from transactions in derivatives. Disclosure of credit risk derivatives transactions of the opposing side is illustrated in the Table 3.2.a

Credit Risk Mitigation

Bank only accept collateral with relatively high liquidity such as cash collateral, various property: land and building, vehicles, and gold bullion, thus can be liquidated at once if the credit is downgraded into problematic loans. Other collateral type can be accepted as additional.

Collateral valuation for ones with lower than IDR 5bn value can be performed by internal or independent appraisal, while for those with over IDR 5bn value should be by both internal and external appraisal.

All submitted collateral - except bare land - should be insured to appointed insurance company. If by the time of loan proposal the collateral was already insured, then the insurance policy should be added with bankers’ clause. Insurance amount should be at least same with collateral’s liquidation value.

Prone to be submitted to the loan committee, Account Officer should assess potential debtors’ and guarantors credit worthiness, including quality of proposed collateral. Credit feasibility will be finally assessed by the loan committee with subject to the authority level by considering recommendation from divisions of Loan Administration and Reporting, Legal and Remedial, Risk Management, and Compliance.

Mitigation technique utilization is focusing on main collateral.
Pengungkapan Permodalan, Pengungkapan Eksposur Risiko dan Penerapan Manajemen Risiko/ 
Capital Disclosure, Risk Exposure Disclosure, Risk Management Implementation Disclosure

termsuk dalam jenis agunan utama. Selain itu untuk memitigasi risiko kredit yang mungkin terjadi, portofolio kredit telah terdiversifikasi dengan baik, secara kategori kredit maupun industri/sektor ekonomi.


Hasil penilaian terhadap risiko kredit (self assessment) untuk posisi 31 Desember 2012, secara komposit diniial "Low to Moderate" dikarenakan peringkat risiko inheren dinilai "Low to Moderate" dan kualitas penerapan manajemen risiko kredit dinilai "Fair". Peringkat risiko inheren dinilai "Low to Moderate" dikarenakan antara lain, risiko konsentrasi kredit yang dinilai masih tinggi namun di sisi lain rasio NPL (gross) dan rasio kredit kualitas rendah dinilai sangat rendah. Sementara itu dari sisi, kualitas penerapan manajemen risiko, Bank telah memiliki strategi, kebijakan, dan prosedur pengelolaan risiko yang memadai untuk memitigasi potensi meningkatnya risiko inheren yang ada antara lain dengan melakukan penyempurnaan terhadap beberapa kebijakan dan prosedur yang sudah ada serta rencana untuk melakukan penambahan modal.

Risiko Pasar
Risiko pasar adalah potensi timbulnya kerugian yang diakibatkan oleh gejolak pasar seperti perubahan tingkat suku bunga dan nilai tukar valuta asing.


Dewan Komisaris dan Direksi bertanggung jawab untuk memastikan bahwa penerapan manajemen risiko terhadap nilai tukar dan suku bunga telah sesuai dengan tujuan strategis, skala, karakteristik bisnis dan profil risiko nilai tukar dan suku bunga Bank, termasuk memastikan integrasi penerapan manajemen risiko nilai tukar dan suku bunga dengan Risiko-Risiko lainnya yang dapat berdampak pada posisi risiko Bank. Pemanfaatan terhadap risiko pasar dilakukan melalui rapat ALCO dan juga oleh Divisi Manajemen Risiko antara lain dengan melakukan stress testing secara berkala dengan mengambil level of confidence berkisar dari 64% s/d 99,9%

Pengelolaan portofolio trading book dan banking book
Pengelolaan portofolio trading book suku bunga dan nilai tukar

While, to mitigate potential credit risk, credit portfolio is well diversified whether by credit category or industry/ economic sector.

Disclosure of Bank net receivable is based on the weightings of each risks after considering the effects of credit risk mitigation is individually described in Table 4.1a. Disclosure of net receivable and credit risk mitigation techniques are individually contained in Table 4.2a. Meanwhile, calculation of credit risk RWA by the standard approach are individually described in table 6.1.1, 6.1.2, 6.1.3, and 6.1.7.

Composite Credit risk self assessment for position 31st December 2012 revealed 'low to moderate' level, since inherent risk was scored at 'low to moderate', with 'fair' score of risk management application. Low to moderate inherent risk is due to relatively high credit concentration but, on the other hand Gross NPL and Low quality assets was relatively low. While from risk management implementation quality, Bank already furnished with proper risk management policy and procedure to mitigate escalating inherent risk by fortification toward current policy and procedures and plan for capital expansion.

Market Risk
Market Risk Is potential loss that might emerge due unexpected fluctuation in exchange rate or interest rate.

Bank assesses level of market risk with referring to Bank Indonesia Circular letter No. 13/24/DPNP dated October 25th 2011 concerning Commercial Bank Soundness Assessment. In spite of that not included to Bank that have to assess the market risk in Capital Adequacy Ratio calculation, Bank keep assess the market risk pursuant to the regulation.

The BoC and BoD are responsible for ensuring that the risk management application to exchange rate and interest rate has been in accordance with the strategic objectives, scale, business characteristic and risk profile of exchange rate and interest rate from Bank, including ensuring the integration of risk management application of the exchange rate and interest rate risks that can give an impact on the Bank’s risk position. Monitoring of market risk is carried out through ALCO’s meeting and also by Risk Management Division, among others it is conducted by making stress testing scenario on regional economy. The stress testing scenario is done by taking the level of confidence ranges from 64% until 99.99%.

Portfolio Management of Trading Book and Banking Book
Portfolio management of interest rate in trading book and

dilakukan dengan menetapkan dan memantau penggunaan Limit Nominal antara lain Limit Net Open Position, Limit Stress Loss dan Limit Stop Loss. Metode valasi yang digunakan adalah berdasarkan harga transaksi yang terjadi (close out prices) atau kuotasi harga pasar dari sumber yang Independen, antara lain Harga di bursa (exchange prices) dan Harga pada layar dealer (screen prices).

Pengukuran Risiko Pasar

Sebagaimana yang telah dijelaskan di atas, sesuai dengan ketentuan Bank Indonesia, Bank tidak termasuk dalam kategori yang wajib memperhitungkan risiko pasar dalam perhitungan nilai rasio kewajiban penyediaan modal minimumnya (CAR) dengan menggunakan metode standar. Namun untuk keperluan pemantauan risiko secara periodik dan penetapan strategi untuk memelihara tingkat permodalan yang sesuai dengan tingkat risiko yang dihadapi, Bank tetap melakukan pengukuran terhadap risiko pasar dan melaporkan pengaruhnya terhadap modal untuk disampaikan kepada Dewan Komisaris dan Direksi secara berkala dalam laporan profil risiko Bank.

Pengungkapan risiko pasar Bank secara individu dengan menggunakan metode standar dimuat pada Tabel 7.1.


Risiko Operasional

Risiko operasional merupakan potensi kerugian akibat ketidakcukupan dan/atau tidak berfungsi proses internal, kesalahan manusia, kegagalan sistem, dan/atau adanya kejadian kejadian eksternal yang mempengaruhi operasional Bank.

Dalam pengelolaan risiko operasional, masing masing unit usaha bertanggung jawab untuk mengelola risiko yang terjadi pada kegiatan operasional seharian hari dengan mengacu pada kebijakan dan prosedur, pengendalian dan pengawasan rutin. Selain itu, pengelolaan risiko operasional juga meliputi hal-hal yang terkait dengan pengembangan produk, sistem, sumber daya manusia dan prinsip "Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme" sebagai aspek pencegahan terhadap kemungkinan adanya hal-hal yang tidak diinginkan.

Divisi Manajemen Risiko secara berkala melakukan pengukuran, penilaian dan pemantauan terhadap risiko operasional dan menyampaikan hasilnya kepada Direksi dan Komite Pemantau exchange rate is done by setting and monitoring use of the nominal limit of net open position limit, limit stress loss and stop loss limit. The valuation method used is based on the close out prices or market price quotations from sources that are independent, among others are exchange prices and the screen prices.

Market Risk Measurement

As described above, in accordance with the provision of Bank Indonesia, the Bank is not included in the mandatory category for measuring the market risk in the calculation of the value of capital adequacy ratio (CAR) using standard method. However, for periodically risk monitoring proposes and establishing strategies to maintain capital level in accordance with the risk level faced by the Bank, Bank remains committed to measure the market risk and report its impact on capital to the BoC and BoD in the Risk Profile report.

Disclosure of the market risk by the standard method is individually described in table 7.1.

Based on self assessment of market risk per position of Desember 31st 2012, Banks composite market risk revealed Low to Moderate. With "Low to Moderate" inherent risk and Risk Management Implementation Quality of Fair. Low to Moderate Inherent Risk was due to low net forex position, including at the off balance sheet including spot and derivative transaction, forex trading activity volume was relatively low. Fair score of Risk Management Implementation Quality is due to active supervision of BoD and BoC on market risk progress. Market risk monitoring is performed trough ALCO and Risk management Division such as regular stress testing with confidence level from 64% to 99.99%.

Operational Risk

Operational Risk can be described as potential loss due to in sufficient and or malfunction on internal process, human errors, system failure, and or external happenings that negatively affecting Banks' operational.

In managing operational risk, each business unit are responsible to administer risk on every daily operational with compliance toward policy and procedure, routine controlling and supervision. Beside, operational risk management also including things that related to product development, system, human resources, anti money laundering and anti terrorism financing principles, as preventive aspect toward unexpected losses.

Risiko Management Division is regularly measure, assess, and monitor on operational risk and submit the reports to BoC and Risk Monitoring Committee to be followed up to mitigate upcoming operational risk.
Risiko untuk ditindaklanjuti dalam rangka untuk memitigasi risiko operasional ke depan. Beberapa mitigasi yang dilakukan Bank terkait dengan pengelolaan risiko operasional antara lain melalui pengkianan kebijakan dan prosedur operasional sesuai dengan perkembangan organisasi serta perubahan peraturan perundang-undangan dan ketentuan yang berlaku, senantiasa melakukan peningkatan kompetensi dan keahlian SDM antara lain melalui program pendidikan dan pelatihan serta sertifikasi manajemen risiko. Melakukan uji coba prosedur Disaster Recovery Plan (DRP) dan Business Continuity Plan (BCP) untuk mengetahui sejak mana kesiapan Bank dalam menghadapi terjadinya bencana.

Pengungkapan kuantitatif risiko operasional Bank secara individu dimuat dalam Tabel 8.1.a.


Risiko Likuiditas

Risiko Likuiditas adalah potensi kerugian yang dapat terjadi akibat ketidakmampuan Bank untuk memenuhi kewajiban yang jatuh tempo dari sumber pendanaan arus kas dan/atau dari aset likuid berkualitas tinggi yang dapat diagunkan, tanpa mengganggu aktivitas dan kondisi keuangan Bank.

Pengelolaan likuiditas di Bank of India Indonesia selain meliputi pemeliharaan likuiditas pada tingkat harian oleh Divisi Tresuri tetapi juga mencakup pengelolaan likuiditas pada suatu rentang waktu tertentu melalui Asset and Liability Committee (ALCO).

Divisi Manajemen Risiko secara berkala juga melakukan pengukuran, penilaian dan pemantauan terhadap risiko likuiditas melalui analisis komposisi aset, likuiditas dan transaksi rekening administratif, konsentrasi dari aset dan likabilitas, kerentanan pada kebutuhan pendanaan serta kemampuan akses Bank pada sumber-sumber pendanaan. Pemantauan terhadap risiko likuiditas juga dilakukan dengan melakukan pengukuran dan penilaian terhadap kualitas penerapan manajemen risiko likuiditas yang ada.

Bank has conducted several mitigations related to operational risk management which are updating the operational policies and procedures in accordance with the development of the Organization as well as changing regulations and applicable provisions, conducting improvements to increase competence and skills of human resources through education and training programs as well as the risk management certification. Bank continues to conduct a testing procedure for Disaster Recovery Plan (DRP) and Business Continuity Plan (BCP) regularly to find out the extent of the Bank's readiness during disaster.

Disclosure of the quantitative operational risk is illustrated individually in table 8.1.a.

Per December 31st 2012, composite operational risk score was at Moderate, due to Moderate inherent risk and 'Fair' Risk Management Implementation Quality. Moderate inherent risk is due to characteristic and complexity is relatively less complicated, and no fraud that causing over IDR 100 million.

While, 'Fair' Risk Management Implementation Quality was due to recruitment and some additional competent employee to fill vacant strategic position. Further, Bank is performing continual employee training and education to lift HR quality and lowering human errors due to double job, abundant job volume, and slow curser services. During 2012, Bank posted RWA for Operational Risk using Basic Indicator Approach for IDR 186.50 billions in CAR fulfillment.

Liquidity Risk

Liquidity risk emerge due to in-ability to meet current liability, caused by insufficient in cash in flow or liquid assets encashment, without any disturbance on Banks activity and financial condition.

Liquidity management except in managing daily liquidity by the Treasury Division, but also limited term trough Asset and Liability Management Committee (ALCO).

Risk management Division also regularly measure, evaluate, and monitor the liquidity trough analysis on assets composition, liability, off balance transaction, assets and liability concentration, funding vulnerability, and access to funding sources. Liquidity risk monitoring also performed trough measurement and evaluation on prevailing risk management quality.
Indikator peringatan dini permasalahan likuiditas, pengukuran dan pengendalian risiko likuiditas
Pengukuran risiko likuiditas dilakukan dengan melakukan analisis terhadap proyeksi arus kas, laporan profil maturitas dan penggunaan teknik stress test. Sementara itu, pengendalian risiko likuiditas meliputi strategi pendanaan yang mencakup strategi diversifikasi sumber dan jangka waktu pendanaan yang dikaitkan dengan karakteristik dan rencana bisnis Bank, pengelolaan likuiditas harian, aset likuid berkualitas tinggi dan limit-limit berkaitan dengan risiko likuiditas, serta rencana pendanaan darurat (contingency funding plan).

Pemantauan risiko likuiditas dilakukan dengan tujuan agar jika terjadi peningkatan potensi risiko likuiditas dapat segera dimitigasi atau dilakukan penyesuaian secara tepat waktu terhadap strategi manajemen risiko likuiditas. Pemantauan atas kerugian karena risiko likuiditas dilakukan terhadap biaya yang timbul dari pemeliharaan likuiditas atau kerugian yang disebabkan oleh faktor likuiditas.

Bank menjaga cadangan likuiditas dengan mempertahankan jumlah aset likuid berkualitas tinggi yang cukup untuk memenuhi komitmenya kepada para nasabah dan pihak lainnya, baik dalam rangka pemberian kredit, pembayaran kembali simpanan nasabah, memenuhi kebutuhan likuiditas operasional dan menjaga agar jumlah aset yang jatuh tempo pada setiap periode dapat menutupi jumlah liabilitas yang jatuh tempo.

Pengukuran profil maturitas Rupiah dan Valuta Asing Bank secara individu dan konsolidasi mengacu pada ketentuan Bank Indonesia mengenai penerapan manajemen risiko bagi Bank Umum dan ketentuan Bank Indonesia mengenai Laporan Berkala Bank Umum, dimuat dalam Tabel 9.1.a dan Tabel 9.2.a

Berdasarkan hasil penilaian (self assessment) Bank per 31 Desember 2012, Risiko Likuiditas secara komposit diniilai "Low to Moderate" diikarenakan peringkat risiko Inherent diniilai "Low to Moderate" dan kualitas pemanangan manajemen risiko likuiditas diniilai "Fair". Peringkat risiko Inherent diniilai "Low to Moderate" diikarenakan antara lain rasio aset likuid primer dan sekunder dibandingkan dengan pendanaan non inti, aset likuid primer dan sekunder terhadap pendanaan non inti jangka pendek dan rasio pendanaan non inti terhadap total pendanaan, diniilai tinggi. Namun di sisi lainnya, kerentanan Bank pada kebutuhan pendanaan diniilai rendah diikarenakan rasio Net Cash Out Flow Bank terhadap Dana Pihak Ketiga berada di atas angka 92 dan akses bank terhadap sumber-sumber pendanaan diniilai sangat baik karena ditunjang dengan nama Bank of India selaku ultimate share-holder yang memiliki reputasi internasional yang baik, dan memiliki kemampuan finansial yang kuat terlebih didukung oleh pemerintah India selaku pemilik mayoritas. Sementara itu, dari sisi Kualitas Penerapan Manajemen Risiko diniilai "Fair" antara lain diikarenakan Direksi dan Dewan Komisaris diniilai cukup aktif dalam memantau perkembangan risiko likuiditas melalui beberapa perangkat yang ada.
Risiko Hukum
Risiko hukum merupakan potensi kerugian yang disebabkan akibat tuntutan hukum dan/atau kelemahan aspek yuridis.


Berdasarkan hasil penilaian (self assessment) Bank per 31 Desember 2012, Risiko Hukum secara komposit diniilai "Low to Moderate" dikarenakan peringkat risiko inheren diniilai "Low to Moderate" dan kualitas penerapan manajemen risiko hukum diniilai "Fair". Peringkat risiko inheren diniilai "Low to Moderate" dikarenakan antara lain belum terdapat tuntutan berkaitan dengan permasalahan hukum yang dapat menimbulkan kerugian yang cukup besar bagi Bank. Sementara itu, dari sisi Kualitas Penerapan Manajemen Risiko diniilai "Fair" antara lain dikarenakan, Direksi dan Dewan Komisaris diniilai sangat aktif dalam memantau perkembangan risiko hukum yang terjadi atas Bank.

Risiko Strategik
Risiko Strategik merupakan potensi kerugian akibat ketidakpastian dalam pengambilan dan/atau pelaksanaan suatu keputusan strategik serta kegagalan dalam mengantisipasi perubahan lingkungan bisnis.


Berdasarkan hasil penilaian (self assessment) Bank per 31 Desember 2012, Risiko Strategik Bank of India Indonesia secara komposit diniilai "Low to Moderate" dikarenakan peringkat risiko inheren diniilai "Low to Moderate" dan kualitas penerapan manajemen risiko strategik diniilai "Fair". Peringkat risiko inheren

Legal Risk
Legal Risk is potential loss due to any legal disputes or any judicial aspect weakness.

Bank manages loss due to the Legal risk by ensuring the whole activity and business relation with all party are in compliance to the regulation and terms that would be able to protect Banks legal certainty. Bank already established divisions of Legal and Remedial, Compliance, and IATF to manage the Legal Risks on the whole business activity. Risk Management Division measures, evaluates, and monitors the whole legal risk through comprehensive analysis towards factors of litigation, agreement flaws, and regulation lacuna on each products or transaction taken by the bank.

Based on self assessment of Legal Risk per position of Desember 31st 2012, Banks composite Legal Risk revealed Low to Moderate. With "Low to Moderate" Inherent Legal Risk and Legal Risk Management Implementation Quality got score of Fair. Low to Moderate inherent risk is due to legal charges that might have significant losses to the Bank was yet to be availed. While, 'Fair' score of Risk Management implementation Quality is due to active supervision of BoD and BoC towards legal risk progress that faced by the bank.

Strategic Risk
Strategic Risk is potential losses due to in accurate in taking or executing any strategic decision and failure to anticipate business environment changes.

Strategic Risk management is directly done by the Directors and supported by Banks Executive Officers. Strategic Risk Management policy is depicted in Bank Business Plan and annually submitted to Bank Indonesia to be approved. Risk Management Division is regularly measure, assess, and monitor the whole strategic risk trough compliance analysis upon strategic plan alignment with business environment situation, Banks’ positioning in the market, business efficiency, macro economic, and prevailing competitors.

Based on self assessment of market risk per position of Desember 31st 2012, Banks composite Strategic Risk revealed Low to Moderate. With "Low to Moderate" Inherent risk and 'Fair' Risk Management Implementation Quality. Low to Moderate Inherent Risk is due to customer and not abundant competitors in Banks.

dinilai "Low to Moderate" dikarenakan antara lain Pasar dimana Bank melaksanakan kegiatan usaha dinilai "Low to Moderate" (loyal) dan jumlah kompetitor yang masuk ke pasar ini dinilai tidak banyak. Sementara Itu, dari sisi Kualitas Penerapan Manajemen Risiko dinilai "Fair" antara lain dikarenakan, Direksi dan Dewan Komisaris dinilai sangat aktif dalam memantau perkembangan risiko strategik yang terjadi atas Bank antara lain melalui evaluasi terhadap pencapaian realisasi Rencana Bisnis Bank.

Risiko Kepatuhan
Risiko Kepatuhan merupakan potensi kerugian yang timbul akibat Bank tidak mematuhi dan/atau tidak melaksanakan peraturan perundang-undangan dan ketentuan yang berlaku.

Pengelolaan risiko kepatuhan dilakukan oleh Divisi Kepatuhan dengan memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan Bank Indonesia dan peraturan perundang-undangan yang berlaku, memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Bank Indonesia dan/atau otoritas pengawas lain yang berwenang serta mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkat organisasi dan kegiatan usaha Bank.

Divisi Manajemen Risiko secara berkala juga melakukan pengukuran, penilaian dan pemantauan terhadap risiko kepatuhan melalui penilaian terhadap jenis, signifikansi dan frekwensi pelanggaran yang dilakukan oleh Bank terhadap ketentuan Bank Indonesia dan peraturan perundang-undangan lainnya yang berlaku.

