



BECOMING A LEADING DIGITAL BANK

Annual Report 2013



THROUGH THE PILLARS OF CUSTOMER EXPERIENCE

Customer Experience  *Benefits*

Efficient  *Secure Convenience*

Security  *Easy*

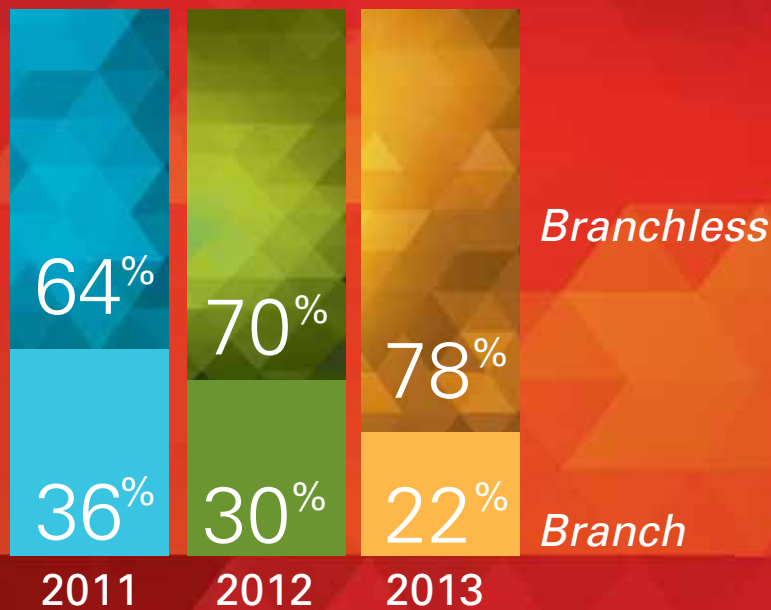
Image  *Innovative*

Closeness  *Borderless*

CIMB Niaga's Digital Banking has always considered and adopted customer experiences as a key differentiator as well as trigger for revenue improvement. Customer experiences revolve around 4 main pillars: efficiency, security, image, and proximity. These are translated into a capable digital banking service with security and comfort, convenience, innovation, and seamless service delivery to users.



As evidence of the success of CIMB Niaga digital services, Branchless Banking services CIMB Clicks, Go Mobile, and BizChannel, along with innovative Mobile Account products received an enthusiastic response from the public, with significant increases in volume of transactions. This has further paved the way for CIMB Niaga to provide more innovative products in order to sustain customer confidence.



CIMB Niaga Branchless Banking has harnessed technological developments to boost transaction volume over the past three years. In 2013, 78% out of the total 123.78 million banking transactions at CIMB Niaga used Branchless Banking services, compared with only 22% for in-person transactions at branches.

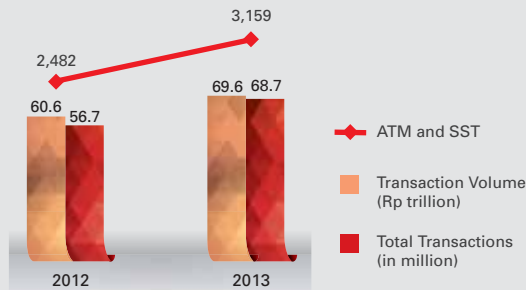
In addition to the use of ATMs and SSTs, which continue to give customers confidence, other branchless banking products such as CIMB Clicks, Go Mobile, Mobile Account, CDM, and BizChannel have started to contribute a significant increase in the volume of transactions in 2013. Benefiting from simplicity, CIMB Clicks users grew in number by 26% in 2013 to reach 776 thousand users. Application numbers for Go Mobile increased a significant 92% with 529 thousand active users by year end 2013, resulting in an increased transaction volume of 135% to Rp4.5 trillion.

Clearly seen is that CIMB Niaga customers have shifted towards branchless banking and openly give appreciation for CIMB Niaga’s efforts in becoming a digital banking provider.

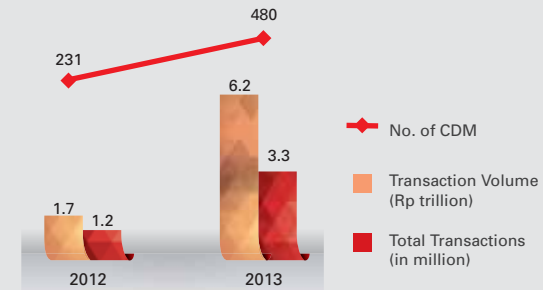
Moving Towards the Digital Age

The CIMB Niaga Support Network continued to be reinforced throughout 2013. The number of ATMs and SSTs reached 3,159, while Cash Deposit Machine (CDM) totalled 480. Total Go Mobile users showed a significant increase reaching 529,000 active users in 2013, with an increase in the amount and number of transactions respectively amounting to Rp4.5 trillion and 2.1 million. CIMB Clicks also showed very good performance, in which the number of CIMB Clicks users reached 776,000 in 2013, with the amount and number of transactions respectively reaching Rp26.7 trillion and 7.7 million.