Berdasarkan hasil penilaian (self assessment) Bank per 31 Desember 2012, Risiko Kepatuhan secara komposit dinilai "Low to Moderate" dikarenakan peringkat risiko inheren dinilai "Low to Moderate" dan kualitas penerapan manajemen risiko kepatuhan dinilai "Fair". Peringkat risiko inheren dinilai "Low to Moderate" dikarenakan antara lain, beberapa jenis pelanggaran yang telah dilakukan oleh Bank tergolong relatif rendah. Sementara Itu, dari sisi Kualitas Penerapan Manajemen Risiko dinilai "Fair" antara lain dikarenakan, Bank telah melakukan tindak lanjut berupa pencegahan di masa mendatang terhadap pelanggaran yang pernah terjadi antara lain melalui pelatihan SDM, serta penambahan tenaga SDM yang handal untuk mengisi posisi-posisi strategis yang harus ada sesuai peraturan Bank Indonesia mengenai pelaksanaan "Good Corporate Governance".

Risiko Reputasi
Risiko Reputasi adalah merupakan potensi kerugian yang timbul akibat menurunnya tingkat kepercayaan stakeholder yang bersumber dari persepsi negatif terhadap Bank.

Pengelolaan risiko reputasi dilakukan melalui Divisi Sekretaris Perusahaan dan unit pelayanan nasabah yang ada di seluruh kantor operasional Bank of India Indonesia. Risiko Reputasi Bank dikelola dengan memperhatikan keluhan nasabah serta dengan cepat merespon setiap berita yang dapat menimbulkan dampak peer group. 'Fair' score of Risk Management Implementation Quality is due to active supervision of BoD and BoC on strategic risk progress through evaluation upon Bank Business Plan realisation.

Compliance Risk
Compliance Risk can be described as potential losses caused by violation or failure to fulfill any positive regulation or legality.

Compliance risk management are performed by Risk Management Division to ensure policy, regulation, procedures and business that taken by the Bank are inline with Bank Indonesia regulation and other formal regulation, ensuring fulfillment of Banks’ commitment given to Bank Indonesia and or other authority and to make sure Compliance Culture at the whole organization level and business activity.

Risk Management Division is regularly measure, assess, and monitor on Compliance Risk trough evaluation on type, significance, and violation frequency done by the Bank against Bank Indonesia regulation or other rules.

Based on self assessment of Compliance risk per position of December 31st 2012, Banks composite Compliance Risk revealed Low to Moderate. With "Low to Moderate" Inherent risk and 'Fair' Risk Management Implementation Quality. Low to Moderate Inherent Risk is due to insignificant violation done by the Bank. 'Fair' score of Risk Management Implementation Quality is due to preventive for future violation through some methods such as HR Training, and additional dependable employee to fill strategic position and pursuant to Bank Indonesia on Good Corporate Governance.

Risiko Reputasi
Reputation risk is potential loss due to lowering stakeholders confidence that caused by negative perception upon the Bank.

Reputation risk control is done by Corporate Secretary Division, and customer service at the whole operational Branches of the Bank. Reputation risk is managed by fast response upon customer complain that might hamper Banks' reputation. Providing service excellence and establishing customer complain task force are effort.
negatif bagi Bank. Pemberian pelayanan terbaik kepada nasabah, pembentukan unit pengaduan nasabah merupakan upaya yang terus dilakukan Bank untuk meningkatkan citra di masyarakat.

Pengelolaan risiko reputasi pada saat krisis
Pada saat terjadi krisis, pengelolaan risiko reputasi dilakukan oleh tim khusus yang secara langsung bertanggung jawab kepada Direksi. Tim Khusus ini nantinya bertugas untuk melakukan koordinasi dengan divisi-divisi/unit-unit terkait dalam hal penanggulangan risiko reputasi. Disamping tim khusus, Bank juga telah memiliki business continuity plan dan disaster recovery plan yang digunakan untuk mempercepat proses pemulihan pada saat terjadi bencana.

Berdasarkan hasil penilaian (self assessment) Bank per 31 Desember 2012, Risiko Reputasi secara komposit dinilai "Low to Moderate" dikarenakan peringkat risiko inheren dinilai "Low to Moderate" dan kualitas penerapan manajemen risiko hukum dinilai "Fair". Peringkat risiko inheren dinilai "Low to Moderate" dikarenakan antara lain adanya pengaruh reputasi dari nama Bank of India selaku ultimate share-holder yang memiliki reputasi internasional yang baik, dan memiliki kemampuan finansial yang kuat terlebih didukung oleh pemerintah India selaku pemilik mayoritas. Disamping itu, adanya pemberitaan negatif yang relatif sedikit dan telah tertangani secara baik juga ikut menunjang penilaian tingkat risiko inheren Bank menjadi "Low to Moderate". Sementara itu, dari sisi Kualitas Penerapan Manajemen Risiko dinilai "Fair" antara lain dikarenakan, Direksi dan Dewan Komisaris dinilai sangat aktif dalam memantau perkembangan risiko reputasi yang terjadi atas Bank.

taken by the Bank to lift its image amongst the community.

Reputation risk management during the crisis
In the event of a crisis, reputational risk management is carried out by special team that are directly accountable to the Board of Directors. This special team shall conduct coordination with the divisions/units concerned in terms of reputational risk mitigation. In addition to the special team, the Bank also has had a business continuity plan and disaster recovery plan that is used to speed up the recovery process in the event of a disaster.

Based on self assessment of market risk per position of Desember 31st 2012, Banks composite Reputation Risks revealed Low to Moderate. With "Low to Moderate" Inherent risk and "Fair" Risk Management Implementation Quality. Low to Moderate inherent Risk is due to effects of positive of Bank of India international and strong financial reputation as the majority shareholders and also support from Government of India as the ultimate shareholder. Also, there was only few negative news and well handled also caused the inherent risk level at While, "Fair" score of Risk Management Implementation Quality is due to highly active supervision of BoD and BoC towards reputation risk progress that faced by the bank.
Amidst recent modern era, bank as a financial services provider can not be separated with Information Technology (IT) support upon improving its service excellence and product development. IT offers vast benefits for Banks. Various new products and significantly higher efficiency can be derived through IT utilisation. Furtherly, reporting and communication with Bank Indonesia are more dependant on IT factor.

Bank of India Indonesia is committed toward fulfillment and compliance upon IT related regulation that issued by the authority. Management of bank of India Indonesia put high attention in ensuring most proper IT application to be implemented.

On the other hand, Bank of India as the ultimate share holders also committed to support Bank of India Indonesia on developing banking operational in general, and particularly in Information Technology.

One of realized committed supports is in providing the same day value remittance services, within the whole local network of Bank of India particularly in INR (Indian Rupee) currency.

In order to upgrade the core banking application, Bank of India Indonesia is now developing more efficient and effective application. The company is exploring several core banking program vendors, and will choose the most suitable vendor.

e-banking

The Bank remain put high concern upon Enhancing technology utilisation in order to lift operational efficiency and effectivity. Modern technology advances eliminates distance and time barriers in executing banking transaction.

Bank of India Indonesia has launched SMS Banking product - an e-banking based mobile banking product. This product enable clients for remotely operated banking transaction through their cellular banking SMS. In future, e-banking based product will be widened through Internet banking.

To achieve prompt managerial decision making process, Bank of India Indonesia has establish direct data and Information retrieval system from various sources and branches. This system is integrated into the management Information system, and can be accessible by the management or concerned units.

Bank of India Indonesia berkomitmen untuk selalu mentaati ketentuan dan kepatuhan atas ketentuan TI yang dikeluarkan oleh otoritas. Manajemen Bank of India Indonesia menaruh perhatian yang tinggi atas perkembangan dan memastikan aplikasi TI yang paling sesuai untuk diletakkan.

Salah satu bentuk dukungan dari Bank of India adalah penyediaan sarana pembayaran untuk 'same day value remittance' ke seluruh jaringan Bank of India di seluruh pelosok India - khususnya untuk mata uang INR (Indian Rupee).

Dalam hal upgrading aplikasi core banking, Bank of India Indonesia sekarang ini tengah berupaya untuk mengembangkan aplikasi yang lebih efisien dan efektif. Perseroan sudah mengadakan penjajakan dengan pelbagai vendor core banking, dan akan memilih vendor yang paling sesuai dengan kondisi dan tujuan Bank.

Bank of India Indonesia telah meluncurkan produk mobile banking yang berbasis e-banking, yaitu SMS Banking. Produk ini memungkinkan nasabah untuk melakukan transaksi perbankan secara remote melalui sms dari telepon seluler. Di masa depan, pemanfaatan e-banking akan dipERPESAN antara lain melalui produk Internet banking.

Untuk meningkatkan kecepatan pengambilan keputusan manajerial, Bank of India Indonesia telah membangun sistem pengambilan data dan Informasi dari berbagai unit dan cabang secara langsung. Sistem ini terintegrasi dalam sistem Informasi manajemen dan dapat diakses oleh manajemen ataupun unit yang berkepentingan.
Rencana Strategis 2013
Sesuai dengan salah satu komitmen ketika melakukan akuisisi di tahun 2007, Bank of India sebagai ultimate shareholder sangat memperhatikan perkembangan dibidang Teknologi Informasi. Dukungan akan diberikan dalam pelbagai program bantu dan program kerja yang akan memberikan manfaat positif bagi efisiensi dan efektivitas operasional Bank of India Indonesia, seperti:
- Modul Divisi Treasury
- Modul Trade Finance

2013 Strategic Planning
In accordance to one of 2007 acquisition commitment, bank of India as the ultimate shareholder is seriously concerns in Information Technology development. Supports are provided in various supporting programs and working programs that will offer positive effects on operational efficiency and effectivity of Bank of India Indonesia, such as:
- Treasury Division Module
- Trade Finance Module
Sumber Daya Manusia (SDM) mempunyai peran penting dalam organisasi Bank. SDM yang berkualitas dan kompeten merupakan modal utama bagi Bank untuk mendukung kelangsungan dan keberhasilan bisnis. Oleh karenanya, Bank terus berupaya mengembangkan sumber daya manusia antara lain dengan memberikan pelatihan dan pengembangan yang tepat guna, serta kesempatan pengembangan karir seluas-luasnya.

Sepanjang tahun 2012 Bank telah menyelenggarakan program pelatihan dan pengembangan yang terdiri dari 12 program dari pendidikan eksternal maupun pendidikan intern. Penyelenggaraan program pelatihan dan pengembangan dilakukan secara terencana dan teratur untuk semua level karyawan. Dalam program pelatihan, diadakan baik bekerjasama dengan pihak eksternal maupun dengan memanfaatkan nara sumber internal.

Bank juga mengirimkan 2 orang karyawan untuk mengikuti pelatihan mengenai Training for Local Staff of Bank of India Foreign Branch di CBD Bellapur Navi Mumbai, India. Materi pelatihan internal yang diberikan antara lain modul untuk front office, back office, APU - PPT, all pengetahuan dari TKA (Kredit treasury, trade finance) serta yang lainnya.

Sertifikasi Manajemen Risiko

<table>
<thead>
<tr>
<th>Sertifikasi Manajemen Risiko</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Executive</th>
<th>Total</th>
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<td>-</td>
<td>-</td>
<td>-</td>
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<td>4</td>
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<td>Director</td>
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<td>Manager</td>
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<td>-</td>
<td>-</td>
<td>1</td>
<td>-</td>
<td>1</td>
<td>Manager</td>
</tr>
<tr>
<td>Supervisor</td>
<td>19</td>
<td>17</td>
<td>13</td>
<td>-</td>
<td>-</td>
<td>37</td>
<td>Supervisor</td>
</tr>
<tr>
<td>Staf</td>
<td>67</td>
<td>1</td>
<td>14</td>
<td>-</td>
<td>3</td>
<td>68</td>
<td>Staff</td>
</tr>
<tr>
<td>Total</td>
<td>87</td>
<td>23</td>
<td>14</td>
<td>4</td>
<td>3</td>
<td>131</td>
<td>Total</td>
</tr>
</tbody>
</table>

Remunerasi
Bank menyadari bahwa peningkatan kesejahteraan merupakan salah satu faktor motivasi utama bagi karyawan dalam bekerja dengan baik. Sejalan dengan peningkatan kemampuan finansial perusahaan, maka Bank terus memperbaiki remunerasi kepada karyawan dengan mempertimbangkan kontribusi setiap karyawan baik terhadap unit kerjanya maupun terhadap Bank secara keseluruhan.

**Mapping (Pemetaan) Karyawan**
Bank telah melakukan mapping (pemetaan) berdasarkan jenjang jabatan, jenjang pendidikan dan jenjang usia yang hasilnya akan digunakan sebagai landasan pengembangan SDM ke depan (tabel terlampir).

**Risk Management Certification**
Pursuant to Bank Indonesia regulation and to lift competency and expertise in performing risk management function, most of Banks Management and Officer already passed the Risk Management Examination. Up to the end of 2012, qualified Management and Officers are 131 people, under following details; Level 1 = 87, Level 2 = 23, Level 3 = 14, Level 4 = 4, Executive level = 3.

**Remuneration**
Bank realize that improving wealth is one of leading factors for people to work properly. Inline with greater financial capability, Bank is continue to lift employee remuneration system by considering employee's contribution on their task unit or toward the whole bank.

**Employee Mapping**
Bank has conducted mapping based on the hierarchy, level of education and age levels that result will be used as the basis for the future development of human resources (table attached).
## Komposisi Karyawan - Segment of Employee

<table>
<thead>
<tr>
<th>Keterangan</th>
<th>Jumlah</th>
<th>%</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jenjang Jabatan:</td>
<td></td>
<td></td>
<td>Rank:</td>
</tr>
<tr>
<td>Direksi</td>
<td>4</td>
<td>1,23 %</td>
<td>Director</td>
</tr>
<tr>
<td>Manager</td>
<td>18</td>
<td>5,52 %</td>
<td>Managers</td>
</tr>
<tr>
<td>Supervisor</td>
<td>42</td>
<td>12,88 %</td>
<td>Supervisors</td>
</tr>
<tr>
<td>Staf</td>
<td>194</td>
<td>59,51 %</td>
<td>Staff</td>
</tr>
<tr>
<td>Non Staf</td>
<td>68</td>
<td>20,86 %</td>
<td>Non Staff</td>
</tr>
<tr>
<td>Jumlah</td>
<td>326</td>
<td>100,00 %</td>
<td>Total</td>
</tr>
<tr>
<td>Jenjang Pendidikan:</td>
<td></td>
<td></td>
<td>Education Level:</td>
</tr>
<tr>
<td>Pasca Sarjana</td>
<td>10</td>
<td>3,07 %</td>
<td>Post Graduate</td>
</tr>
<tr>
<td>Sarjana</td>
<td>180</td>
<td>55,21 %</td>
<td>Graduate</td>
</tr>
<tr>
<td>Akademi/Diploma</td>
<td>37</td>
<td>11,35 %</td>
<td>Academy/Diploma</td>
</tr>
<tr>
<td>SLTA</td>
<td>86</td>
<td>26,38 %</td>
<td>High School</td>
</tr>
<tr>
<td>SLTP dan Lain-lain</td>
<td>13</td>
<td>3,99 %</td>
<td>Elementary/Others</td>
</tr>
<tr>
<td>Jumlah</td>
<td>326</td>
<td>100,00 %</td>
<td>Total</td>
</tr>
<tr>
<td>Jenjang Usia:</td>
<td></td>
<td></td>
<td>Ages Cluster:</td>
</tr>
<tr>
<td>s/d 30 tahun</td>
<td>64</td>
<td>19,63 %</td>
<td>up to 30 years</td>
</tr>
<tr>
<td>31 s/d 40 tahun</td>
<td>107</td>
<td>32,82 %</td>
<td>31 - 40 years old</td>
</tr>
<tr>
<td>41 s/d 50 tahun</td>
<td>131</td>
<td>40,18 %</td>
<td>41 - 50 years old</td>
</tr>
<tr>
<td>50 tahun ke atas</td>
<td>24</td>
<td>7,36 %</td>
<td>over 50 years</td>
</tr>
<tr>
<td>Jumlah</td>
<td>326</td>
<td>100,00 %</td>
<td>Total</td>
</tr>
</tbody>
</table>
STRUKTUR TATA KELOLA PERUSAHAAN

- **Rapat Umum Pemegang Saham (RUPS)**

  Rapat Umum Pemegang Saham (RUPS) adalah merupakan organ organisasi tertinggi dalam perseroan. RUPS memiliki wewenang antara lain untuk mengangkat dan memberhentikan anggota Dewan Komisaris dan Direksi, mengevaluasi kinerja Dewan Komisaris dan kinerja Direksi, menyetujui perubahan Anggaran Dasar, menyetujui laporan tahunan dan menetapkan bentuk dan jumlah Imbalan, tunjangan dan fasilitas bagi anggota Dewan Komisaris dan Direksi, menetapkan penggunaan laba dan penunjukan akuntan publik. RUPS juga membahas strategi, kebijakan, serta hal-hal penting lainnya yang diusulkan oleh Direksi, Dewan Komisaris ataupun pemegang saham.

Selama tahun 2012, Bank of India Indonesia mengadakan 1 kali RUPS tahunan. Beberapa keputusan penting yang dihasilkan dalam rapat-rapat tersebut antara lain:

1. Menyetujui dan menerima baik Laporan Tahunan Direksi untuk tahun buku yang berakhir pada tanggal 31 Desember 2011:
   a. Menyetujui dan mengesahkan Perhitungan Tahunan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2011 yang telah diaudit oleh Kantor Akuntan Publik Gani Mulyadi & Handayani (member of Grant Thornton International Ltd.).
   b. Memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (acquit et de charge) kepada anggota Dewan Komisaris dan Direksi Perseroan.

2. Menetapkan penggunaan laba bersih perseroan Rp. 48.072.269.679 (Empat Puluh Dua Juta Dua Ratus Enam Puluh Sembilan Ribu Enam Ratus Tujuh Puluh Rupiah) ditetapkan sebagai berikut:
   a. Pembagian dividen tunai sebesar 56,89% (lima puluh enam koma delapan belas persen) dari laba bersih perseroan tersebut di atas atau Rp. 27.348.000.000 (Dua Puluh Tujuh Milliar Tiga Ratus Empat Puluh Delapan Juta Rupiah) sehingga setiap pemegang saham akan memperoleh Rp. 31,51 (Tiga Puluh Satu Rupiah Lima Puluh Satu Sen) per lembar saham.
   b. Pembentukan cadangan wajib sebesar Rp. 1.000.000.000.00 (Satu Milliar Rupiah) atau sebesar 2,08% (dua koma nol delapan persen) dari laba bersih perseroan.
   c. Sisanya sebesar Rp. 19.724.269.679 (Sembilan Belas Milliar Tujuh Ratus Dua Puluh Empat Juta Dua Ratus Enam Puluh Sembilan Ribu Enam Ratus Tujuh Puluh Sembilan Rupiah) atau 41,03% (empat puluh satu koma nol tiga persen) dari laba bersih perseroan, dibukukan dalam laba ditahan untuk pengeluaran modal.

3. Menyetujui susunan Pengurus Perseroan adalah sebagai berikut:

<table>
<thead>
<tr>
<th>Dewan Komisaris</th>
<th>: N. Seshadri (*)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Komisaris Utama</td>
<td>: Prakash Ruchand Chugani</td>
</tr>
<tr>
<td>Komisaris</td>
<td>: Leland Gerrits Rompas</td>
</tr>
<tr>
<td>Komisaris Independen</td>
<td>: Olga Istandya</td>
</tr>
<tr>
<td>Komisaris Independen</td>
<td>: Krishan Kumar Aggarwal</td>
</tr>
</tbody>
</table>

**Corporate Governance Structure**

- **Shareholders General Assembly (SGA)**

  During the year of 2012, Bank of India Indonesia (BoI) held 1 Annual General Assembly (AGM). Some of important decision are follow:

1. Agreed and accepted Directors end of 2011 financial report for:
   a. Endorsed and approved December 31st 2011 annual financial report, that had been audited by Public Accountant of Gani Mulyadi & Handayani & Partners (member of Grant Thornton International Ltd.).
   b. Provide release and discharge / acquit de charge clause upon members of Board of Commissioners and Board of Directors.

2. Determined the company net profit of IDR 48,072,269,679 (forty eight billions seventy two millions two hundred sixty nine thousands six hundred and seventy nine Rupiah) as following details:
   a. Cash dividend dispersal of 56.89% (fifty six point eighty nine percent) or equalised with IDR 27,348,000,000 (twenty seven billions three hundred forty eight million Rupiah), thus every share will be accounted for IDR 31.51 (thirty one Rupiah fifty cents).
   b. Posting compulsory allowances for IDR 1,000,000,000 (one billion) or equal to 2.08% (two point zero eight) of company net profit.
   c. The remaining IDR 19,724,269,679 (nineteen billion seven hundred twenty four two millions two hundred sixty nine thousands six hundred and seventy nine Rupiah) or equal to 41,03% (forty one point zero three) will be kept as retained earnings to fortiy companys‘ networth.

3. Endorsed following company management structure:

<table>
<thead>
<tr>
<th>Board of Commissioners (BOC)</th>
<th>Chairman</th>
<th>: N. Seshadri(*)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commissioner</td>
<td>: Prakash Ruchand Chugani</td>
<td></td>
</tr>
<tr>
<td>Independent Commissioner</td>
<td>: Leland Gerrits Rompas</td>
<td></td>
</tr>
<tr>
<td>Independent Commissioner</td>
<td>: Olga Istandya</td>
<td></td>
</tr>
<tr>
<td>Independent Commissioner</td>
<td>: Krishnan Kumar Aggarwal</td>
<td></td>
</tr>
</tbody>
</table>
Direksi

Direktur Utama : Ningsih Suciat
Wakil Direktur Utama : Anil Kumar Bhalla
Direktur : Ilm Wardiman
Direktur : Rakesh Sinha **
Direktur : P.L.R. Iyer **
Direktur : Ferry Koswara **

b. Masa Jabatan anggota Direksi yaitu Bapak Rakesh Sinha adalah 3 (tiga) bulan terhitung mulai sejak ditutupnya Rapat sementara tanggal 18 (delapan belas) September 2012 (dua ribu dua belas)
c. Kecuali Bapak Rakesh Sinha, untuk masa jabatan anggota Dewan Komisaris dan anggota Direksi yang baru akan berakhir pada saat penutupan Rapat Umum Pemegang Saham Tahunan ketiga setelah tanggal pengangkatan mereka.


● Dewan Komisaris


Sebagaimana disebutkan dalam Anggaran Dasar PT. Bank of India Indonesia, Tbk, Dewan Komisaris bertugas melakukan pengawasan atas Kebijakan Direksi dalam menjalankan pengelolaan Bank dan memberikan nasihat kepada Direksi serta melaksanakan tugas-tugas lain sebagaimana ditetapkan dalam Anggaran Dasar atau sebagaimana ditetapkan dari waktu ke waktu oleh RUPS.

Dalam melaksanakan tugas-tugasnya, Dewan Komisaris dibantu oleh Komite Audit, Komite Pemantau Risiko, dan Komite Remunerasi dan Nominasi.

● Board of Directors (BOD)

President Director : Ningsih Suciat
Vice President Director : Anil Kumar Bhalla
Director : Ilm Wardiman
Director : Rakesh Sinha**
Director : P.L.R. Iyer
Director : Ferry Koswara**

- Effective assignment Board of Commissioner member Mr. N Seshadri and Director Mr. Ferry Koswara will be subject to Bank Indonesia approval or other formal regulation
- Effective assignment of Board of Director member Mr. P.L.R. Iyer is subject to approval from Indonesian Men Power and Transmigasi Ministry and or other regulation
- If these three officers are failed to reach authority approval, this appointment is automatically revoked

b. Effective assignment of Mr Rakesh Sinha will be 3 (three) months after the date of the assembly up to the date of September 18th 2012.
c. Except for Mr Rakesh Sinha, assignment for other Board of Commissioner and Directors will be ended on closing date of next 3 (three) upcoming AGM following their assignment date.

4. Granted authority to Board of Commissioners of the company to determine 2012 salary / wages and other allowances for the Board of Directors members, after having recommendation from the remuneration and nomination committee.

5. Authorising Board of Commissioners to appoint Public Accountant who will examine 2012 financial performance, determine the auditor fee and other requirement.

● Board of Commissioners (BOC)

In 2012 the Board was consisted with 5 members, leaded by the Chairman. There are 3 independent commissioners and the other 2 commissioners are representing share holders. The whole Board members are professionals with long years of banking capability and experiences. Assignment of the chairman for 2012 is yet effective, since still subject to approval from Bank Indonesia.

As stated in the company deed, Board of Commissioners is liable to supervise and provide professional advices performance of Board of Directors (BOD) in managing the Bank, and also other duties as ordered by the SAG.

On performing its daily tasks, BOC is assisted by Audit Committee, Risk Monitoring Committee, and remuneration and Nomination Committee.
Sesuai dengan Pedoman dan Kebijakan GCG Bank tahun 2007, dalam rangka melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi, anggota Komisaris dilarang terlibat dalam pengambilan keputusan kegiatan operasional bank kecuali dalam hal: penyediaan Dana kepada pihak terkait dan penyediaan Dana dalam jumlah tertentu dan hal-hal lain yang ditetapkan dalam Anggaran Dasar Bank dan atau peraturan perundangan yang berlaku dalam rangka melaksanakan fungsi pengawasan.

- **Direksi**
  Direksi Bank of India Indonesia per posisi 31 Desember 2012 berjumlah 3 (tiga) orang dan dipimpin oleh seorang Direktur Utama. Masing-masing anggota Direksi merupakan para profesional dengan keahlian dan pengalaman yang luas di bidang perbankan.


- **Komite-Komite**
  Komite yang bertanggungjawab kepada Komisaris

- **Komite Audit**
  Komite Audit berjumlah 3 (tiga) orang yang terdiri dari seorang Komisaris Independen, seorang Independen yang memiliki keahlian dibidang keuangan atau akuntansi dan seorang pihak independen yang memiliki keahlian dibidang hukum atau perbankan.

Komite Audit bertugas membantu Komisaris dengan memberikan pendapat profesional yang independen atas perencanaan dan pelaksanaan tugas satuan kerja audit Intern; pelaksanaan audit ekstern; laporan-laporan yang dibuat Direksi; pelaksanaan tindak lanjut oleh Direksi atas hasil temuan audit intern, audit ekstern, dan hasil pengawasan Bank Indonesia serta isu-isu lainnya yang memerlukan perhatian khusus Komisaris. Disamping itu Komite ini juga bertugas memberikan rekomendasi mengenai penukuan Akuntan Publik dan Kantor Akuntan Publik untuk disampaikan kepada Rapat Umum Pemegang Saham.

Dalam pelaksanaan tugasnya, Komite Audit memiliki akses penuh terhadap laporan satuan kerja audit Intern dan laporan sejenisnya jika diperlukan, mengevaluasi proses pelaporan keuangan dan kecukupan pengendalian intern serta mengundang manajemen dan auditor eksternal untuk membahas isu-isu penting terkait

As regulated by Bank GCG Guidance and Policy issued in 2007, in supervising BOD’s performance and responsibility, BOC members are not allowed to be active on operational activity, except on funding toward related party, loan exceeding certain amount, and other subjects that regulated in deed of the Bank or other positive regulation in performing supervision function.

- **Board of Directors (BOD)**
  As per December 31st 2012 position, there are 3 Directors led by the President Director. Each members are professionals with wide banking capability and experience.

As per the deed, BOD is fully responsible toward management of the Bank. Consequently every year, BOD should be accountable for its performance to shareholders trough the Annual General Meeting (AGM)

Pursuant to the GCG Principles, BOD has established the Internal Auditory Task Forces (IATF), Risk Management Task Forces, and Compliance Task Forces. Those task forces are effectively supporting BOD in supervising and controlling Bank business activity.

- **Committees**
  Committee that responsible to Board of Commissioners

- **Audit Committee**
  Consisted with 3 members of one Independent Commissioner, independent expert majoring in finance or accounting, and one independent expert on Law or banking.

This committee is responsible to assist BOC in providing independent professional opinion toward IATF planning, external auditor process, Directors reports, followed up towards IATF findings, external auditor, and Bank Indonesia Auditors, and other issues that should be concerned by the Commissioners. Beside, the Committee should provide suggestion upon assignment of the Public Accountant.

The Audit Committee has full access toward IATF reports and other similar required reports if necessared, evaluating financial report arrangement, and Internal contro adequacy also hold meeting with the Management and External Auditor to discuss important issues on financial information. deliverance, and action taken to
Laporan Tata Kelola Perusahaan
Good Corporate Governance Implementation Report

dengan penyajian informasi keuangan serta pelaksanaan tindak lanjut oleh Direksi atas hasil temuan audit intern, audit ekstern, Bank Indonesia serta otoritas pengawas lainnya.

Susunan Komite Audit per tanggal 31 Desember 2012, adalah sebagai berikut:
1. Krishan Kumar Aggarwal, Ketua (Komisaris Independen).

Selama periode tahun 2012, Komite Audit telah melaksanakan rapat sebanyak 4 kali.

Komite Pemantau Risiko
Komite Pemantau Risiko berjumlah 3 (tiga) orang yang terdiri dari seorang Komisaris Independen sebagai Ketua, seorang pihak independen yang memiliki keahlian dibidang keuangan sebagai anggota dan seorang independen yang memiliki keahlian manajemen risiko sebagai anggota.

Komite ini bertugas untuk mengevaluasi kesesuaian antara kebijakan manajemen risiko dengan pelaksanaannya, memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko untuk kemudian memberikan rekomendasi kepada Komisaris serta menetapkan hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal.

Susunan Komite Pemantau Risiko pada akhir tahun 2012 adalah sebagai berikut:
1. Leland Gerrits Rompas, Ketua (Komisaris Independen).
3. Ian Febrian, Anggota (Pihak Independen).

Selama tahun 2012, Komite Pemantau Risiko telah mengadakan rapat sebanyak 6 kali.

Komite Remunerasi dan Nominasi
Komite Remunerasi dan Nominasi berjumlah 4 (empat) orang yang terdiri dari seorang Komisaris dependen sebagai Ketua merangkap sebagai anggota, 2 (dua) orang Komisaris Independen sebagai anggota dan seorang perwakilan karyawan sebagai anggota.


By the date of December 31st 2012, Audit Committee consisted by:
1. Krishan Kumar Aggarwal, Chief (Independent Commissioner).
2. Haryono Adi Prasetyo, Member (Independent Commissioner).
3. Teddy Reiner Sondakh, Member (Independent Commissioner).

During 2012 Audit Committee has held 4 meetings.

Risk Monitoring Committee (RMC)
The Committee is consisted by 3 members, Independent Commissioner as the Chief, independent commissioner with financial expertise as member, and independent commissioner with risk management as back ground as member.

RMC is responsible to evaluate harmony between risk management policy and its application, monitor and evaluate task fulfillment of RMC and Risk Management Task Force, then provide recommendation to the Commissioners and business decision that deviated from normal procedure.

By the end of year 2012, Risk Management Committee was consisted with:
1. Leland Gerrits Rompas, Chief (Independent Commissioner).
2. Haryono Adi Prasetyo, Member (Independent Commissioner).
3. Ian Febrian, Member (Independent Commissioner).

In three year of 2012 RMC Audit Committee has held 6 meetings.

Remuneration and Nomination Committee / RNC
RNC is consisted by 4 members, 2 Independent Commissioner as the Chief and member, 1 Dependent Commissioner as member, and 1 member representing the employee.

Function and responsibility of RNC on remuneration policy are: evaluating remuneration policy of the Bank, recommending remuneration of Board of Commissioners, Directors, Executive Officers, and to the whole employee. Furthermore, RNC should ensure that the remuneration system is inline with Banks’ financial performance, individual job performance, peer group fairness, and also inline with goal and long term strategy of the Bank.

While in remuneration policy, function and responsibility of RNC are arranging and providing recommendation upon system and procedure or replacement on Board of Commissioners and Directors, and Independent committee member.
rekomendasi mengenai calon anggota Dewan Komisaris dan/atau Direksi serta Pihak Independen yang akan menjadi anggota Komite.

Susunan Komite Remunerasi dan Nominasi pada akhir tahun 2012 adalah sebagai berikut :
1. Krishan Kumar Aggrawal, Ketua (Komisaris Independen).
2. Prakash Rupchand Chugani, anggota (Komisaris dependen).
3. Olga Istandya, Anggota (Komisaris Independen).
4. Eka Suryachandra, Anggota (Perwakilan Karyawan).

Selama tahun 2012, Komite Remunerasi dan Nominasi telah mengadakan rapat sebanyak 4 kali.

Komite-Komite yang bertanggung jawab kepada Direksi

Komite Manajemen Dana/ALCO
Komite ini Membantu Direksi dalam menetapkan kebijakan-kebijakan strategis di bidang pengelolaan aktiva dan pasiva agar lebih terarah dan optimal, yang mencakup manajemen struktur neraca, likuiditas, suku bunga, profitabilitas dan pertumbuhan dengan memegang teguh prinsip kehati-hatian.

Selama tahun 2012, ALCO mengadakan 7 (tujuh) kali rapat dengan keputusan penting antara lain, penyesuaian tingkat bunga pada produk-produk aset dan liabilities, menjaga likuiditas termasuk dalam valuta asing pada tingkat yang baik dan aman dan menjaga keseimbangan komposisi neraca.

Komite Kredit

Komite Pengarah Teknologi Informasi

Komite Manajemen Risiko
Komite ini dibentuk melalui SK Direksi No. 286/KP-BD/INT/XII/2003

By the end of 2012, this Committee consisted with following members :
1. Krishan Kumar Aggrawal, Chief (Independent Commissioner).
2. Prakash Rupchand Chugani, Member (Dependent Commissioner).
3. Olga Istandya, Member (Independent Commissioner).
4. Eka Suryachandra, Member (Employee Representative).

In the year of RNC held 4 meetings.

Commitees of Board of Directors
On fulfilling their duties, Directors are assisted by 7 Executive Committees : Assets - Liability Management Committee (ALCO), Loan Committee, Information and Technology Advisory Committee, Risk Management Committee, Loan Policy Committee, and Planning and Budgetting Committee, and Personnel Committee.

Assets - Liability Management Committee (ALCO)
This committee is responsible to provide assistance upon more focussed and optimized strategic policy in assets and liability towards prudential balance sheet structure, liquidity, interest rate, profitability, and growth.

In 2012 there are 7 ALCO meetings, producing decisions on interest rate adjustment - both on assets and liabilities, ensuring proper liquidity and securing safe balance sheet condition.

Loan Committee
Established under Decree Letter no 032/KP-BD/INT/SK/XII/2007 dated December 17th 2007 concerning Loan Committee of PT Bank of India Indonesia Tbk, with tasks and responsibilities to sanction loan proposal as decided limit. There are 2 level of committee, the Branch Committee and Head Office Committee, consisted by related officers. Meeting will be held as proposed loan and sanctioning process.

Information and Technology Steering Committee
Established through Directors Decree No. 014/KP-BD/INT/IV/2008 dated April 23rd, 2008 concerning Information and Technology Steering Committee, which was assigned and responsible for advisory upon long term and short term Information and Technology direction and policy development (Information and Technology Strategy Plan). Meeting will be held as required.

Risk Management Committee
Established by Directors decree no 286/KP-BD/INT/XII/2003 tanggal
Decemper 30th 2003 concerning Risk Management Committee of PT Bank of India Indonesia Tbk, with its task and responsibility to function as vehicle of risk management planning and directing of policy and strategy and also evaluating risk management application for further correction/improvement, by considering external and internal changes that affecting capital adequacy and risk profile of the bank.

One of performance of the committee is to maintain risk profile of the Bank during 2012 to be at least within level of “Low to Moderate” or level “Low”.

Loan Policy Committee
Established by Directors decree no. 144A/KP-BD/INT/IV/96 dated April 19th 1996 concerning Loan Policy Committee of PT Bank of India Indonesia Tbk with task and responsibility to decide and conclude Loan policy, regulation, direction, and strategy in associated to banking prudential principles and also to supervise proper and consistent compliant towards the policy and way out on any hindrance on its apability.

Planning and Budgetting Committee
Established by Directors decree no 202/KP-BD/INT/XI/2002 dated 16th November 2002 concerning Planning and Budgetting Committee of PT Bank of India Indonesia Tbk with tasks and responsibility to arrange, evaluate, and improve, business plan, policy direction, and develop Banks long term business (5 years), medium term (3 years), and short term (1 year), by considering internal and external factor that affecting Banks’ business condition, including plan to improve performance and strategy to achieve the plan by remain stick to bank prudential and risk management principles.

Personnel Committee
Established by Directors decree no. 008/KP-BD/INT/VII/05 Juli 29th 2005 concerning Personnel Committee with task and responsibility to determine personnel objection and strategy to be inline with objection and strategy of the Bank and to formulate, monitor, and evaluate so that the whole HRD program application will be in compliant towards prevailing principles, philosophy, policy, and procedures.

Compliance Function
To ensure compliance towards all regulation and positive application of internal policy and procedures, Bank established Compliance Task Force (Divisi Kepatuhan) and appoint a Director to supervise the compliance function.

During 2012, the Bank properly compiled toward prevailing
mengajak kepatuhan terhadap peraturan dan perundang-undangan yang berlaku dan standar-standar kepatuhan lainnya yang telah ditetapkan. Fungsi kepatuhan yang telah berjalan dengan baik, secara berkesinambungan akan terus dikembangkan dengan meningkatkan kualitas pemahaman terhadap ketentuan yang berlaku, peningkatan pemantauan dan penguatan terhadap rencana keputusan dan atau kebijakan manajemen.

Direktur Keuangan senantiasa melakukan pemantauan atas implementasi prinsip kepatuhan termasuk didalamnya adalah pelaksanaan tindakan koreksi yang harus dilakukan, hasil dari pemantauan dituangkan dalam laporan secara berkala. Untuk menggalang komitmen dalam pelaksanaan prinsip kepatuhan, Direktur Keuangan mengadakan rapat dengan Direksi serta Pimpinan unit terkait yang dikordinasikan oleh Divisi Keuangan termasuk melakukan komunikasi dan sosialisasi mengenai hal-hal yang terkait dengan hukum, peraturan dan standar baru yang berlaku.

Berdasarkan hasil penilaian Bank Indonesia per akhir tahun 2012, tingkat kepatuhan Bank terhadap seluruh ketentuan dan peraturan perundang-undangan yang berlaku dinilai "Low to Moderate". (Manajemen Risiko)


Penerapan manajemen risiko di PT. Bank of India Indonesia merupakan suatu proses yang meliputi kegiatan Identifikasi, pengukuran, pengendalian dan pemantauan risiko, yang mencakup hal-hal sebagai berikut:
- Pengawasan aktif Dewan Komisaris dan Direksi;
- Kecukupan kebijakan, prosedur dan penetapan limit;
- Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko serta sistem informasi manajemen risiko;
- Sistem pengendalian intern yang menyalur.

Penerapan manajemen risiko pada Bank juga mencakup pengelolaan risiko produk dan aktivitas baru.

Agar penerapan manajemen risiko di Bank dapat dilaksanakan secara terpadu, terarah, terkoordinir dan berkesinambungan, Bank membentuk Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko setingkat Divisi (Divisi Manajemen Risiko) yang independen terhadap Satuan Kerja Operasional maupun Satuan Kerja Audit Intern ("SKAI"). Selanjutnya untuk memantau efektifitas dari pelaksanaan tugas Komite Manajemen Risiko

regulation and orders and other compliance standard. Properly applied compliance function will be continuously enhanced by lift the consciousness toward positive regulation, improvement of supervisory and assessment upon decision planning and or policy of the management.

Compliance Director constantly monitors compliance principles implementation including required corrective actions, result will be reported regularly. To assemble commitment on compliance principles application, Compliance Director is having meetings with the Board of Directors and related Unit Chiefs that coordinated by Compliance Division Head, including to communicate and socialize subject that concerning to legal, regulation, and new applied standards.

Based on Bank Indonesia assessment per end of 2012, Bank was granted 'Low to Moderate' compliance level.

- Risk Management


Risk Management application in Boll is a process that consisted by identification, measurement, controlling, and supervision upon following actions:
- Active supervision of Board of Commissioners and Directors
- Policy, procedure, and limit adequacy
- Adequacy of identification, measurement, controlling, and supervision ans Risk Management Information system
- Comprehensive internal control

The risk management application also risk control upon new product and activity.

In order to have comprehensive, coordinated, and continual risk management application, Bank established the Risk Management Committee and Risk Management Task Force (Division level) - and they are independent toward operational task forces nor IATF (Internal audit task force). Nextly, to monitor the effectiveness of Risk Management Committee performance and Risk Management Task Force, Bank established the Risk Monitoring Committee which
dan Satuan Kerja Manajemen Risiko (Divisi Manajemen Risiko), Bank membentuk Komite Pemantau Risiko yang bertanggung jawab secara langsung kepada Dewan Komisaris. Sepanjang tahun 2012, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 6 kali.


Hasil penilaian profil risiko Bank secara keseluruhan berdasarkan self assessment per 31 Desember 2012, menempatkan profil risiko Bank pada Tingkat Komposit 2 atau "Low to Moderate". Hasil penilaian tersebut relatif sama dengan hasil penilaian yang dilakukan oleh Bank Indonesia yang menempatkan peringkat profil risiko Bank secara komposit untuk posisi 31 Desember 2012 adalah "Low to Moderate".