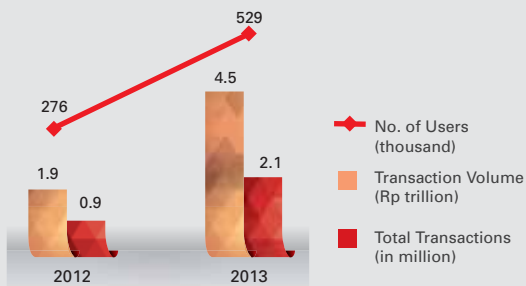
ATMs and Self Service Terminals (SST)



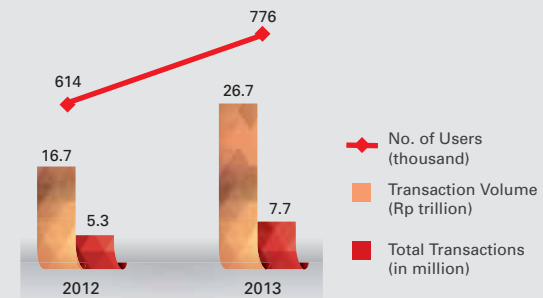
Cash Deposit Machines (CDM)



Go Mobile



CIMB Clicks



2.1
million

Total transaction using **Mobile Accounts** in 2013 with a significant increase in the month of December 2013 that reached 1 million transactions.

2.1
million

Total transactions of **Go Mobile** throughout 2013, increasingly popular among customers for its high accessibility.

7.7
million

Total transactions of **CIMB Clicks** throughout 2013, due to its security and comprehensive features.

12.6
million

Total transactions of **BizChannel** throughout 2013, enabling Corporate Customers to manage their cash with efficiency and effectiveness.

45%

Growth of total transactions of CIMB Clicks compared to 2012.

124%

Growth of total transactions of Go Mobile compared to 2012.

37%

Growth of total transaction of BizChannel compared to 2012.

Digital Lounge

Looking to the future of retail banking, CIMB Niaga branches have launched the futuristic CIMB Niaga Digital Lounge, a banking concept that incorporates the latest technology to provide a faster, easier, and more convenient banking experience to our customers. The Digital Lounge is managed by a Digital Lounge Manager who can provide solutions for customers.

Digital Lounge facilities include ATM, CDM, SST, CIMB Clicks, and Video Banking.

Digital Lounges provide customer services like opening savings accounts and time deposits, as well as debit card and credit card applications, Branchless Banking applications, credit card handling, information about products and services, and referrals for mortgages, car loans and personal loans.

DIGITAL LOUNGE

Dapatkan kenyamanan lagi dan lagi di Digital Lounge

Pleasure in banking

- Paperless account and deposit
- Monday to Sunday transactions through Video Banking
- Instant credit and debit card
- ATM and Cash Deposit Machines
- CIMB Clicks and Go Mobile

Kunjungi kami di:
Pondok Indah Mall 2, Gandaria City, Pacific Place, Plaza Indonesia, Central Park, Emporium Pluit,
Mall Artha Gading, Kuningan City, Graha CIMB Niaga & Citywalk Sudirman.

www.cimbniaga.com | Phone Banking 14041 | [f](#) CIMB Indonesia | [t](#) CIMBIndonesia

INDONESIA MALAYSIA SINGAPORE THAILAND CAMBODIA



ASEAN FOR YOU  **CIMB NIAGA**



Mobile Account



Feature

1. Cash deposit in a branch, CIMB Niaga and CDM machines EDC machines at partner merchants.
2. Cash withdraw at CIMB Niaga branch and ATM and EDC machines at partner merchants.
3. Buy prepaid cellular credit for almost all mobile operators in Indonesia.
4. Wire transfer to any phone number in Indonesia, CIMB Niaga account or to another bank through ATM Bersama / Prima networks.
5. Pay bills telephone / cellular, credit cards, airline tickets, instalment loans, education, insurance, environmental, and internet / cable TV.
6. Pay bills by using coupons at partner merchants.
7. Check account balances and view the last 10 transactions.
8. Handle transactions with partner merchants.