**Corporate Secretary**

Corporate Secretary dibentuk melalui SK Direksi No. 182.A/KP-BD/INT/XX/2001 tanggal 3 Desember 2001 tentang Pembentukan Corporate Secretary PT Bank of Indonesia Tbk dan mengemban misi untuk mendukung terciptanya cita perusahaan yang baik secara konsisten dan berkesinambungan melalui pengelolaan program komunikasi yang efektif kepada segenap pemangku kepentingan. Melalui Surat Keputusan No. 020/KP-BD/INT/DK/XXII/2012 tentang Penunjukan Corporate Secretary PT Bank of Indonesia telah mengangkat Bapak Irm Wardiman (Direktur Operasional/Pjs. Direktur Kepatuhan) yang melaksanakan fungsi sebagai pejabat Corporate Secretary. Secara umum Corporate Secretary bertanggung jawab untuk mengumpulkan dan memajang informasi umum PT Bank of Indonesia Tbk dan kinerjanya kepada seluruh pihak yang berkепentingan di pasar keuangan maupun kepada masyarakat luas. Semua pengumuman yang materi hasil dilaksanakan secara adil dan dianggapkan secara serentak kepada semua pihak sesuai dengan peraturan dan Anggaran Dasar perusahaan. Tugas Sekretaris Perusahaan lainnya adalah mengingatkan Direksi tentang tanggung jawab dan akuntabilitas mereka dalam menerapkan tata kelola perusahaan yang baik.

Berkaitan dengan penanganan pengaduan nasabah yang menjadi salah satu tugas dari Corporate Secretary, sepanjang tahun 2012, PT Bank of Indonesia Tbk menerima keluhan dari nasabah sebanyak 50 pengaduan, yang diterima melalui kantor pusat operasional, kantor cabang, kantor cabang pembantu dan kantor fungsional lainnya. Dari total pengaduan yang diterima tersebut, seluruhnya terkait dengan mekanisme pembayaran penggunaan kartu ATM. Seluruh pengaduan nasabah tersebut telah diselesaikan dengan baik.

In accordance to the customer complain handling, during 2012 Corporate Secretary received 50 customer complaint letter, submitted through Operational Head Office, branches, Sub branches, or other functional offices. The whole complains are related to payment mechanism particularly the ATM, and all of complains was settled properly.

*One of Risk Management division duty is to arrange regular self assessment toward Banks' risk profile. Risk profile assessment is a combination of inherent risk that related to every functional activity and risk management application quality. Risk profile assessment is performed toward 8 risks of credit, market, liquidity, operational, legal, reputation, strategic, and compliance.*

By December 31st 2012, self assessment of Bank’s risk, revealed Bank composite risk profile scoring in Composite 2 or Low to Moderate risks. The result is relatively comparable with Bank Indonesia’s assessment for the position of 31st December 2012 as Low to Moderate risk level.

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**Corporate Secretary**

Corporate Secretary was established trough Director Circular letter no. 182.A/KP-BD/INT/XX/2001 dated December 03rd 2001 concerning Corporate Secretary establishment, expected to support continual and consistent proficient corporate image through effective communicative program toward the whole stakeholders.

The Corporate Secretary is also responsible to communicate general condition and performance of the Bank toward all stakeholders whether in the financial market or public. Material announcement should be released in fair, concerted and in compliant to all regulation and deed of the company. Other duty is to remind the Directors about their responsibility and accountability in good corporate governance application.

During 2012, this Committee held 6 meetings.
Audit Internal


Independensi atas organisasi SKAI dinyatakan oleh manajemen dalam Internal Audit Charter Bank yang isinya dari waktu ke waktu disesuaikan dengan maksud agar pelaksanaan Audit Intern tersebut dapat tetap berada pada tingkat yang optimal. Selain itu, Manajemen juga memberikan akses yang seluas-luasnya kepada Kepala SKAI, untuk dapat berkomunikasi secara langsung dengan Dewan Komisaris dalam kaitannya dengan penyampaian informasi atas berbagai hal yang berhubungan dengan pelaksanaan audit. Organisasi SKAI juga diberi kebebasan untuk menetapkan metode, cara, teknik dan pendekatan audit yang diperlukan dalam rangka pelaksanaan kegiatan pengawasan Bank.

Kegiatan pengawasan yang dilakukan oleh SKAI mencakup pemeriksaan secara on-site dan pemantauan secara off-site, serta pemberian saran perbaikan dan informasi yang objektif tentang kegiatan yang di lakukan oleh semua tingkat organisasi. Ruang lingkup pekerjaan audit SKAI dalam hal ini meliputi pemeriksaan dan penilaian atas kecukupan dan efektivitas struktur pengendalian intern, kepatuhan terhadap ketentuan yang berlaku, serta efektivitas dari penerapan manajemen risiko dan tata kelola perusahaan. Dalam melaksanakan kegiatan auditnya, Satuan Kerja Audit Intern Bank berpedoman pada Standar Pelaksanaan Fungsi Audit Intern Bank (SPFAIB) sebagaimana yang di tetapkan dalam Peraturan Bank Indonesia No. 1/6/PBI/1999 tanggal 29 September 1999 tentang Penugasan Direktur Kepatuhan dan penerapan Standar Pelaksanaan Fungsi Audit Internal Bank.

Untuk menjaga efektifitas pelaksanaan fungsi audit internal, Komite Audit melakukan pemantauan dan evaluasi atas perencanaan dan pelaksanaan audit serta pemantauan atas tindak lanjut hasil audit oleh manajemen. Hasil pemantauan dan penilaian atas kinerja audit intern ini selanjutnya disampaikan Internal Audit

Internal Audit Task Force (IATF) is an independent unit that responsible to support the management in supervise Banks’ operational activity in managing public funds. Proper fulfillment of Banks’ interest and public depositor demand are part of IATF mission. Bank as a business Institution is related to various interest of affiliated party such as shareholders, management, employee, and clients. There might some difference on their interest, but conjuncted to the same point, to have a sound bank, having a sustainable growth, and able to support national economic activity. In accordance to these issues, IATF should ensure its independence towards organization or individuals within the institution.

IATF Independence is depicted in Internal Audit Charter that adjusted time to time to achieve optimum auditor relation. Beside, the Management provide vast access to IATF upon direct communication with BoC in audit performance reports. IATF also has the authority to pick required method, system, techinique, and approach in performing bank supervisory activity.

IATF supervision includes on-site and off-site monitoring, provides objective recommendation and Information upon reviewed activity toward the whole level in the organization. IATF job scope consisted checking and assessment of sufficient and effective internal control structure, regulation compliance, risk management application effectivity, and corporate governance. In performing its activity, IATF should comply to Standard Guidance of Internal Audit Bank Function (SPFAIB) as regulated in as regulated in Bank Indonesia Regulation no. 1/6/PBI/1999 dated September 29th, 1999, concerning Compliance Director Assignment and Bank Internal Audit Performance Standard Guidance.

To maintain internal audit function effectiveness, the Audit Committee monitors and evaluates audit plan and implementation, and monitoring on audit comment follow up by the management. Result of monitoring and scoring of internal audit performance will be submitted to the Commissioners for their consideration.
kepada Komisaris sebagai bahan pertimbangan untuk dilakukan upaya perbaikan bagi kinerja audit intern dimasa mendatang.

Sepanjang tahun 2012, guna mendukung penerapan manajemen risiko di Bank of Indonesia, SKAI bekerjasama dengan Divisi Manajemen Risiko dan Divisi Kepatuhan mengembangkan metodeologi audit berbasis risiko. Dalam metode audit berbasis risiko ini, setiap penyimpangan atau pelanggaran ketentuan yang terjadi (audit finding) atas setiap unit kerja akan dikelompokkan ke dalam 2 jenis komponen perhitungan risiko yaitu pertama yang menyangkut risiko melekat (risiko inheren) dan kedua, terkait dengan kualitas sistem pengendalian risiko. Selanjutnya terhadap komponen risiko inheren ini dikelompokkan kembali ke dalam 8 (delapan) jenis risiko, yaitu risiko kredit, risiko pasar, risiko likuiditas, risiko operasional, risiko hukum, risiko reputasi, risiko strategik dan risiko kepatuhan. Sementara itu, terhadap komponen sistem pengendalian risiko tersebut, akan dikelompokkan kembali ke dalam empat komponen atau unsur yang meliputi pengawasan aktif Dewan Komisaris dan Direksi; Kebijakan, prosedur dan penetapan limit; Identifikasi, pengukuran, pemantauan dan sistem informasi manajemen risiko, serta pengendalian intern.

Cabang dari hasil penilaian risiko intern dan hasil penilaian aspek sistem pengendalian risiko menghasilkan tingkat risiko komposit per jenis risiko dan tingkat risiko keseluruhannya yang dikelompokkan ke dalam kriteria rendah, sedang dan tinggi. Kegiatan pengawasan yang dilakukan SKAI nantinya akan lebih diintensifikasikan pada area-area tertentu yang dianggap berisiko tinggi sehingga pola pemeriksaan SKAI akan lebih terfokus kepada area tersebut.

**Akuntan Publik**

Untuk menjaga integritas Laporan Keuangan Tahunan, Bank menunjuk Akuntan Publik independen melakukan audit atas Laporan Keuangan Bank setiap tahunnya. Penunjukan Akuntan Publik Independen didasarkan RUPS dan hasil rekomendasi Komite Audit.


- **Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar**
  Jumlah penyediaan dana kepada pihak terkait per posisi neraca 31 Desember 2012 adalah sebesar Rp149,4 miliar. Dari jumlah tersebut Rp135 miliar diantaranya dijamin dengan agunan tunai (cash collateral) sehingga jumlah penyediaan dana kepada pihak terkait yang diperhitungkan sesuai ketentuan Bank Indonesia mengenai Batas Maksimum Pemberian Kredit adalah hanya sebesar Rp14,4 miliar atau sebesar 4,27% dari Modal Bank Per

- **Penyediaan Dana kepada Pihak Terkait dan Penyediaan Dana Besar (Large Exposures)**
  Fundings toward affiliated party per December 31st 2012 was posted at IDR 149.39 billions and IDR 134.96 billion was backed up by cash collateral, thus net fundings toward related party was only IDR 14.44 billion or equalled to 4.27% of 31st December 2012 Bank capital. This amount was far lower than 10% limit of IDR 33.79 billions (10% of 31st December 2012 Capital)

In order to support the risk management monitoring, during 2012 IATF in coordination with the Risk Management Division and Compliance Division, developed the Risk Based Bank Audit (RBA). In RBA every blemish / audit findings will be categorised into 2 risk calculation components of inherent risk and risk that related to internal risk control system.

Inherent risk then is included into 8 risk type: credit, market, liquidity, operational, legal, reputation, strategic, and compliance risks. While those risk control components are subject to 4 factors of active supervision of BoC and BoD: Policy, Procedure and limit formulation; identification, measurement, and monitoring; risk management information system, and Internal control.

Combination of risk evaluation and risk controlling assessment aspect will provide each composite risk and over all risk that grouped into low, moderate, and high. IATF monitoring activity will be more intensified on certain area that considered high risk, thus IATF checking will be more focused.

**Public Accountant**

To ensure Annual Financial Report integrity, Bank appointed independent public audit, that will be assigned on every Annual General Assembly Meeting (AGM). Public accountant assignment will be referring to Audit Committee recommendation.

In the AGM, BoC assigned Public Accountant Gaty & Mulyadi (member of Grant Thornton) to perform 2012 audit as per 31st December 2012 position. The public accountant will provide its opinion upon the annual financial report whether issued on compliance to generally accepted Indonesian accounting principles.
31 Desember 2012. Jumlah ini sangat jauh berada di bawah batas toleransi maksimum pemberian kredit kepada pihak terkait sebesar Rp33,8 miliar (10% dari Modal Per 31 Desember 2012).

Sementara jumlah penyediaan dana kredit kepada debitur inti (15 debitur besar di luar pihak terkait atas dasar one obligor concept) mencapai angka sebesar Rp735,1 miliar atau sebesar 39,99% dari jumlah keseluruhan penyediaan dana kredit per 31 Desember 2012, yaitu sebesar Rp1.838,3 miliar.

Sepanjang tahun 2012 tidak terdapat pelanggaran/pelampauan Batas Maksimum Pemberian Kredit (BMPK).

<table>
<thead>
<tr>
<th>No.</th>
<th>Penyediaan Dana/Financing</th>
<th>Jumlah/Total</th>
<th>Debitur/Debtors</th>
<th>Rp (jutaan) in Million Rupiah</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Kepada Pihak Terkait/Affiliated Party</td>
<td>19</td>
<td></td>
<td>149.394</td>
</tr>
<tr>
<td>2.</td>
<td>Kepada Debitur Inti/Core Debtors:</td>
<td>5</td>
<td>230.864</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Individu/Individual</td>
<td></td>
<td>10</td>
<td>504.201</td>
</tr>
<tr>
<td>b.</td>
<td>Group/Group</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **Rencana Strategis Bank**
  Sejalan dengan perubahan visi dan misi, dari Bank yang fokus pada sektor usaha tertentu menjadi Bank, yang menjadi pilihan bagi seluruh segmen usaha, maka kebijakan strategis Bank diarahkan pada upaya untuk pencapaian keunggulan Bank dalam pemberian jasa pelayanan kepada nasabah maupun kinerja tinggi.
  Untuk mendukung arah kebijakan tersebut, Bank telah menetapkan beberapa strategi diantaranya:
  - Melakukan penguatan permodalan secara berkesinambungan, melalui rencana penambahan modal secara organik (penambahan modal dari perolehan laba) maupun non organik (melalui right issues);
  - Peningkatan kualitas SDM dengan penekanan pada pemahaman atas nilai-nilai dan budaya perseroan, kebijakan internal, standar operasional dan prosedur yang didasarkan atas prinsip-prinsip manajemen risiko, tata kelola perusahaan dan prinsip kehati-hatian perbankan. Peningkatan kualitas SDM dilakukan melalui berbagai pelatihan sesuai dengan bidang tugas masing-masing dan pemanfaatan Tenaga Kerja Asing (TKA) melalui proses transfer of knowledge dari TKA tersebut;
  - Pengembangan produk-produk perbankan berbasis teknologi informasi seperti Internet Banking dan SMS Banking;
  - Pengembangan produk-produk Trade Finance baik produk L/C maupun non L/C dan lainnya guna mendukung dalam peningkatan dan pemenuhan kebutuhanconstitutional jasa transaksi Ekspor Impor nasabah;
  - Penambahan jaringan kantor Bank dengan sasaran utama adalah kota-kota besar di seluruh Indonesia.

- **Bank Strategic Planning**
  As per vision and mission alteration, from focused on certain business sector into Bank of choice for the whole business segment, Bank strategic policy is directed upon efforts to achieve competitive advantages in providing services upon customers.
  To support them policy direction, Bank have made following strategy:
  - Continual Capital raising, trough organic - capitalisation of annual profit and non organic - trough right issue
  - Increase HRD quality by knowledge intensification on corporate culture value, internal policy, standard operational and procedure, based on risk management principles, good corporate governance, and banking prudential principles. HRD quality improvement process is performed trough various training program and utilising expatriate by transfer of knowledge.
  - Information technology based banking product development such as internet banking and sms banking
  - Developing Trade Finance, whether L/C or Non L/C to support customers' demand in export import transaction.
  - Network expansion with targetting on Indonesia main cities.
- Peningkatan dan perlusahaan hubungan kerja dengan bank-bank lokal dan internasional dalam rangka untuk memperkenalkan keberadaan bank di lingkungan industri perbankan nasional maupun internasional.

- Menjalin aliansi strategis dengan lembaga non keuangan atau lembaga pembiayaan lainnya dalam rangka untuk mendorong peningkatan kinerja bank dalam penyaluran dana kredit (lending) kepada masyarakat.

- Mengoptimalkan program efisien di segala bidang guna meningkatkan profitabilitas Bank.

- Peningkatan kualitas pengendalian intern (internal control) antara lain melalui penyempurnaan kecukupan, ketersediaan kebijakan dan prosedur kerja dari masing-masing unit kerja dalam struktur organisasi, revitalisasi struktur organisasi serta penambahan dan peningkatan kualitas SDM pada pelaksana transaksi, Divisi Kepatuhan, Satuan Kerja Audit Intern (SKAI) maupun jenjang organisasi lain yang pelaksanaannya disesuaikan dengan perkembangan kompleksitas Bank.

- Mempertahankan tingkat kesehatan Bank yang meliputi Profil Risiko, faktor GCG, Rentabilitas dan Permodalan (Risk Based Bank Rating/RBBR), pada Peringkat Komposit 2 (sehat).

- **Kepemilikan saham dan Hubungan Dewan Komisaris, Direksi dan Pemegang Saham Pengendali**

Mayoritas anggota Komisaris dan Direksi Bank berasal dari pihak yang independen terhadap pemegang saham pengendali dan masing-masing juga tidak memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Direksi dan/atau dengan anggota Dewan Komisaris lainnya.

Selain anggota Dewan Komisaris Bapak Prakash Rupchand Chugani, seluruh anggota Komisaris dan Direksi Bank tidak mempunyai saham sebesar 5% (lima perseratus) atau lebih dari modal disetor pada Bank atau pada suatu Lembaga Keuangan bukan Bank, perusahaan atau Bank lainnya, baik yang berkedudukan di dalam maupun di luar negeri.

- **Paket/kebijakan remunerasi Dewan komisaris dan Direksi**

Sebagai suatu perusahaan yang menjunjung tinggi nilai profesionalisme, maka sebagai wujud penghargaan terhadap waktu yang telah diberikan oleh Direksi dan Komisaris untuk melaksanakan tugas dan tanggung jawabnya sesuai dengan yang telah digariskan dalam anggaran dasar, Bank telah memberikan kompensasi berupa remunerasi dan fasilitas lainnya dalam bentuk natura pada tahun 2012 sebesar Rp 996 juta kepada Dewan Komisaris dan Rp 3.177 juta kepada Direksi.

- **To increase and expand interbank cooperation with local and international bank to strengthen Banks’ existence in local and international banking industry.**

- **To establish strategic alliance with non bank financial companies or other financing company to increase banks’ performance in spread the funds to the community.**

- **Optimizing efficiency program in the whole sector to lift Banks’ profitability**

- **To enhance the internal control trough various approaches such as ; internal control sufficiency, policy and working procedure availability of each task force in the organization, revitalization upon organization structure, and adding and improve the HRD quality on transactional level, Compliance Division, Internal Audit Task Force, or other organization level with respect to Banks’ complexity level.**

- **To maintain bank soundness level that consisted by risk profile, GCG factors, Rentability and Capital (Risk Based Bank Rating/RBBR), on composite level 2 (sound)***

**Board of Commissioner, Board of Directors, and Ultimate Shareholder share ownership and Relation**

Majority member of BoC and BoD are consisted by independent members towards controlling shareholders and each has no family relation up to second degree with other BoD or BoC members. Except BoC member Mr Bapak Prakash Rupchand Chugani, the whole BoC and BoD members do not have ≤5% or more of Paid Up Capital of the Bank or non bank finance company, other bank, whether local or offshore.

**Board of Commissioners and Board of Directors remuneration**

As a company with high professional foundation, to appreciate achievement of Directors and Commissioners in performing their responsibility in compliance with company’s deed, during the year of 2012 Bank spent compensation in remuneration and other facility in natura, for IDR 996 millions to the Commissioners and IDR 3.177 millions to the Directors.
Laporan Tata Kelola Perusahaan
Good Corporate Governance Implementation Report

<table>
<thead>
<tr>
<th>Jenis Remunerasi dan Fasilitas Iain/ Type of Remuneration and Other Facilities</th>
<th>Jumlah Diterima Dalam 1 Tahun/ Total amount received in 1 year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Dewan Komisaris/BoC</td>
</tr>
<tr>
<td></td>
<td>Orang/ Person</td>
</tr>
<tr>
<td>Remunerasi (gaji, bonus, tunjangan rutin, tantiem dan fasilitas lainnya dalam bentuk non natura)/Remuneration (salaries, bonuses, allowance, fees, and other facilities in cash)</td>
<td>4</td>
</tr>
<tr>
<td>Fasilitas lain dalam bentuk natura (penumanan, transportan, asuransial kesehatan dsb)/Other in kind facilities (housing, transportation, medical and other benefits):</td>
<td></td>
</tr>
<tr>
<td>a. dapat dimiliki/with possibility of ownership</td>
<td>-</td>
</tr>
<tr>
<td>b. tidak dapat dimiliki/without possibility of ownership</td>
<td>3</td>
</tr>
<tr>
<td>TOTAL</td>
<td>4</td>
</tr>
</tbody>
</table>

- **Rasio gaji tertinggi dan terendah**
  Gaji adalah hak pegawai yang diterima dan dinyatakan dalam bentuk uang sebagai imbalan dari perusahaan kepada pegawai yang ditetapkan dan dibayarkan menurut suatu perjanjian kerja, kesepakatan, atau peraturan perundang-undangan, termasuk tunjangan bagi pegawai dan keluarganya atas suatu pekerjaan dan/atau jasa yang telah dilakukannya. Berikut ini disajikan rasio gaji tertinggi dan terendah pegawai, Direksi dan anggota Dewan Komisaris perbulan dalam skala perbandingan sebagai berikut:

  **Rasio Gaji Tertinggi dan Terendah Ratio of Highest and Lowest Salary**

<table>
<thead>
<tr>
<th>Jenis Rasio/Type of Ratio</th>
<th>Rasio/Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gaji pegawai yang tertinggi dan terendah/Employee salaries (highest to lowest)</td>
<td>15.88 x</td>
</tr>
<tr>
<td>Gaji Direksi yang tertinggi dan terendah/Directors salaries (highest to lowest)</td>
<td>2.18 x</td>
</tr>
<tr>
<td>Gaji Komisaris yang tertinggi dan terendah/Commissioners salaries (highest to lowest)</td>
<td>2.39 x</td>
</tr>
<tr>
<td>Gaji Direksi tertinggi dan pegawai terendah/Highest directors salary to Lowest employee salary</td>
<td>1.56 x</td>
</tr>
</tbody>
</table>

- **Kebijakan Share Option**
  Sesuai dengan anggaran dasar Perusahaan maupun Rapat Umum Pemegang Saham, Bank tidak memberikan shares option kepada anggota Dewan Komisaris, Direksi, Pejabat Eksekutif maupun kepada karyawan lainnya.

- **Frequensi rapat Dewan komisaris**
  Dalam pedoman dan tata tertib kerja Dewan Komisaris ditetapkan bahwa rapat Dewan Komisaris wajib disienggarakan secara berkala paling kurang 4 (empat) kali dalam setahun dan paling kurang 2 (dua) kali dalam setahun. Rapat Dewan Komisaris, wajib dihadiri oleh seluruh anggota Dewan Komisaris. Sepanjang tahun 2012 Komisaris Bank of India Indonesia telah menyelenggarakan rapat sebanyak 4 kali dan dihadiri secara fisik oleh seluruh anggota Dewan Komisaris.

- **Share Option Policy**
  As deed of the company and AGM resolution, Bank doesn’t provide shares option to BoC Members, Directors, Executive Officers, or other employee.

- **Board of Commissioners Meeting Frequency**
  In the BoC performance term and condition, is concluded that BoC should have 4 regular annual meeting and at least twice a year. BoC meeting should be attended by the whole Commissioner. During 2012 Bank Commissioners held 4 meetings and physically attended the whole Board of Commissioners members.

<table>
<thead>
<tr>
<th>Dewan Komisaris/ Board of Commissioners</th>
<th>Rapat Komisaris/Commissioners Meeting</th>
<th>Jadwal/Schedule</th>
<th>Hadir/Presence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leland Gerrits Rompas</td>
<td>4</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Krishan Kumar Aggarwal</td>
<td>4</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Prakash Rupchand Chugani</td>
<td>4</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Olga Istandya</td>
<td>4</td>
<td>4</td>
<td></td>
</tr>
</tbody>
</table>
Laporan Tata Kelola Perusahaan
Good Corporate Governance Implementation Report

- **Internal Fraud**
Selama tahun 2012, tidak terdapat adanya kasus penyimpangan/kecurangan yang dilakukan oleh pengurus dan karyawan yang mempengaruhi kondisi keuangan Bank secara signifikan dengan dampak penyimpangan lebih dari Rp 100 juta.

- **Permasalahan Hukum**
Sepanjang tahun 2012, terdapat 12 permasalahan hukum yang dihadapi oleh Bank. Dari 12 kasus hukum yang dihadapi oleh bank, 11 kasus sampai dengan akhir tahun 2012 masih dalam proses penyelesaian dan umumnya berupa kasus litigasi debitur bermasalah.

<table>
<thead>
<tr>
<th>Permasalahan Hukum/Legal Cases</th>
<th>Jumlah/Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finished (have court final decision)</td>
<td>1</td>
</tr>
<tr>
<td>Dalam proses penyelesaian/In process</td>
<td>11</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>12</strong></td>
</tr>
</tbody>
</table>

- **Transaksi yang mengandung benturan kepentingan**
Bank senantiasa berupaya untuk menghindari adanya transaksi yang mengandung benturan kepentingan. Sesuai dengan Kebijakan Operasional Bank, seluruh kegiatan operasional wajib dilaksanakan dengan memperhatikan faktor pengendalian intern, atas dasar prinsip kehati-hatian dan tidak boleh melanggar/bertentangan dengan peraturan/ketentuan perundang-undangan yang berlaku.
Sepanjang tahun 2012 tidak terdapat transaksi yang mengandung benturan kepentingan baik yang dilakukan oleh anggota Dewan Komisaris, Direksi maupun Pejabat Eksekutif Bank.

- **Buy Back Saham dan buy back obligasi Bank**
Sepanjang tahun 2012 tidak terdapat transaksi buy back saham/obligasi Bank yang dilakukan oleh Bank.

- **Penambahan Modal melalui Right Issue**
Dalam tahun 2012, Bank tidak melakukan penambahan modal melalui right issue, penambahan modal berasal dari perolehan laba tahun lalu setelah dikurangi dengan pembagian dividen kepada pemegang saham.

- **Sistem Pelaporan Pelanggaran (Whistleblowing System)**
Kebijakan whistleblowing bertujuan meningkatkan efektivitas penerapan sistem pengendalian fraud dan mendeteksi kejadian fraud melalui pengungkapan dari pengaduan baik pengaduan dari internal Bank maupun eksternal Bank.
Bank menetapkan Kebijakan whistleblowing merupakan kebijakan yang terpisah dari Pedoman Penyelesaian Pengaduan Nasabah dikarenakan akan lebih tepat untuk melapor hubungan dan ruang lingkup pelaporan berbeda meskipun ada sedikit keterkaitan.
Bank melalui keputusan Direksi menetapkan bahwa Unit Penanggungjawab Penerapan Anti Fraud sebagai unit yang

- **Conflict of Interest Transactions**
Bank is always avoids conflict of interest on every transaction.

- **Shares and Bonds Bonds Buy Back**
During 2012 there’s no shares buy back on Banks' shares or Bonds be the Bank.

- **Right Issue**
During 2012, the company doesn’t have capital raising activity through right issue, increase in capital was funded by previous year profit after deducted by cash dividend to share holders.

- **Sistem Pelaporan Pelanggaran (Whistleblowing System)**
Whistleblowing policy intended to improve fraud control system implementation effectiveness and to detect fraud event through disclosure of complaints including from internal Bank and external Bank.
Bank set a Whistleblowing Policy which is a separate from Customer Complaint Settlement Guidance because the scope of reporting and different reporting scope though still related.

Bank through Director Decree has determined Anti Fraud Unit Responsible for Implementation as a unit designated as the
ditunjuk sebagai pengelola pengaduan pelanggaran (whistleblower).

Di dalam penyampaian laporan pelanggaran, Bank menyediakan 2 (dua) saluran pengelolaan pengaduan, yaitu melalui jalur tertutup dengan penyediaan kotak surat dan email khusus kepada petugas/pejabat penerapan program anti fraud dan melalui jalur terbuka yaitu saluran hotline khusus untuk whistleblower atau dapat datang langsung ke Bank untuk menemui petugas/pejabat penanggung jawab penerapan program anti fraud.

Seluruh pengaduan pelanggaran ditujukan kepada Direktur Utama Bank dengan tembusan kepada Unit Penanggungjawab Penerapan Anti Fraud yang menangani pengelolaan pengaduan pelanggaran.

Dalam hal pengaduan pelanggaran diduga melibatkan anggota Direksi dan atau Direktur Utama, maka pengaduan pelanggaran tetap ditujukan kepada Direktur Utama dengan tembusan kepada Dewan Komisaris dan Unit Penanggungjawab Penerapan Anti Fraud yang menangani pengelolaan pengaduan pelanggaran.

Terhadap whistleblower yaitu setiap karyawan atau pihak terkait yang melaporkan terjadinya Fraud, Bank akan menjamin kerahasiaan identitas serta memberikan perlindungan kepada pelapor tersebut sesuai ketentuan dan peraturan perundang-undangan yang berlaku.

Untuk setiap pengaduan yang masuk ke Bank, Unit Penanggungjawab Penerapan Anti Fraud melakukan verifikasi atas laporan yang masuk berdasarkan catatan dan melakukan pengecekan apakah jenis pengaduan masuk dalam kriteria pelanggaran sesuai dengan Kebijakan Bank. Apabila hasil verifikasi menunjukkan bahwa pengaduan tidak benar dan tidak ada bukti maka tidak akan diproses lebih lanjut. Apabila hasil verifikasi menunjukkan adanya indikasi pelanggaran yang disertai bukti-bukti yang cukup, maka pengaduan dapat diproses ke tahap investigasi.

Pengaduan pelanggaran yang akan ditindaklanjuti adalah pengaduan pelanggaran dimana pelapor menyertakan bukti identitas diri atau pengaduan pelanggaran tanpa identitas tetapi disertai bukti awal adanya pelanggaran.

Pelaku pelanggaran yang telah terlibat berdasarkan hasil investigasi, akan diproses sesuai dengan peraturan yang berlaku setelah hasil investigasi dan bukti dibawa kedalam rapat Direksi dan atau Dewan komisaris. Apabila hasil investigasi terbukti adanya pelanggaran oleh pegawai yang mengarah ke tindak pidana, maka dapat ditindaklanjuti proses hukum yang berlaku kepada lembaga penegak hukum dengan Direksi sebagai pejabat penyerah perkara.

- Pemberian dana untuk kegiatan sosial
Sebagai wujud kepedulian dan tanggungjawab sosial kepada lingkungan, selama tahun 2012 Bank telah mengeluarkan dana sebesar Rp 82 juta untuk kegiatan sosial kemasyarakatan antara lain berupa pemberian bantuan untuk kegiatan hari raya keagamaan, bantuan donasi untuk Palang Merah Indonesia dan

manager of whistleblower.

In the submission of violation report, Bank provide 2 (two) channels complaint management namely through closed path with mailing box and specific email to the officer/officials anti fraud program implementation and open channel such as special hotlines for whistleblower or directly come to the Bank to meet the officer/officials responsible for anti fraud program implementation.

The whole complaint of violation addressed to President Director of the Bank with a copies to Anti Fraud Unit Responsible for Implementation that handles the management of violation report.

In case of complaint involving alleged violation to the BoD, the report violations still addressed to President Director with a copies to BoC and Anti Fraud Unit for Implementation that handles the management of violation report.

Against the whistleblowers are employees and related parties who report the occurrence of fraud, Bank will guarantee its anonymity of complaints and provide protection to the appropriate rules and regulation.

For every complaints to the Bank, Anti Fraud Unit for Implementation verified the report received by the record and check whether the type of complaint qualifies as a violation according Bank Policy. When the verification results indicates false report of violation and there were no evidence so the report will not be processed further. If the verification results indicates violation with sufficient evidence, the report will be processed to investigation stage. Report of violation that will be response upon complaint is when the reporter includes proof of ID or violation report without ID but equipped with the initial evidence of violations.

Offenders who have been proved by the result of investigation, will be processed according to regulation that apply after the investigation result and the evidence brought into BoD and/or Boc meeting. If the investigation result of a violation by employees that leads to criminal violation, it can be followed up the legal process to law enforcement agencies by the Directors as official submitters case.

- Social Activity Grant
During 2012, as realization of social awareness and social responsibility toward the society, Bank spent fund for the amount of IDR 82 millions for public social activity such as donation towards religious festivals, Indonesian Red Cross, and cultural linked self sustained public institution, and donation toward poor people on
lembaga swadaya masyarakat yang bergerak di bidang kebudayaan, serta bantuan sembako kepada masyarakat sekitar yang kurang mampu pada setiap menjelang hari raya keagamaan.

Disamping kegiatan-kegiatan di atas, Bank juga melakukan kegiatan sosial lainnya berupa pemberian bantuan pendidikan kepada anak karyawan yang berprestasi dan kegiatan yang berhubungan dengan keolahragaan/kebugaran.

**HASIL SELF ASSESSMENT PELAKSANAAN GCG**

Sesuai dengan peraturan Bank Indonesia mengenai pelaksanaan GCG bagi bank umum, pada tahun 2012 Bank melakukan self assessment implementansi GCG untuk periode Desember 2012. Self assessment dilakukan terhadap 11 aspek, yaitu:

<table>
<thead>
<tr>
<th>No.</th>
<th>Aspek yang dinspill/Monitoried aspect</th>
<th>Peringkat/ Rank</th>
<th>Nilai/ Score</th>
<th>Catatan/Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Pelaksanaan Tugas Dan Tanggung Jawab Dewan Komisaris/ Job and Responsibility performance of BoC</td>
<td>1</td>
<td>0,2</td>
<td>Pelaksanaan tugas dan tanggung jawab Dewan Komisaris Bank telah sepenuhnya memenuhi prinsip-prinsip GCG, telah berjalan sangat efektif namun terdapat sedikit kelemahan minor/Task and responsibility fulfillment of BoC was fully complied with GCG principles, highly effective with minor weakness</td>
</tr>
<tr>
<td>2.</td>
<td>Pelaksanaan Tugas Dan Tanggung Jawab Direksi/ Job and Responsibility performance of BoD</td>
<td>1</td>
<td>0,6</td>
<td>Pelaksanaan tugas dan tanggung jawab Direksi telah memenuhi prinsip-prinsip GCG, berjalan efektif namun masih terdapat kelemahan minor/Task and responsibility of BoD was effectively complied with GCG principles, highly effective with minor weakness</td>
</tr>
<tr>
<td>3.</td>
<td>Kelengkapan dan Pelaksanaan Tugas Komite/ Committee completeness and performance</td>
<td>2</td>
<td>0,3</td>
<td>Pelaksanaan tugas komite audit, pemantau risiko dan komite renasional dan nonmas berjalan cukup efektif walaupun masih terdapat beberapa kelemahan minor yang perlu diperbaiki/Committee of Audit, Risk Management, Renasional and Nonmas, already effectively work, even tough there're some minor weakness should be corrected</td>
</tr>
<tr>
<td>4.</td>
<td>Penanganan Benturan Kepentingan/ Conflict of Interest handling</td>
<td>2</td>
<td>0,3</td>
<td>Bank mampu menghindari potensi terbentuknya benturan kepentingan melalui kebijakan Intern Bank dengan enforcement yang cukup baik dilakukan Bank telah memiliki kebijakan khusus mengenai benturan kepentingan yang cukup komprehensif/Bank is able to prevent conflict of interest through proper internal policy enforcement, due to availability of comprehensive policy about conflict of interest.</td>
</tr>
<tr>
<td>5.</td>
<td>Penerapan Fungsi Kepatuhan Bank/ Compliance function implementation</td>
<td>2</td>
<td>0,15</td>
<td>Kepatuhan Bank tergolong baik. Penerapan komiteen kepada Bank Indonesia hampir sepenuhnya disesuaikan sesuai dengan standar Bank Indonesia. Sepanjang tahun 2012, terdapat pemberian sanksi denda akibat pelanggaran pelaporan dalam jumlah relatif sedikit. Manajemen Bank telah melakukan tindak lanjut berupa pencaplokan melalui pelatihan SDM serta penambahan tenaga SDM yang handal untuk mengisi posisi-posisi strategis yang harus ada sazual dengan ketentuan yang berlaku/Good Bank compliance. Commitments to Bank Indonesia are nearly fully fulfilled as agreed term. During 2012, there're a lesser amount of penalty due to reporting errors. Bank management already followed up in HR training and increase experienced employees to fill strategic positions with subject to prevailing regulation.</td>
</tr>
</tbody>
</table>

**SELF ASSESSMENT RESULT UPON GCG IMPLEMENTATION**

In accordance to Bank Indonesia regulation about GCG implementation on commercial banks, in 2012 Bank implemented GCG self assessment for period of Desember 2012. Self assessment was performed on 11 aspects of: every religious festivals.
<table>
<thead>
<tr>
<th>No.</th>
<th>Aspek yang dinilai/Monitored aspect</th>
<th>Peringkat Rank</th>
<th>Nilai Score</th>
<th>Catatan/Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.</td>
<td>Penerapan Fungsi Audit Intern/ Internal audit implementation</td>
<td>2</td>
<td>0.65</td>
<td>SKAI menjalankan fungsiya secara independen dan objektif. Namun realisasi rencana pelaksanaan kegiatan audit oleh SKAI masih belum sepenuhnya sesuai dengan jadwal yang telah direncanakan serta pertanyaan program peningkatan mutu SDM SKAI secara berdua dan berkelanjutan. Fungsi Internal Audit function is independently and objectively performed. While, IAAT function realization still yet to fully meet the schedule and requirement regular and continual improvement.</td>
</tr>
<tr>
<td>7.</td>
<td>Penerapan Fungsi Audit Ekstern/External audit function implementation</td>
<td>1</td>
<td>0.55</td>
<td>Pelaksanaan audit oleh Akuntan Publik sangat efektif dan efisien dengan persyaratan minimum yang di tetapkan dalam ketentuan. Pelaksanaan Audit dilakukan oleh Akuntan Publik/IAAT independen yang telah memenuhi kriteria yang ditetapkan/External audit function implementation. Audit by the external auditor is highly effective and in compliance to the prescribed minimum requirement. External audit function is performed by qualified independent public accountant.</td>
</tr>
<tr>
<td>8.</td>
<td>Fungsi Manajemen Risiko termasuk Sistem Pengendalian Intern/Risk Management, including internal control system</td>
<td>2</td>
<td>0.25</td>
<td>Bank telah menerapkan fungsi manajemen risiko dan pengendalian intern secara efektif/Risk Management, including internal control system. Bank already effectively applied risk management and internal control system.</td>
</tr>
<tr>
<td>9.</td>
<td>Penyediaan Dana kepada Perokok Terkait dan Debtor Beras/Funding to affiliated parties and large exposures</td>
<td>1</td>
<td>0.15</td>
<td>Tidak ada pelanggaran dan pelanggaran BAP, Keterlibatan penyediaan dana cukup merata atau jumlah penyediaan dana dari debitor atau dibandingkan dengan total penyediaan dana cukup signifikan. Pengendalian kebutuhan dalam penyediaan dana dilakukan dengan independen/Funding to affiliated parties and large exposures. No violation upon Legal Lending Limit, funds deployment are quite well diversified, loan to core debtor was in significant compared with the total related funds. Decision making on loan proposal are performed independently.</td>
</tr>
<tr>
<td>10.</td>
<td>Transparansi Kondisi Keuangan dan Non Keuangan Bank, Laporan Pelaksanaan GCG dan Pelaporan Internal/Financial and non financial transparency, GCG report, internal report</td>
<td>2</td>
<td>0.5</td>
<td>Bank transparan dalam menyampaikan Informasi keuangan dan non - keuangan kepada publik melalui home page dan media yang memadai, sesuai dengan ketentuan yang berlaku. Bank transparan menyampaikan Informasi produk dan jasa, menerapkan pengelolaan pengaduan nasabah dengan efektif serta memudahkan data dan Informasi pribadi nasabah secara memadai/Financial and non financial transparency, GCG report, Internal report. Bank disclose transparency in financial and non financial Information to the public through homepage and adequate media, according to the applicable regulations. Bank also transparently convey products and services information, implement effective management of customer complaints and maintain customers data and private information adequately.</td>
</tr>
<tr>
<td>No.</td>
<td>Aspek yang dinilai/Monitoried aspect</td>
<td>Peringkat/Rank</td>
<td>Nilai/Score</td>
<td>Catatan/Notes</td>
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<tr>
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<td>---------------</td>
</tr>
<tr>
<td></td>
<td>Rencana Strategis Bank/Bank Strategic Plan.</td>
<td></td>
<td></td>
<td>a. Bank telah menyusun rencana bisnis secara lengkap dan realistis dengan memperhatikan seluruh faktor eksternal dan faktor internal serta memperhatikan prinsip kehati-hatian dan azas persatuan yang sehat/Bank already set complete business plan and realistic, by considering the whole external and internal factors and also based on bank prudential principles and sound banking standard.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2</td>
<td>6.5</td>
<td>b. Realisasi rencana bisnis tahun 2012 secara keseluruhan telah sesuai dengan target/The whole 2012 business realization was inline with the target.</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>c. Rating Risiko Strategis hasil penilaian internal Bank Per 31 Desember 2012 “Low to Moderate”/Internal Assessment on Strategic Risk per December 2012 revealed “Low to Moderate” rating.</td>
</tr>
</tbody>
</table>

Nilai Komposit/Composite scoring 27 1/1

Hasil penilaian GCG yang dilakukan secara independen oleh Tim GCG Bank, memenangkan Bank pada peringkat "Baik" dengan nilai (komposit) 1,64/Independent GCG valuation done by Banks GCG team put the Bank at the rating of "Good" with composite scoring at 1.64.
Bank of India Indonesia tetap optimis dalam menghadapi tantangan masa depan. Fokus utama strategi pertumbuhan adalah melalui pertumbuhan permodalan dan pengembangan SDM yang sesuai dengan tuntutan perasaan bisnis terkini. Hal tersebut merupakan hal yang paling krusial dalam mendukung perkembangan dan ekspansi di masa mendatang.


Tahun 2013 adalah tahun yang penuh pengharapan dan tantangan. Para ekonom memperkirakan bahwa ditahun 2013 kondisi perekonomian Indonesia akan memperlihatkan kondisi yang baik. Fundamental ekonomi makro maupun mikro akan tetap kondusif dan mendukung pertumbuhan ekonomi yang positif.

Usaha otoritas moneter untuk stabilisasi nilai tukar berpengaruh pada stabilitas nilai tukar Rupiah terhadap mata uang asing. Di lain pihak, perkembangan berbagai harga komoditas internasional menunjukkan bahwa pelbagai produk Indonesia masih mempunyai daya saing yang baik di pasaran ekspor internasional.