Rekening Ponsel (Mobile Account) is a product with cutting-edge service capabilities that can provide financial services to all segments of society, including even those who do not have a bank account. This is the first such service in Indonesia, and we are proud to introduce Rekening Ponsel to Indonesia and open the door for many people to be more bank oriented. Rekening Ponsel allows customers to transfer money to any mobile number at any mobile operator in Indonesia, using any type of mobile phone, and foremost this does not require ATM cards and bank accounts.



Dapatkan promo Buy 1 Get 1 dari Rekening Ponsel

Bayar tiketmu pakai Kupon Rekening Ponsel dan dapatkan tiket nonton GRATIS*
Cara Membuat Kupon Rekening Ponsel

1. **Tu 1418**
 Pilih nomor ponsel yang akan digunakan sebagai nomor rekening. Pastikan nomor tersebut aktif dan terdaftar di operator seluler.
2. **Tu 1418**
 Pilih jenis rekening yang akan dibuat. Pilih jenis rekening yang sesuai dengan kebutuhan Anda. Pastikan nomor rekening tersebut aktif dan terdaftar di operator seluler.
3. **Tu 1418**
 Pilih jenis rekening yang akan dibuat. Pilih jenis rekening yang sesuai dengan kebutuhan Anda. Pastikan nomor rekening tersebut aktif dan terdaftar di operator seluler.

Informasi Kupon
 Kupon ini berlaku untuk pembelian tiket nonton di seluruh Indonesia. Kupon ini berlaku untuk pembelian tiket nonton di seluruh Indonesia. Kupon ini berlaku untuk pembelian tiket nonton di seluruh Indonesia.

Phone Banking 14041

CIMB NIAGA

Rekening Ponsel account treats mobile numbers like a savings account, making it possible to conduct banking transactions without having to be present at CIMB Niaga or indeed any bank. To get this service, just list the phone number you want to use in order to make transactions with Mobile Account at the nearest branch of CIMB Niaga.

Go Mobile

The Go Mobile banking service was launched by CIMB Niaga in 2012.

CIMB Niaga understands high mobility and the need for banking transactions that will insure customer safety, punctuality, flexibility, and straightforwardness. Go Mobile banking service allows customers to make different kinds of banking transactions through all types of mobile phones 24 hours-a-day without having to go to a branch.

Go Mobile features include account information and transfer of credit cards, loans and bill payments including credit card payments, electricity, airfares, insurance, internet, cable TV and property services, purchase reload, transfer (to one's account or CIMB Commerce, other banks ATM Bersama member or Prima) online, clearing and RTGS (Real Time Gross Settlement), as well as international remittance.

CIMB Clicks

An internet banking service that allows customers to make banking transactions anywhere with guaranteed security, using captcha (random alphanumeric code) and security word (code created by the user) to tell customer they are in the CIMB Niaga website.

CIMB Click features include: account information, scheduled transactions, transaction history, domestic and international transfers, bulk transfers, scheduled transfers, bill payment credit card, phone card postpaid, LPN, Aetra and Palyja in certain areas, loans, insurance, education, airfares and trains, reload prepaid, integrated payments, scheduled payments, as well as mPIN to make transactions. These features will grow in line with the Company's business development.



Phone Banking



Whenever a customer needs help or has questions about banking, they can simply call 14041 to get pertinent information. Even financial transactions can be done through your phone. Phone Banking can be contacted 24 hours from anywhere, both in Indonesia and overseas.

Phone Banking Features include account information and the last 10 transactions, status and information checks, BG and Clearing rejection, loan account and credit card updates. Customers can also use it to make bill payments such as credit cards, loans, Telkom, postpaid phones, education, internet, cable TV, insurance, credit purchase refill, transfer (to own account or CIMB Niaga, other banks of ATM Bersama or Prima network), information on interest rates, exchange rates and costs as well as administrative accounts (change PIN, change address, bank statement request via fax, blocking).

Phone Banking 14041 can be accessed by CIMB Niaga Customers and non-Customers to get general information about CIMB Niaga, either for products or other features. This service is provided by a Bank Officer or Credit Card Officer.

Preferred Phone Banking

Preferred Phone Banking 500 800 is a banking facility that is devoted to CIMB Niaga CIMB Preferred Banking or Private Banking customers. This is a banking service that allows customers to make transactions over the phone anytime and anywhere, with personal service by well-trained agents.

Preferred Phone Banking is an electronic facility with the largest transaction limit at CIMB Niaga. The main features of Phone Banking 500 800 in addition to the features in Phone Banking 14041 are personal banking service, a list of favorite accounts that allows customers ease in transactions, and with the transaction limit of up to Rp 3 billion to recipient accounts that have been registered.



Briefcase Banking

Is a sales tool that connects RCS with PC tablets online and is integrated to serve customers quickly during the process of an in-principal approval for a credit application.

The menu includes briefcase banking applications such as savings accounts, current accounts, mortgages, and auto loans.