Sejalan dengan kondisi perekonomian Indonesia, tahun 2013 adalah tahun yang penuh dengan peluang untuk semakin berkembang. Fokus Bank of India Indonesia tahun 2013 adalah pertumbuhan yang stabil, berdasarkan kemampuan organik perusahaan.

Hal lain yang akan mendapatkan perhatian selama 2013 adalah usaha peningkatan kualitas sumber daya manusia guna menunjang perkembangan bisnis dimasa yang akan datang. Pendidikan dan pelatihan akan dilakukan baik secara intern maupun ekstern. Anggaran pendidikan akan ditetapkan sesuai dengan ketentuan dan berkesinambungan.

Dengan mempertimbangkan perkembangan ekonomi makro, ekonomi mikro, dan Internal Bank sendiri, maka secara umum strategi bisnis dalam mengembangkan dan mengelola usahanya ditahun 2013 adalah dengan melalui langkah-langkah sebagai berikut:

Strategi Bisnis Secara Umum
1. Mengisi kekosongan posisi Komisaris Utama dan Direktur Kepatuhan agar Operasional Bank akan dapat berjalan lebih efisien dan efektif serta terkelola dengan baik;

2. Mengoptimalkan sumber daya yang ada guna peningkatan produktivitas kerja, antara lain dengan pelatihan terkait dengan bidang kerjanya, pemberlakuan sistem insentif yang berorientasi pada prestasi, dll;

3. Mengoptimalkan sumber daya yang ada guna peningkatan produktivitas kerja, antara lain dengan pelatihan terkait dengan bidang kerjanya, pemberlakuan sistem insentif yang berorientasi pada prestasi, dll;

Bank of India Indonesia remain optimistic to cope with upcoming challenges. Growth strategy main focus is trough capital growth and proper Human Resources Development that in line with present business competition. These things are most crucial factor in supporting upcoming progress and expansion.


2013 is year full of expectation and challenges. Economists projected that within 2013 Indonesian economic will reveal Improving condition. Macro and micro fundamental economic will remain conducive and supports positive national economic growth.

Monetary authority attempts in local exchange rate stabilization against foreign currency showing exhilarating result. On the other hand, international commodity price market prices indicate competitive local product among international export market.

In line with Indonesian economy, 2013 will be full of advancing growth opportunity. Bank of India Indonesia focus is on sustainable growth based on internal ability of the Bank.

Other important thing is human resources development to tackle future business expansion. Education and Training process will be internally and externally held. Budget will be arranged continuously within the regulated amount.

By considering macro and micro economy, also Bank internal condition, it can be concluded that 2013 general strategy to manage and develop the banking business can be achieved through following subjects:

General Business Strategy
1. To fill vacant Chairman and Compliance Director position to achieve efficient and effective prudential banking operation.

2. Optimized prevailing resources to increase employee productivity, such as task oriented training, applying achievement oriented incentive system, etc.
3. Peningkatan efektivitas pemanfaatan tenaga kerja asing (TKA), khususnya untuk meningkatkan transaksi Trade Finance /Eksport-Impor, peningkatan kualitas pengolahan sistem teknologi informasi, dan memperkuat jaringan perbankan internasional yang didukung penuh oleh jaringan Bank of India;

4. Mengembangkan teknologi informasi antara lain:
   - Mengembangkan program aplikasi komputer untuk mendukung implementasi PSAK 50/55, LBU, dan Laporan lainnya;
   - Peluncuran fasilitas Internet Banking dan Optimalisasi SMS Banking;
   - Pengembangan teknologi pada core Banking untuk aplikasi yang lebih efisien dan powerful dalam mendukung perkembangan bisnis;


3. To lift expatriate employee utilization, particularly to expand trade finance transaction/export import, enhance IT system Quality, and to enlarge international banking network that fully supported by Bank of India international existence.

4. To develop following IT products;
   - Computerized PSAK 50/55, LBU, and other reporting programs
   - To launch internet banking facility and SMS banking optimizing
   - Core banking technology development for more efficient and powerful application to support business expansion

5. Bank of India Indonesia has the plan for Branch improvement. Kelapa Gading and Surabaya - Sungkono Branches will be relocated to bigger and more representative site. Bank also has the plan to expand branch networking, by adding branch(es) in premium South Jakarta area, and also relocate some Cash point into better sites.

Funding Strategy
1. Bank remain strive toward improvement on product and services, particularly low cost deposit expansion. Proper product development will provide great support toward marketing forces to offers the product amongst the people.

   2. Customer base expansion, particularly Checking and Savings Account to increase low costs funding

   3. Time Deposit expansion by providing more competitive interest rate and higher service excellence

   4. Intensification on commercial activity, especially introducing products that offered by Bank of India Indonesia

   5. Lift general service excellence, by lifting marketing forces and front officers capability

Loan Expansion Strategy
1. Target market extensification, including small, micro, and medium enterprises loans. To improve services upon SME segment, Bank have established the SME center in Tunjungan Surabaya

   2. Offering loan extensification on existing debtors, especially debtors with proven track and record.

Strategi Pendanaan
1. Bank tetap berupaya untuk meningkatkan mutu produk dan layanan, terutama pengembangan produk pendanaan dengan biaya rendah. Disamping itu pengembangan produk diharapkan akan memudahkan staf marketing dalam menawarkan produk tersebut kepada masyarakat luas;

2. Meningkatkan jumlah nasabah khususnya Giro dan tabungan, untuk mendapatkan dana murah;

3. Mengintensifkan penghimpunan dana dari deposan dengan memberikan suku bunga dan pelayanan yang lebih bersaing;

4. Meningkatkan kegiatan promosi dengan lebih intens terutama pengenalan produk-produk yang dimiliki oleh Bank of India Indonesia;

5. Meningkatkan kualitas layanan, diantaranya dilakukan dengan meningkatkan kemampuan tenaga marketing dan para front office.

Strategi Ekspansi Kredit

2. Menawarkan ekstensifikasi kredit kepada debitur-debitur yang telah ada sekarang. Terutama kepada yang telah lunas dan track record nya baik;
3. Review atas debitur-debitur potensial yang belum menggunakan plafond kredit secara maksimal. Debitur - debitur tersebut akan dihimbau untuk lebih optimal dalam menggunakan fasilitas kredit yang diberikan.

4. Penerapan program Customer get Customer berupa pemberian insentif kepada nasabah yang mereferensi nasabah baru yang baik.

5. Peningkatan kredit angsuran dengan menyederhanakan proses kredit dengan tetap berpedoman pada asas prudential;

6. Melanjutkan program Employee get Customer, dimana karyawan dihimbau untuk aktif mencari calon nasabah yang berpotensi. Atas referensi tersebut, Karyawan yang memberikan referensi akan mendapatkan insentif.

Strategi Lain

3. Review upon debtors that yet to fully utilize their facility. They will be requested to use their facility more intensively.

4. Implement customer get customer program, by providing incentives to referring customers.

5. Installment loan expansion by simplifying the process, by remain in compliance to prudential banking principles.

6. Continuing Employee Get Customer Program, the whole staffs are asked to bring new good potential customers. Any reference will be granted by financial incentive.

Other Strategy
With referring to Bank Indonesia regulation no 14/26/PBI/2012 concerning Core Capital Linked Bank Business Activity and Branches Networking, Bank of India Indonesia is grouped into BUKU 1, Bank with lower than IDR 1tn core capital. Shareholders agreed to raise Bank core capital to be over IDR 1tn, thus will join the BUKU 2 group.
Surat Pernyataan Anggota Dewan Komisaris dan Direksi tentang tanggungjawab atas Laporan Tahunan 2012 PT Bank Of India Indonesia Tbk./
Statement Letter Member of Board Commissioners and Directors Responsibility of Annual Report 2012 PT Bank of India Indonesia Tbk.

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan PT Bank of India Indonesia Tbk. tahun 2012 telah dimuat secara lengkap dan bertanggungjawab penuh atas kebenaran isi Laporan Tahunan perusahaan.

Demikian pernyataan ini dibuat dengan sebenarnya.

Jakarta, 31 Desember 2012

We, the undersigned hereby declare all information in the Annual Report PT Bank of India Indonesia Tbk 2012 have been fully and solely responsible for the accuracy of the content of Company’s Annual Report.

Thus, this statement was made with actual

Jakarta, December 31, 2012

PRAKASH RUPCHAND CHUGANI
Komisaris/Commissioner

LELAND GERRITS ROMPAS
Komisaris Independen/Independent Commissioner

OLGA ISTANDYA
Komisaris Independen/Independent Commissioner

KRISHAN KUMAR AGGARWAL
Komisaris Independen/Independent Commissioner

NINGSIH SUCIATI
Direktur Utama/President Director

ANIL KUMAR BHALLA
Wakil Direktur Utama - Vice President Director

IIM WARDIMAN
Direktur/Director
PT BANK OF INDIA INDONESIA Tbk.

Kantor Pusat
Jl. K.H. Samanhudi No. 37, Jakarta Pusat 10710, Indonesia
Telp. : (62-21)3500007 (Hunting)
Fax : (62-21) 3808718, 3500007 ext.6
SWIFT BIC : BKUDDJJA
e-mail : corporate@boilindonesia.co.id
Website : www.boilindonesia.co.id

Bidang Usaha
Jasa Perbankan

Tanggal Pendirian
28 September 1968
Akta Notaris Njoo Sloe Liep, SH, No. 20
Pengesahan Menteri Kehakiman Republik Indonesia No. Y.A.5/35/8
tanggal 3 Februari 1975
Diumumkan dalam Berita Negara Republik Indonesia No. 19 tanggal 5 Maret 1976, Tambahan No. 162.

Modal Dasar
Rp 400.000.000.000,-

Bursa Saham
Bursa Efek Indonesia (BEI)
Kode Saham
BSWD

Biro Administrasi Efek
PT Adimitra Transferindo
Jl. Bukit Gading Raya Blok A No. 7
Kelapa Gading Barat
Jakarta Utara 14240

Akuntan Publik
KAP Gani Mulyadi & Handayani
International Financial Centre Lantai 15
Jl. Jend. Sudirman Kav. 22-23
Jakarta 12920, Indonesia

Hubungan Investor
PT Bank of India Indonesia Tbk.
Corporate Secretary
Iim Wardiman (merangkap sebagai Direktur Operasional)
Jl. K.H. Samanhudi No. 37, Jakarta Pusat 10710, Indonesia
Telp. : (62-21)3500007 (Hunting)
Fax. : (62-21) 3808718
**Visi - Vision**

Menjadi Bank pilihan untuk semua

*Chosen Bank by All*

**Misi - Mission**

Menyediakan layanan yang unggul dan proaktif untuk masyarakat, dengan memberikan layanan responsif dengan harga bersaing yang sejalan dengan peran sebagai bank yang berkembang untuk meningkatkan *stakeholder value* dengan berpedoman pada prinsip *Good Corporate Governance*

*Provides superior and proactive service toward the community, through responsive and competitive pricing on its role of progressing bank to extend the stakeholder value with subject to Good Corporate Governance principles*

**Nilai - Nilai Perusahaan - Corporate Value**


*Service to Customers, Unity and Creativity, Human Resources as a Key Asset, Dedication and Work Ethics, Efficient and Effective, Professionalism, Image Forming*
1. Narasimhan Seshadri - Komisaris Utama/President Commissioner


Indonesia Citizen, 59 years old. Holding the position as President Commissioner of PT Bank of Indonesia Indonesia Tbk since 2015. Obtained his Bachelor Degree of Commerce in 1972 from Bangalore University and in 1977 obtained the Master of Commerce from Bangalore University. Starting his career in banking since 1970. He has occupied several positions in banking commencing as an officer trainer to become Executive Officer/General Manager in Canara Bank, India. Since 2010 till present, he has been working in India, Melbourne as Executive Director.

*berkait erat hubungan dengan perbankan di India & Indonesia/Became effective after getting PT & Proper Test of Bank Indonesia.

2. Leland Gerrits Rompas - Komisaris Independen/Independent Commissioner


Indonesia Citizen, 68 years old. Bachelor Degree in Economics from University of Indonesia. Highly experienced in the financial industry, in the field of merchant banking, capital market and banking industry by holding various managerial positions at PT Inter-Pacific Financial Corporations, Director of PT Inter-Pacific Financial Corporations, President of Director of PT Inter-Pacific Securities, Chairman of Jakarta Stock Exchange, President Director followed by President Commissioner of Bank Prima Master. Holding the Independent Commissioner of PT Bank of Indonesia Indonesia Tbk. (formerly PT Bank Swadaya Tbk) since 2002, in mid 2003, he was appointed as a member of the Board of Commissioner of PT UnikArsa, representing Perseransi institutions. Currently he is a commisioner of PT Metropolitan Land Tbk.

3. Prakash Rupchand Chaugalani - Komisaris/Commissioner


Indonesia Citizen, 45 years old. Obtained his Bachelor of Science in Finance from Bentley College Boston, USA where he commenced his career at Prudential Insurance Co. Boston USA since 1972-1973. Joined PT Bank of Indonesia Indonesia Tbk. (formerly PT Bank Swadaya Tbk.) in 1992 as Assistant Director and then as Marketing Director, and in 1996 he present occupying the position of Commissioner of PT Bank of Indonesia Indonesia Tbk. In the same year, he become Director in PT Classic Prima Carpet Industries and following to be the Commissioner of PT Classic Prima. And in 1999, he became Commissioner in PT Panca Mentra Jaya.

4. Krishna Kumar Agarwalla - Komisaris Independen/Independent Commissioner


Indonesia Citizen, 53 years old. Holding the position as Independent Commissioner of PT Bank of Indonesia Indonesia Tbk since 2001. Obtained his Bachelor Degree in Economics from Delhi University in 1978, and in 1981 he hold the Chartered Accountant Degree from The Institute of Chartered Accountant of India. Commencing his career as Professional Partner in Dhruv Agarwalla & Co. and Chartered Accountants. In 1989-1994, he was Deputy Finance Controller in Haryana Petrochemical Ltd. During the year 1994-2007 as Finance Manager in PT Indorama Synthetics Tbk.

5. Olga Istandra - Komisaris Independen/Independent Commissioner


Indonesia Citizen, 73 years old. Holding the position as Independent Commissioner of PT Bank of Indonesia Indonesia Tbk since 1998. Obtained her Bachelor Degree in Law from Airlangga University in Surabaya. Started her career as a Notarial Company during the year 1979-1982. Having experience in banking industry since 1975, held various managerial positions in PT Bank Umum Koperasi Raheefiyan. Joined PT Bank of India Indonesia Tbk. (formerly known as PT Bank Swadaya Tbk.) in 1998 as Assistant Director and later as Credit Director.
1. Ninggih Sucheti - Direktur Utama/President Director


Indonesia citizen, 60 years old. Holds Bachelor Degree of Economy from STIE Perbanas Jakarta. Having experience in the Banking Industry since 1983 by holding various positions and jobs levels. Commenced her career at Operational and Loan Division at PT Bank Dena Ptd and as Loan Division Head of PT Bank Pameran Cakrawala. Enrolled in PT Bank of India Indonesia Tbk since 1986 and held several posts as Branch Manager of Pinjol Air, Head of Operational of Kursus Pinjol Opened in Jakarta, Associate Director and Credit & Marketing Director and since 2009 till present she is President Director of PT Bank of India Indonesia Tbk.

2. Avi Kumar Bhalla - Wakil Direktur Utama/Vice President Director

Warga Negara India, 56 tahun, memperoleh gelar Bachelor of Art (BA), Bachelor of Law (LLB) dari University of Delhi; Certified Associate of Indian Institute of Bankers - CAIB, Post Graduate Course Diploma in Securitas Law di India. Mengawali karir di bidang perbankan sejak tahun 1986-1993 sebagai Staff Assistant Manager Bank of India di New Delhi. Tahun 2009 menjabat sebagai Deputy General Manager pada Bank of India di Mumbai. Bergabung dengan PT Bank of India Indonesia Tbk sejak tahun 2009 sampai dengan saat ini dengan jabatan sebagai Wakil Direktur Utama.

An Indian citizen, 56 years old. Graduated in Arts (BA) and Law (LLB) from University of Delhi; Certified Associate of Indian Institute of Bankers - CAIB, Post Graduates Course Diploma in Securitas Law in India. Initiated his career in Banking Industry since 1986-1993 at an office in various branches of Bank of India in New Delhi. In 2009 he has been appointed as Deputy General Manager at Bank of India, Mumbai. Joined PT Bank of India Indonesia Tbk since 2009 till present as Vice President Director.

3. Ilm Wardiman - Direktur Operasional/Operational Director


Indonesian citizen, 49 years old. Holds Bachelors degree of Economics in 1989 and Masters in Management from Panaslele University - Jakarta. His career started as a Journalist in JawaPos Daily newspaper in 1987. His banking career started in PT Bank Yudha Bakti in 1989, then PT Bank Roya Indonesia in 1995. In 1996 joined PT Bank of India Indonesia Tbk. as Research & Development until Head and now promoted as Division Head of Compliance, Research & Division Division Head. He became Operational Director in 2009 and in year 2019, beside Operational Director he was acting as Compliance Director.
Duduk dari kiri ke kanan/sit from left to right: Dedy Darmawan, Yohanes Ary Widjanarko, Meenakshi, Dedi Kusmayadi, Anand Mohan Patel, Aminah, Heru Kumianto
Berdiri dari kiri ke kanan/stand from left to right: Yul Hartanto, Kishore Kumar, H.S. Dwiputra, Heri Haryoko, Ardi Hermawan
Profil pejabat eksekutif yang juga merangkap sebagai anggota komite-komite di bawah Direksi yaitu Komite Manajemen Risiko, Komite ALCO, Komite Pengarah TSI, Komite Personalia, Komite Kredit, Komite Kebijakan Perkreditan dan Komite Rencana Kerja & Anggaran/Executive officer profiles who also double as member of committee under The Board of Directors that are: Risk Management Committee, Asset and Liability Committees, Information Technology Steering Committee, Personnel Committee, Credit Committee, Credit Policy Committee, and Budget & Working Plan Committee.

Ferry Koswara, Pimpinan KPO/Head Office Branch Manager
Berkewarganegaraan Indonesia, 47 tahun, bergabung dengan Bank of India Indonesia sejak tahun 1990 mengawali karir sebagai Account Officer dan diangkat sebagai Pimpinan KPO sejak tahun 2008. Pada Maret 2013 beliau diangkat menjadi Direktur Operasional PT Bank of India Indonesia Tbk. Indonesian citizen, 47 years old, joined Bank of India Indonesia since 1990 and started his career as an Account Officer and was appointed as Head Office Branch Manager since 2008. In year 2013 he was appointed as Operational Director of PT Bank of India Indonesia Tbk.

Anand Mohan Patel, Kepala Divisi Trade Finance/Trade Finance Head Division
Berkewarganegaraan India, 48 tahun, bergabung dengan Bank of India Cabang Naringsihgrh terakhir sebagai Credit Officer dan mendapat penugasan untuk menjadi Kadev Trade Finance di Bank of India Indonesia sejak tahun 2011/Indian citizen, 48 years old, joined Bank of India Naringsihgrh Br. previously as a Credit Officer and got the assignment as Trade Finance Head Division at Bank of India Indonesia since 2011.

Kishore Kumar Kopparthi, Kepala Divisi Treasury/Treasury Head Division
Berkewarganegaraan India, 39 tahun, bergabung dengan Bank of India Cabang Tiruchirapalli terakhir sebagai Branch Manager dan mendapat penugasan untuk menjadi Kadev Treasury di Bank of India Indonesia sejak tahun 2012/Indian citizen, 39 years old, joined Bank of India Tiruchirapalli Br. previously as Branch Manager and got the assignment as Treasury Head Division at Bank of India Indonesia since 2012.

Dedi Kusmayadi, Kepala Divisi Kepegawaian/Compliance Head Division
Berkewarganegaraan Indonesia, 54 tahun, berpengalaman sebagai Dosen Fakultas Hukum yang mengawali karir perbankan sebagai Staff Legal di tahun 1995 dan diangkat sebagai Kadev Kepegawaian pada tahun 2011/Indonesian citizen, 54 years old, experienced as a Lecturer of Faculty of Law who began his banking career as a Legal staff in year 1995 and was appointed as Compliance Head Division in year 2011.

Timotius Tinarko, Kepala Divisi Accounting & Financial Control/Accounting & Financial Control Head Division
Berkewarganegaraan Indonesia, 49 tahun, memulai karir perbankan sebagai Asisten Kabag Keuangan di Bank Surya Kencana pada tahun 1988 dan diangkat sebagai Kadev Accounting sejak tahun 2005/Indonesian citizen, 49 years old, began his banking career as Assistant Head of Finance at Bank Surya Kencana in 1988 and was appointed as Accounting & Financial Control Head Division since 2005.

Wahyu Himah, Kepala Divisi Teknologi & Informasi/Information Technology Head Division
Berkewarganegaraan Indonesia, 46 tahun, bergabung di Bank of India Indonesia sejak tahun 1993 sebagai Staff Teknologi Informasi dan diangkat sebagai Kadev Teknologi Informasi sejak tahun 2006/Indian citizen, 46 years old, joined Bank of India Indonesia since 1993 as Information Technology Head and was appointed as Information Technology Head Division since 2006.

Sri Budarti, Kepala Divisi Legal & Remedial/Legal & Remedial Head Division
Berkewarganegaraan Indonesia, 51 tahun, bergabung di Bank of India Indonesia sejak tahun 1992 sebagai staf legal dan menjabat Kadev Legal & Remedial sejak tahun 2005/Indian citizen, 51 years old, joined Bank of India Indonesia since 1992 as a Legal staff and was appointed as Legal & Remedial Head Division since 2005.

Aminah, Kepala Divisi Administrasi & Pelaporan Kredit/Credit Administration & Reporting Head Division
Berkewarganegaraan Indonesia, 47 tahun, mengawali karir perbankan di Bank Yudha Bhatki pada tahun 1992 sebagai staf legal dan administrasi kredit kemudian bergabung di Bank of India Indonesia pada tahun 1995 serta mulai menjabat Kadev Administrasi & Pelaporan Kredit sejak tahun 2006/Indian citizen, 47 years old, began her banking career at Bank Yudha Bhatki as a legal & credit administration staff and then joined Bank of India Indonesia since 1995 and was appointed as Credit Administration & Reporting Head Division since 2006.

Meenakshi, Kepala Divisi Kredit Korporasi/Corporate Credit Head Division
Berkewarganegaraan Indonesia, 26 tahun, mengawali karir di Bank of India Indonesia pada tahun 2008 sebagai staf corporate secretary kemudian menjadi Account Officer diangkat menjadi Kepala Divisi di tahun 2012/Indian citizen, 26 years old, began her career at Bank of India Indonesia in 2008 as a corporate secretary staff and then became Account Officer and was appointed as Corporate Credit Head Division in year 2012.

Ade Devi Butar Butar, Kepala Divisi Strategic Planning & Marketing/Strategic Planning & Marketing Head Division
Berkewarganegaraan Indonesia, 35 tahun, mengawali karir perbankan di Bank Central Asia pada tahun 2001 sebagai staf analis kredit kemudian bergabung di Bank of India Indonesia pada tahun 2010 serta mulai menjabat Kepala Divisi Strategic Planning & Marketing sejak tahun 2011/Indian citizen, 35 years old began her banking career at Bank Central Asia in year 2001 as credit analyst then joined Bank of India Indonesia in 2010 and was appointed as Strategic Planning & Marketing Head Division since year 2011.

Yohanes Ary Widiyanarko, Kepala Divisi Personalia/Personnel Head Division
Berkewarganegaraan Indonesia, 38 tahun, mengawali karir perbankan di Bank Eksekutif Internasional Tbk pada tahun 2006 sebagai HRD Manager kemudian bergabung di Bank of India Indonesia pada tahun 2012 menjabat sebagai Kepala Personalia/Indian citizen, 38 years old, began his banking career at Bank Eksekutif Internasional in year 2006 as HRD Manager then joined Bank of India Indonesia in year 2012 as Personnel Head Division.

Riko Jaya Syafii, Kepala SKAI/Head of Internal Audit
Berkewarganegaraan Indonesia, 44 tahun, bergabung dengan Bank of India Indonesia pada tahun 2012 sebagai Kepala Satuan Kerja Audit Intern sebelumnya menjabat sebagai Manager Audit di PT Bank Nusantara Parahyangan sejak tahun 2011/Indonesian citizen, 44 years old, joined Bank of India Indonesia in year 2012 as Head of Internal Audit and previously as Audit Manager in PT Bank Nusantara Parahyangan since 2011.

Dedy Darmawan, Kepala Divisi Manajemen Risiko/Head of Risk Management Division
Berkewarganegaraan Indonesia, 44 tahun, bergabung dengan Bank of India Indonesia pada tahun 2012 sebagai Kepala Divisi Manajemen Risiko sebelumnya telah berpengalaman di beberapa bank dan Bank Indonesia serta menduduki beberapa jabatan penting di beberapa bank, terakhir menjabat sebagai Head Corporate Planning di PT Bank Sahabat Sampoerna (C/o PT Bank Dipo Internasional)/Indian citizen, 44 years old, joined Bank of India Indonesia in year 2012 as Head of Risk Management Division. He had previous experiences in several banks including Bank Indonesia and also held few important position in several banks his latest position was as Head Corporate Planning at PT Bank Sahabat Sampoerna (formerly PT Bank Dipo Internasional).

Hary Suryawanto Dwiputra, Pimpinan Cabang Mangga Dua/Mango Dua Branch Manager
Berkewarganegaraan Indonesia, 47 tahun, bergabung dengan Bank of India Indonesia pada tahun 1993 sebagai Account Officer diangkat sebagai Pimpinan Cabang sejak tahun 2011/Indian citizen, 47 years old, joined Bank of India Indonesia in 1993 as an Account Officer and was appointed as Branch Manager since 2011.
Pejabat Eksekutif dan Komite/Executive Officer and Committees

Anita Puspita Prasetyo, Pimpinan Cabang Tunjungan/Tunjungan Branch Manager
Berkerawangenganra Indonesia, 52 tahun, Bergabung dengan Bank of India Indonesia pada tahun 1984 sebagai Executive Secretary dan kembali sebagai Pimpinan Cabang sejak tahun 1995/Indonesian citizen, 52 years old, joined Bank of India Indonesia in year 1984 as an Executive Secretary and was appointed as Branch Manager since 1995.

Merry Tioris, Pimpinan Cabang Coklat/Coklat Branch Manager
Berkerawangenganra Indonesia, 46 tahun, menggantikan karir sebagai direktur di Bank Agung Asia bergabung dengan Bank of India Indonesia pada tahun 1993 sebagai Account Officer di Bank Agung Asia bergabung dengan Bank of India Indonesia pada tahun 2000 sebagai Account Officer di Bank of India Indonesia sebagai Branch Manager since 2000.

I Pitu Pamarwata, Pimpinan Cabang Denpasar/Denpasar Branch Manager
Berkerawangenganra Indonesia, 45 tahun, menggantikan karir sebagai Account Officer di Bank Dagang Bali bergabung dengan Bank of India Indonesia pada tahun 2009 sebagai Account Officer di Bank of India Indonesia sebagai Branch Manager since 2009.

Indarnawan, Pimpinan Cabang Medan/Medan Branch Manager
Berkerawangenganra Indonesia, 29 tahun, menggantikan karir sebagai Account Officer di Standard Chartered Bank bergabung dengan Bank of India Indonesia sebagai Branch Manager since 2012.

Djoko Hernowo, Pimpinan Cabang Makassar/Makassar Branch Manager
Berkerawangenganra Indonesia, 45 tahun, terakhir menjadi sebagai Pimpinan Bidang Operasi di Bank Jatim Syariah bergabung dengan Bank of India Indonesia sebagai Branch Manager since 2012.

Wayan Dekhi Cahya Her lambang, Pimpinan Cabang Bandung/Bandung Branch Manager
Berkerawangenganra Indonesia, 46 tahun, bergabung dengan Bank of India Indonesia sebagai Financial Officer sejak tahun 2003 menjadi sebagai Pimpinan Cabang sejak tahun 2012/Indonesian citizen, 46 years old, joined Bank of India Indonesia as an Appraisal since 2003 and was appointed as Branch Manager in 2012.

Komite Audit/Audit Committee

Krishnan Kumar Aggarwal, Ketua Chairman

Haryono Adi Prasetyo, Anggota/Member
Warga Negara Indonesia, 46 tahun, memimpin Kantor Akuntan Publik Haryono Adi Prasetyo sejak Januari 2012 serta telah memiliki sertifikat Fraud Examiner dan menjadi anggota Komite Audit Bank of India Indonesia sejak tahun 2009 yang juga merangkap sebagai anggota Komite Pemantau Risiko/Indonesian citizen, 46 years old, run a Certified Public Accountant Firm of Haryono Adi Prasetyo since January 2012 and have been certified Fraud Examiner and become a member of Bank of India Indonesia Audit Committee since 2009 who also double as a member of Risk Oversight Committee.

Teddy Reinald Sundak, Anggota/Member
Warga Negara Indonesia, 65 tahun, menjadi sebagai anggota Komite Audit Bank of India Indonesia sejak tahun 2004. Memperoleh gelar Sarjana Hukum dari Universitas Katholik Darmo Surabaya, Magister Hukum dari Universitas Surabaya dan telah menyelesaikan Program Doktor Ilmu Hukum di Universitas Brawijaya Malang. Memulai karirnya pada tahun 1999 sebagai Partners pada Law Office Remy & Darus selanjutnya sebagai Branch Manager. Saat ini menjadi sebagai Komisaris PT Mitra Cemerlang Abadi Surabaya, Dosen Fakultas Hukum Universitas Katholik Darmo Surabaya, Chairperson dan Co-Founding Partners pada Law Firm Teddy & partners Surabaya dan Komisaris PT Hasta Gembira Surabaya/Indonesian citizen, 65 years old, hold the position as a member of Audit Committee of Bank of India Indonesia since 2004. Obtained his Law Degree from Catholic University of Darmo Cendikia Surabaya, Psychology Degree from Putra Bangsa University, Surabaya, Master of Law from Surabaya University and has completed Law Doctoral Program at Brawijaya University, Malang. Began his career at 1999 as Partners in Remy & Darus Law Office as Branch Manager. He currently serves as Commissioner of PT Mitra Cemerlang Abadi Surabaya, Lecturer of Law Faculty at Catholic University of Darmo Cendikia Surabaya, Chairman & Founding Partners at Teddy & Partners Law Office Surabaya and also as a Commissioner of PT Hasta Gembira Surabaya.

Komite Pemantau Risiko/Risk Oversight Committee

Leland Gerrits Rompas, Ketua/Chairman
Warga Negara Indonesia, 68 tahun, memperoleh gelar Sarjana Ekonomi dari Universitas Indonesia. Sangat berpengalaman di industri keuangan baik di sektor merchant banking, pasar modal dan perbankan karena pernah menduduki berbagai tingkat manajerial secara luas di PT Inter-Pacific Financial Corporation, Direktur Utama PT Inter-Pacific Securities, Komisaris PT Bursa Efek Jakarta, Direktur Utama dan dianugrahi sebagai Komisaris Utama Bank Prima Master. Sejak tahun 2002 beliau memegang jabatan sebagai Komisaris Independen PT Bank of India Indonesia Tbk. (dij. PT Bank Swadesi Tbk.) Dan mulai pertengahan tahun 2007, beliau diangkat sebagai Komisaris PT Lintas Artha mewakili Yayasan Perbanas. Saat ini beliau duduk sebagai Komisaris PT Metropolitan Land Tbk/Indonesian citizen, 68 years old, obtained his Bachelor Degree of Economics from Universitas Indonesia. Highly experienced in financial industry as well as in the field of merchant banking, capital market and banking industry by holding various managerial positions widely in PT Inter-Pacific Financial Corporation, President Directors of PT Inter-Pacific Securities, Commissioner of Jakarta Stock Exchange, President Directors followed by President Commissioner of Bank Prima Master. Since 2002 he held position as an Independent Commissioner of PT Bank of India Indonesia Tbk. (formerly PT Bank Swadesi Tbk), in the mid of 2007, he was appointed as Commissioner of PT Lintas Artha as a representative of National Banking Foundation. Currently he serve as Commissioner of PT Metropolitan Land Tbk.

Haryono Adi Prasetyo, Anggota/Member
Warga Negara Indonesia, 46 tahun, memimpin Kantor Akuntan Publik Haryono Adi Prasetyo sejak Januari 2012 serta telah memiliki sertifikat Fraud Examiner dan menjadi anggota Komite Audit Bank of India Indonesia sejak tahun 2009 yang juga merangkap sebagai anggota Komite Audit/Indonesian citizen, 46 years old, run a Certified Public Accountant Firm of Haryono Adi Prasetyo since January 2012 and have been certified Fraud Examiner and become a member of Bank of India Indonesia Risk Oversight Committee since 2009 who also double as a member of Audit Committee.
Pejabat Eksekutif dan Komite/Executive Officer and Committees

Ian Febrian, Anggota/Member
Warga Negara Indonesia, 43 tahun, menjadi anggota Komite Pemantau Risiko Bank of India Indonesia sejak Maret 2012 mulai karir di perbankan di tahun 1992 saat ini juga merupakan anggota komite Pemantau Risiko di Bank Mizuho sejak Juni 2011. Indonesian citizen, 43 years old, became a member of Risk Oversight Committee of Bank of India Indonesia since March 2012 began his banking career in 1992 currently also serve as a member of Risk Oversight Committee at Bank Mizuho since June 2011.

Komite Remunerasi & Nominasi/Remuneration & Nomination Committee

Krishna Kumar Aggarwal, Ketua/Chairman

Prakash Rupchand Chaudhary, Anggota/Member

Olga Istandy, Anggota/Member

Eka Suryachandra, Anggota/Member
Warga Negara Indonesia, 42 tahun, bergabung dengan Bank of India Indonesia sejak tahun 1993 dan saat ini menjadi anggota Komite Remunerasi dan Nominasi mewakili karyawan/Indonesian citizen, 42 years old, joined Bank of India Indonesia since 1993 and currently as a member of Remuneration and Nomination Committee represent the employee.
## BANK OF INDIA
### BALANCE SHEET AS AT 31ST DECEMBER, 2012

**Un-audited**

<table>
<thead>
<tr>
<th></th>
<th>2012 (crores)</th>
<th>2011 (crores)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CAPITAL AND LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capital</td>
<td>574.52</td>
<td>547.22</td>
</tr>
<tr>
<td>Reserve &amp; Surplus</td>
<td>22,698.41</td>
<td>19,077.54</td>
</tr>
<tr>
<td>Deposits</td>
<td>3,49,117.09</td>
<td>3,07,252.24</td>
</tr>
<tr>
<td>Borrowings</td>
<td>28,686.19</td>
<td>24,541.75</td>
</tr>
<tr>
<td>Other Liabilities and Provisions</td>
<td>14,689.64</td>
<td>13,137.73</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>4,15,966.05</td>
<td>3,64,556.48</td>
</tr>
</tbody>
</table>

| **ASSET**                      |               |               |
| Cash and balances with Reserve Bank of India | 17,940.14 | 18,952.08 |
| Balance with Bank and money at call and short notice | 22,578.63 | 18,944.85 |
| Investments                    | 86,062.70     | 85,882.50     |
| Advances                       | 2,76,466.36   | 2,30,354.64   |
| Fixed Assets                   | 2,853.49      | 2,588.48      |
| Other Assets                   | 10,023.73     | 10,033.35     |
| **TOTAL**                      | 4,15,966.05   | 3,64,556.48   |

## BANK OF INDIA
### PROFIT AND LOSS FOR THE YEARS ENDED 31ST DECEMBER, 2012

**Un-audited**

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>INCOME</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest Earned</td>
<td>23,737.32</td>
<td>20,670.05</td>
</tr>
<tr>
<td>Other Income</td>
<td>2,672.09</td>
<td>2,354.06</td>
</tr>
<tr>
<td><strong>TOTAL INCOME</strong></td>
<td>26,409.41</td>
<td>23,024.11</td>
</tr>
</tbody>
</table>

| **EXPENDITURE**                |               |               |
| Interest Expended              | 17,189.33     | 14,857.64     |
| Operating Expense              | 3,636.87      | 3,457.12      |
| Provisions and Contingencies   | 2,940.12      | 2,414.65      |
| **TOTAL EXPENDITURE**          | 23,966.12     | 20,729.41     |

| **PROFIT**                     |               |               |
| Net Profit for the period      | 2,443.29      | 2,284.70      |
| Add : Profit brought forward   |               |               |
| **TOTAL**                      | 2,443.29      | 2,284.70      |
| Tax Expense                    | 450.51        | 539.91        |
| **Net Profit**                 | 1,992.78      | 1,744.79      |
PT Bank Of India Indonesia Tbk - Shareholding Structure

As on 31 December 2012

Government India Ultimate Shareholder
- 62.72%

Other Shareholder
- 31.76%

Public
- 5.52%

Bank Of India

76.00%

PT Bank Of India Indonesia Tbk

100%

Bank Of India New Zealand Ltd

51.00%

Bank Of India Shareholding Ltd

35.00%

Regional Rural Banks

29.96%

STCI Finance Ltd

20.00%

Indo Zambia Bank Ltd

100%

Star Union Dai-Chi Ltd

48.00%

PT Panca Mantra Jaya

17.12%

MCX SX

4.60%

Central Depository Services (India) Ltd

5.56%

ASREC (India) Ltd

26.02%

Multy-Commodity Exchange of India Ltd

2.00%

National Collateral Management Services Ltd

3.75%

Central Information Bureau (India) Ltd

5.00%

SME Rating Agency of India Ltd

4.00%

Prakash Rupchand Chugani

1.61%

Publics

5.27%

Other Shareholder: Other than GOI and General Public, It also includes
1. Life Insurance Corporation of India
2. Lazard Asset Management LLC.
3. The New India Assurance Company Ltd
4. General Insurance Corporation of India
5. National Westminster Bank Plc as depository of M&G Global Emerging Markets Fund a subfund of M&G Investment Funds 7
6. Birla Sun Life Insurance Co. Ltd
7. M&G Asia Fund
8. Vanguard Emerging Markets Stocks Index Fund, a series of Vanguard Int’l Equity Index Fund
9. Calstrs Managed by Lazard Assets Mgmt LLC
Produk dan Layanan
Products and Services

Produk Simpanan:
● Giro Swadesi
● Swadesi Dollar
● Tabungan Swadesi
● Tabungan Sibos
● Tabungan Suka-suka
● TabunganKu
● Deposito

Produk Pendanaan/Kredit:
● Kredit Modal Kerja
  Bentuk kredit yang diberikan dapat berupa Pinjaman Rekening
  Koran (PRK), Kredit Demand Loan (DL), Fixed
  Loan (FL) atau Kredit Ekspor (KE).

● Kredit Investasi
  Berupa pembiayaan Investasiinya, baik investasi untuk
  pembelian/pembangunan gedung/ruko, pembelian
  kendaraan, pembelian mesin, dan lain-lain.

● Kredit Konsumsi
  Berupa KPR (Kredit Kepemilikan Rumah/Apartemen), KKB
  (Kredit Kendaraan Bermotor), dan lain-lain.

● Kredit Angsuran Modal Kerja (AMK)
  Berupa pembiayaan kebutuhan modal kerja bagi individu atau
  wiraswasta dengan jangka waktu angsuran yang
  fleksibel.

● Kredit Multi Guna
  Kredit yang diberikan untuk memenuhi segala kebutuhan
  mepustakan pemenuhan biaya pendidikan/sekolah, biaya
  beras, pemikahan dan lain-lain.

Jasa Perbankan Lainnya:
● Anjungan Tunai Mandiri (ATM)
● Bank Garansi
● Payment point listrik dan telpom
● Payroll system
● SMS Banking
● Letter of Credit (L/C)
● Bank Draft
● Jual beli mata uang asing / money changer
● Transfer Inward/outward menggunakan SWIFT
● Kliring / Inkasos
● Pembayaran pajak
● Trade Finance

Deposit Products:
● Current Account
● Swadesi Dollar
● Swadesi Saving Account
● Sibos Saving Account
● Suka-Suka Saving Account
● TabunganKu Saving Account
● Time Deposit

Financing Products/Credit
● Working Capital Loan
  The loan in the form of Loan Account (PRK), Demand Loan (DL),
  Fixed Loan (FL), the Export Credit (KE), AMK, etc.

● Investment Loan
  Loans granted to companies or entrepreneurs to finance
  investment, industries for the purchase/construction of
  building/shop, factory land, machinery equipments.

● Consumer Credit
  Credit given to individuals for purchase of home, apartments,
  KKB (vehicle loans), and others.

● Working Capital Loan Repayment (MCA)
  It is a credit to finance working capital needs for individuals or
  self-employed with a flexible repayment period.

● Multi Purpose Credit
  Are loans granted to individuals to meet their needs include the
  fulfillment of the cost of education/school, the cost of vacations,
  weddings and others.

Other Banking Services:
● Automated Teller Machine (ATM)
● Bank Guarantee
● Payment of electricity and telephone points
● Payroll system
● SMS Banking
● Letter of Credit (L/C)
● Bank Draft
● Buying and selling foreign currency / money changer
● Transfer of Inward / outward using the SWIFT
● Clearing / Collection
● Tax Payments
● Trade Finance
JAKARTA
- KPO Samahanudi
  Jl. H. Samahanudi No. 37 Jakarta Pusat 10710
  Telp.: (021) 350 0007 (Hunting)
  Fax: (021) 380 8178

- KC Mangga Dua
  Wisma Eka Jawa
  Jl. Arteri Mangga Dua Raya Blok RM No. 17
  Mangga Dua Selatan Jakarta 10730
  Telp.: (021) 626 0007, 612 9113 · 14
  Fax: (021) 626 8797

- KCP Kelapa Gading
  Jl. Raya Barat Boulevard LC-7 No. 7, Kelapa Gading
  Jakarta Utara 14240
  Telp.: (021) 453 4910
  Fax: (021) 452 8712

- KCP Kramat Jati
  Jl. Raya Bogor Km. 21 No. 18, Kramat Jati
  Jakarta Timur 13830
  Telp.: (021) 8779 9864 · 65
  Fax: (021) 8779 9863

- KCP Sunter
  Komplek Sunter Garden
  Jl. Daanu Sunter Utara Blok D-1 Kav. 12-13/3
  Sunter Agung, Jakarta Utara 14350
  Telp.: (021) 6530 1010
  Fax: (021) 6530 1602

- Kantor Kas Ancol
  Jl. Pangandaran IX B4, Ancol Barat, Jakarta Utara
  Telp.: (021) 690 9902

- Kantor Kas Gandhi Memorial School
  Jl. H.B. Motk Blk D 6 No. 1, Kemayoran,
  Jakarta Pusat
  Telp.: (021) 6586 5670

- Kantor Kas ITC Mangga Dua
  ITC Mangga Dua Blok A No. 18 Lt. 4
  Jl. Arteri Mangga Dua Raya, Jakarta Pusat
  Telp.: (021) 6330 0872

SURABAYA
- KC Tunjungan
  Jl. Tunjungan No. 32, Surabaya 60275, Jawa Timur
  Telp.: (031) 532 6666
  Fax: (031) 531 1959

- KC Coklat
  Jl. Coklat No. 30 · 22, Surabaya 60161, Jawa Timur
  Telp.: (031) 352 1188 · 89
  Fax: (031) 353 4101

- KCP Ngagel
  Jl. Ngagel Jaya Selatan No. 169A, Surabaya 60284,
  Jawa Timur
  Telp.: (031) 502 3827
  Fax: (031) 502 3074

- KCP Sungkono
  Jl. Mayjen Sungkono No. 42, Surabaya 60256,
  Jawa Timur
  Telp.: (031) 562 3675 · 78
  Fax: (031) 561 2427

- Kantor Kas Sepanjang
  Pertokoan Bintoro Megah
  Jl. Raya Bebekan No. 8, Sepanjang, Sidoarjo
  Telp.: (031) 788 1269

- Kantor Kas Santa Clara
  Jl. Ngagel Madya No. 1, Surabaya, Jawa Timur
  Telp.: (031) 502 3827

- Kantor Kas PGS
  Pusat Grosir Surabaya Lt. Dasar Blok J / 5
  Jl. Dukap No. 1 Surabaya, Jawa Timur
  Telp.: (031) 5740 5077

DENPASAR
- KC Denpasar
  Ruko Indah
  Jl. Diponegoro No. 135 · 137 Blok 27, Denpasar 80114,
  Bali
  Telp.: (0361) 842 4241
  Fax: (0361) 842 4248

MEDAN
- KC Medan
  Jl. Jend. Ahmad Yani No. 4, Kesawan,
  Medan Barat 20111, Sumatera Utara
  Telp.: (061) 451 7943
  Fax: (061) 451 7945

MAKASSAR
- KC Makassar
  Jl. Ujung Pandang No. 13, Makassar 90111,
  Sulawesi Selatan
  Telp.: (0411) 363 6430
  Fax: (0411) 363 6432

BANDUNG
- KC Bandung
  Pasar Baru Trade Center Lt. 2 Blok B1 No. 62
  Jl. Oto Iskandarjana No. 70, Bandung 40181,
  Jawa Barat
  Telp.: (022) 424 5704
  Fax: (022) 424 5708
Peristiwa Penting tahun 2012
Special Events in 2012


Sebagian kegiatan rutin setiap tahunnya, pada tanggal 29 November 2012 Bank of India Indonesia bekerjasama dengan Pemda Banten Indonesia menyelenggarakan acara Donor Darah bertempat di Kantor Pusat Bank of India Indonesia. Acara ini dilaksanakan seluruh manajemen dan karyawan Bank of India Indonesia. As an annual routine on November 29, 2012, Bank of India Indonesia, in cooperation with Banten Province Government, held a blood donation event which was attended by all the management and employees of Bank of India Indonesia.

Bank of India Indonesia melaksanakan outbond training bersama Unity to Achieve Success untuk seluruh karyawan guna meningkatkan Team Building. Training dilaksanakan di Sukabumi tanggal 14 - 15 Desember 2012/Bank of India Indonesia held Outbond Training with Unity to Achieve Success theme for all employees in order to improve team building. Training was held at Sukabumi on December 14 - 15, 2012.

Pada tanggal 5 April 2012 bertempat di Grand Hyatt Hotel - Jakarta, telah dilaksanakan Peresmian Nama dan Logo baru dari PT Bank Swastika Tbk. mengganti PT Bank of India Indonesia Tbk. On April 5, 2012 took place at Grand Hyatt Hotel - Jakarta has done the official announcement of the new name and logo of PT Bank Swastika Tbk. To Bank of India Indonesia Tbk.

Sebagai wujud tanggung jawab sosial perusahaan, pada tanggal 16 Agustus 2012 telah dilaksanakan kegiatan Bakti Sosial bergegas pembagian bantuan dana nafkah kepada masyarakat sektor perkotaan sedekah jasa a corporate social responsibility, on August 16, 2012 has been carried out social service activities in the form of distribution of food pack to the surrounding community.

Untuk memenuhi tugas sebagaimana perintah manajemen dengan karyawan, telah dilakukan Buka Puasa Bersama pada tanggal 5 Agustus 2012 yang bertempat di Kantor Pusat Bank of India Indonesia. To strengthen the relationship between the management and employees, has been done iftar Together on August 5, 2012 which took place at Bank of India Indonesia head office.
Pada tanggal 20 Maret 2013 telah dilaksanakan Rapat Umum Pemegang Saham Luar Biasa yang diadakan di Kantor Pusat Bank of India Indonesia di Jakarta. Hasil dari RUPSLB tersebut antara lain: pengangkatan bapak Ferry Koswara dan bapak P.L.R. Iyer sebagai direktur. On March 20, 2013 has been held The Extraordinary General Meeting at Bank of India Indonesia head office Jakarta. The results of EGM include the appointment of Mr. Ferry Koswara and Mr. PLR Iyer as Directors.
<table>
<thead>
<tr>
<th>KOMPONEN MODAL</th>
<th>Bank</th>
<th>Konsolidasi</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Modal Inti</td>
<td>322,276</td>
<td>173,600</td>
</tr>
<tr>
<td>1 Modal disetor</td>
<td>173,600</td>
<td>-</td>
</tr>
<tr>
<td>2 Cadangan Tambahan Modal</td>
<td>148,676</td>
<td>-</td>
</tr>
<tr>
<td>3 Modal Inovatif</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>4 Faktor Pengurang Modal Inti</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>5 Kepentingan Minoritas</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>B Modal Pelengkap</td>
<td>19,425</td>
<td>-</td>
</tr>
<tr>
<td>1 Level Atas (Upper Tier 2) *)</td>
<td>19,425</td>
<td>-</td>
</tr>
<tr>
<td>2 Level Bawah (Lower Tier 2) maksimum 50% Modal Inti *)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>C Faktor Pengurang Modal Inti dan Modal Pelengkap</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>D Modal Pelengkap Tambahan Yang Memenuhi Persyaratan (Tier 3)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>E MODAL PELENGKAP TAMBAHAN YANG DIALOKASIKAN UNTUK MENGANTISIPASI RISIKO PASAR</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>II TOTAL MODAL INTI DAN MODAL PELENGKAP (A + B - C)</td>
<td>341,701</td>
<td>341,701</td>
</tr>
<tr>
<td>III TOTAL MODAL INTI, MODAL PELENGKAP, DAN MODAL PELENGKAP TAMBAHAN YANG DIALOKASIKAN UNTUK MENGANTISIPASI RISIKO PASAR</td>
<td>341,701</td>
<td>341,701</td>
</tr>
<tr>
<td>IV ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO KREDIT</td>
<td>1,432,896</td>
<td>186,501</td>
</tr>
<tr>
<td>V ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO OPERASIONAL</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>VI ASET TERTIMBANG MENURUT RISIKO (ATMR) UNTUK RISIKO PASAR</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>A Metode Standar</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>B Metode Internal</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>VII RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM UNTUK RISIKO KREDIT</td>
<td>21,10%</td>
<td>-</td>
</tr>
<tr>
<td>RISIKO OPERASIONAL DAN RISIKO PASAR [III : (IV + V + VI)]</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>No.</td>
<td>Kategori Portofolio</td>
<td>Wilayah 1</td>
</tr>
<tr>
<td>-----</td>
<td>------------------------------------------------------------</td>
<td>-----------</td>
</tr>
<tr>
<td>1</td>
<td>Tagihan Kepada Pemerintah</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>Tagihan Kepada Entitas Sektor Publik</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td>Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>Tagihan Kepada Bank</td>
<td>0</td>
</tr>
<tr>
<td>5</td>
<td>Kredit Beragun Rumah Tinggal</td>
<td>54,919</td>
</tr>
<tr>
<td>6</td>
<td>Kredit Beragun Properti Komersial</td>
<td>13,931</td>
</tr>
<tr>
<td>7</td>
<td>Kredit Pegawai/Pensiunan</td>
<td>0</td>
</tr>
<tr>
<td>8</td>
<td>Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel</td>
<td>214,135</td>
</tr>
<tr>
<td>9</td>
<td>Tagihan kepada Korporasi</td>
<td>1,448,290</td>
</tr>
<tr>
<td>10</td>
<td>Tagihan yang Telah Jatuh Tempo</td>
<td>17,160</td>
</tr>
<tr>
<td>11</td>
<td>Aset Lainnya</td>
<td>0</td>
</tr>
<tr>
<td>12</td>
<td>Eksposur di Unit Usaha Syariah (apabila ada)</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>1,748,435</strong></td>
</tr>
</tbody>
</table>
### Tabel 2.2.a. Pengungkapan Tagihan Bersih Berdasarkan Sisa Jangka Waktu Kontrak - Bank secara Individual

(dalam Jutaan Rupiah)

<table>
<thead>
<tr>
<th>No.</th>
<th>Kategori Portofolio</th>
<th>Tagihan bersih berdasarkan sisa jangka waktu kontrak</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>&lt; 1 tahun</td>
</tr>
<tr>
<td>(1)</td>
<td></td>
<td>(2)</td>
</tr>
<tr>
<td>1</td>
<td>Tagihan Kepada Pemerintah</td>
<td>250,973</td>
</tr>
<tr>
<td>2</td>
<td>Tagihan Kepada Entitas Sektor Publik</td>
<td>454</td>
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<tr>
<td>3</td>
<td>Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Tagihan Kepada Bank</td>
<td>5,000</td>
</tr>
<tr>
<td>5</td>
<td>Kredit Beragun Rumah Tinggal</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Kredit Beragun Properti Komersial</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Kredit Pegawai/Pensiunan</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Tagihan kepada Korporasi</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Tagihan yang Telah Jatuh Tempo</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Aset Lainnya</td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Eksposur di Unit Usaha Syariah (apabila ada)</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>256,427</strong></td>
</tr>
</tbody>
</table>
## Tabel 2.3.a. Pengungkapan Tagihan Bersih Berdasarkan Sektor Ekonomi - Bank secara Individual

<table>
<thead>
<tr>
<th>No.</th>
<th>Sektor Ekonomi</th>
<th>Kredit Beragun Rumah Tinggal</th>
<th>Kredit Beragun Properti Komersial</th>
<th>Kredit Pegawai/ Pensiunan</th>
<th>Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel</th>
<th>Tagihan kepada Korporasi</th>
<th>Tagihan yang Telah Jatuh Tempo</th>
<th>Aset Lainnya</th>
<th>Ekspor di Unit Usaha Syariah (apabila ada)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td></td>
<td>(2)</td>
<td>(3)</td>
<td>(4)</td>
<td>(5)</td>
<td>(6)</td>
<td>(7)</td>
<td>(8)</td>
<td>(9)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Posisi Tanggal 31 Desember 2012</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Pertanian, perburuan dan Kehutanan</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>463.79</td>
<td>3,629.53</td>
<td>127.34</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2</td>
<td>Perikanan</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>52.70</td>
<td>3,056.60</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>3</td>
<td>Pertambangan dan Penggalian</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>67,878.95</td>
<td>1,980.90</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>4</td>
<td>Industri pengolahan</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>16,484.79</td>
<td>318,362.91</td>
<td>9,844.46</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>5</td>
<td>Listrik, Gas dan Air</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>7.37</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>6</td>
<td>Konstruksi</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>16,640.55</td>
<td>42,279.26</td>
<td>228.71</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>7</td>
<td>Perdagangan besar dan eceran</td>
<td>107.75</td>
<td>10,675.53</td>
<td>-</td>
<td>136,641.82</td>
<td>772,476.45</td>
<td>4,225.77</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>8</td>
<td>Penyediaan akomodasi dan penyediaan makan minum</td>
<td>4,575.04</td>
<td>2,854.62</td>
<td>-</td>
<td>6,367.53</td>
<td>17,613.90</td>
<td>1.30</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>9</td>
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(dalam jutaan rupiah)

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**TOTAL**

122,101       821       317

**BANK SECARA KONSOLIDASI**

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4. Emas
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**TOTAL**

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<td>Tagihan kepada Korporasi</td>
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<td></td>
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</tr>
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<td>7</td>
<td>Eksposur di Unit Usaha Syariah (apabila ada)</td>
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<td><strong>Total</strong></td>
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(dalam jutaan rupiah)

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<td>2</td>
<td>Tagihan Kepada Entitas Sektor Publik</td>
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</tr>
<tr>
<td>3</td>
<td>Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional</td>
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<td>4</td>
<td>Tagihan Kepada Bank</td>
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<tr>
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<td>Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel</td>
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<tr>
<td>6</td>
<td>Tagihan kepada Korporasi</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Eksposur di Unit Usaha Syariah (apabila ada)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
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<td><strong>Total</strong></td>
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(dalam jutaan rupiah)
### Tabel 4.1.a. Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit - Bank secara Individual

<table>
<thead>
<tr>
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<th>Beban Modal</th>
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<td>Tagihan Kepada Entitas Sektor Publik</td>
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<td>1,130,112</td>
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<td>Total Eksposur Neraca</td>
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<td>Tagihan Kepada Entitas Sektor Publik</td>
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<td>Kredit Pembiaya/Pensijunan</td>
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<td>Tagihan kepada Korporasi</td>
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<td>Total Eksposur TRA</td>
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<td>C</td>
<td>Eksposur akibat Kegagalan Pihak Lawan (Counterparty Credit Risk)</td>
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<td>Total Eksposur Counterparty Credit Risk</td>
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Tabel 4.2.a. Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit - Bank secara Individual

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<td>3 Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional</td>
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</tr>
<tr>
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<td>4 Tagihan Kepada Bank</td>
<td>61,911</td>
<td>61,911</td>
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<td>65,638</td>
<td>64,243</td>
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<td>6 Kredit Berguna Properti Komersial</td>
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<td>7 Kredit Pegawa/Pensiunan</td>
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<td>Eksposur Rekening Administratif</td>
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<td>4 Tagihan Kepada Bank</td>
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<td>5 Kredit Berguna Rumah Tinggal</td>
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<td>7 Kredit Pegawa/Pensiunan</td>
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<td>9 Tagihan kepadah Korporasi</td>
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<td>10 Tagihan yang Telah Jatuh Tempo</td>
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<td>11 Eksposur di Unit Usaha Syariah (apabila ada)</td>
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<td></td>
<td>2 Tagihan Kepada Entitas Sektor Publik</td>
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<td>3 Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional</td>
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<td>4 Tagihan Kepada Bank</td>
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<td>6 Tagihan kepadah Korporasi</td>
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<td>Total Eksposur Counterparty Credit Risk</td>
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Perhitungan ATMR Risiko Kredit Pendekatan Standar - Bank secara Individual
Tabel 6.1.1 Pengungkapan Eksposur Aset di Neraca

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<th>Kategori Portofolio</th>
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<th>ATMR Setelah MRK</th>
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<tbody>
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<td>Tagihan Kepada Pemerintah</td>
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<td>-</td>
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<td>Tagihan Kepada Entitas Sektor Publik</td>
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<td>187</td>
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<td>3</td>
<td>Tagihan Kepada Bank Pembangunan Multilateral dan Lembaga Internasional</td>
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<td>-</td>
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</tr>
<tr>
<td>4</td>
<td>Tagihan Kepada Bank</td>
<td>61,911</td>
<td>13,895</td>
<td>6,773</td>
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<tr>
<td>5</td>
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<td>23,002</td>
<td>22,514</td>
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<td>13,931</td>
<td>13,931</td>
<td>13,931</td>
</tr>
<tr>
<td>7</td>
<td>Kredit Pegawai/Pensiunan</td>
<td>-</td>
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<td>-</td>
</tr>
<tr>
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<td>1,587,236</td>
<td>1,130,112</td>
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<tr>
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<td>Aset Lainnya</td>
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<td>59,501</td>
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<td>TOTAL</td>
<td>2,537,620</td>
<td>1,861,735</td>
<td>1,417,606</td>
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(dalam jutaan rupiah)
### Tabel 6.1.2 Pengungkapan Kewajiban Komitmen / Kontinjensi pada Transaksi Rekening Administratif

(dalam jutaan rupiah)

<table>
<thead>
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<th>Kategori Portofolio</th>
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<th>ATMR Setelah MRK (3)</th>
<th>Posisi Tanggal 31 Desember 2012</th>
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<td>Tagihan Kepada Entitas Sektor Publik</td>
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<td>3,035</td>
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<td>Tagihan kepada Bank Pembangunan Multilateral dan Lembaga Internasional</td>
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<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>4</td>
<td>Tagihan kepada Bank</td>
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<td></td>
<td></td>
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</tr>
<tr>
<td>5</td>
<td>Kredit Beragun Rumah Tinggal</td>
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<td></td>
</tr>
<tr>
<td>6</td>
<td>Kredit Beragun Properti Komersial</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Kredit Pegawai/Pensiunan</td>
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<td></td>
<td></td>
</tr>
<tr>
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<td>Tagihan Kepada Usaha Mikro, Usaha Kecil dan Portofolio Ritel</td>
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<td><strong>TOTAL</strong></td>
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<td><strong>14,550</strong></td>
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</table>
Tabel 6.1.3 Eksposur yang menimbulkan Risiko Kredit akibat Kegagalan Pihak Lawan
(Counterparty Credit Risk)

| No | Kategori Portofolio                                      | Tagihan Bersih | ATMR Sebelum MRK | ATMR Setelah MRK
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<td>Risiko Komoditas *)</td>
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<td>Risiko Option</td>
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(dalam jutaan rupiah)
Tabel 9.1.a Pengungkapan Profil Maturitas Rupiah - Bank secara Individual

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<td>637.45</td>
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<td>7. Lain-lain</td>
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<td>5,264.59</td>
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<td>624,230.06</td>
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<td>637.45</td>
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<td><strong>Total Aset</strong></td>
<td>1,879,415.77</td>
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### Tabel 9.1.1 Pengungkapan Profil Maturitas Rupiah - Bank secara Individual

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<td>26,054.15</td>
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| Selisih Aset dengan Kewajiban dalam Neraca | 83,680.91 | 209,549.75 | 160,873.82 | 33,752.44 | 133,387.43 | 121,608.89 | 2,096,418.90 |

| II. REKENING ADMINISTRATIF |       |         |                   |                   |                   |            |       |
| A. Tagihan Rekening Administratif |       |         |                   |                   |                   |            |       |
| 1. Komitmen | 41,209.95 | 23,611.88 | 17,598.08 | 0.00 | 0.00 | 0.00 | 88,008.38 |
| 2. Kontijensi | 11,740.45 | 0.00 | 0.00 | 11,740.45 | 0.00 | 0.00 | 27,404.67 |
| Total Tagihan Rekening Administratif | 52,950.40 | 23,611.88 | 17,598.08 | 11,740.45 | 0.00 | 0.00 | 115,413.05 |

| B Kewajiban Rekening Administratif |       |         |                   |                   |                   |            |       |
| 1. Komitmen | 184,834.17 | 72,074.35 | 51,528.87 | 16,130.48 | 45,100.46 | 0.00 | 439,319.34 |
| 2. Kontijensi | 11,740.45 | 0.00 | 0.00 | 11,740.45 | 0.00 | 0.00 | 27,404.67 |
| Total Kewajiban Rekening Administratif | 196,574.61 | 72,074.35 | 51,528.87 | 27,870.92 | 45,100.46 | 0.00 | 492,697.61 |

| Selisih Tagihan dan Kewajiban dalam Rekening Administratif | (143,624.22) | (48,462.48) | (31,310.80) | (16,130.48) | (45,100.46) | 0.00 | (377,284.56) |

| (IIA-IB)+(IIIA-IIIB) | (59,943.30) | (259,913.64) | 54,086.83 | (52,891.88) | 77,861.38 | 120,914.00 | (6,934.17) |

| Selisih Kumulatif | (59,943.30) | (259,913.64) | (205,826.81) | (258,718.69) | (180,857.30) | (59,943.30) | (6,934.17) |
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  Fax.: (021) 6530 1020
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  Jl. Pangeran K.H. Bandung, Ancol Barat, Jakarta Utara
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  Jl. Mayjen Sungkono No. 41, Surabaya 60296, Jawa Timur
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- Kantor Kas Sepanjang
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