Briefcase Banking features include conventional and Shariah product information, credit simulations to calculate principle and installments, and application delivery process up to credit approval.



Retail Credit System



Retail Credit System (RCS) is a loan origination system to support retail loans aimed at reducing manual processes, expanding coverage, and integrating the entire architecture of the Bank's retail banking module.

RCS also comes with a document imaging and Credit Risk Decision Engine (CRDE). The application of this system in Indonesia will mark a single and standardized loan origination system for retail loans in a regional scope. The initial focus of this system development will be on mortgages and auto loans.

Business Credit System



Business Credit System (BCS) is a loan origination system offered to SME and commercial customers in processing the entire credit application, starting from initiation to loan disbursement.

As with RCS, BCS shortens credit approval process, expands coverage, and comes with a document imaging and Credit Risk Decision Engine (CRDE).

RET-AD

RET-AD (Reuters Electronic Trading Automatic Dealing) is a dealing system for foreign exchange transactions. This system is an internet-based application and can be accessed by branches online and in real time.

RET-AD is placed at branches to allow them make foreign exchange transactions with independent usage of special rates, thereby allowing customers of CIMB Niaga to get the best exchange rate.



BizChannel



BizChannel @ CIMB is an integrated banking solution using internet banking and is designed to assist corporate customers in managing their cash management efficiently and effectively, both financial and non-financial transactions. This solution is safe and protected, as it is equipped with a layered security system for customer transaction data confidentiality.

BizChannel @ CIMB enables customers to make financial transactions and get information on all accounts in real time and online, customers can make transactions anytime and anywhere, with always-available features. Customers can also make remote authorization.

Various features of the BizChannel @ CIMB include:

- Monitoring balances and transaction history online in real time
- Withdrawal transaction data in the form of text files, CSV or MT 940 (Transaction Inquiry)
- Monthly Statements
- Virtual Account transaction reports
- Information transaction clearing deposits Post Dated Checks
- Transfer between CIMB Niaga accounts
- Transactions in foreign currencies using counter rate or special rate (Cross Currency Transactions)
- Management of financial liquidity using transaction feature Sweep -In, Sweep - Out and Range Balance
- Remittances to other Domestic Bank Account (SKN / RTGS)
- Remittances in foreign currency (Remittance)
- Payment of taxes (Tax Payment)
- Payment of bills (Bills Payment)
- Payment in bulk (Bulk Payment)
- Payment of employee salaries (Payroll)
- Billing mass (Multi Debit)
- Supply Chain service facilities (Financial Supply Chain)
- Opening of L / C or Bank Guarantee (Trade Finance Module).

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BECOMING A LEADING DIGITAL BANK

2013

Annual Report



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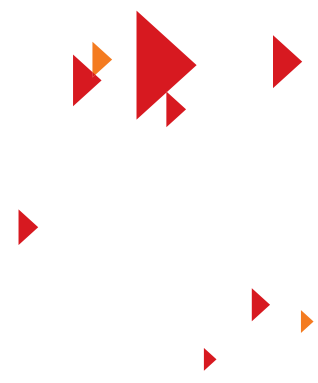
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Business Highlights

Rp
47.9T

Consumer Banking posted credit of Rp47.9 trillion, up 9% YoY consisting of auto loans, mortgages, credit cards, multipurpose loans and personal loans.

Rp
31.1T

SMME (Small Medium & Micro) Banking recorded an increase of 13% in credit YoY to Rp31.1 trillion.

Rp
34.1T

In 2013, **Commercial Banking** posted a credit growth of 13% YoY to Rp34.1 trillion.

2.2%

NPL Ratio

CIMB Niaga was able to maintain good asset quality with an NPL level of 2.2%.

Rp
43.9T

Corporate Banking
posted credit of Rp43.9
trillion in 2013, 65% of which
was for investment and 35%
for working capital.

Rp
6.7T

Sharia Banking
recorded financing of Rp 6.7
trillion in 2013 supported by
fund raising totaling Rp 6.5
trillion.

Rp
163.7T

Customers' Deposits
increased 8% YoY to Rp163.7
billion with a portion of low
cost funds of 44.0% in 2013.

Rp
4.3T

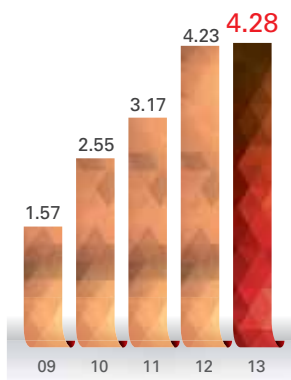
Net Profit

**CIMB Niaga posted a
Net Profit of Rp4.3 trillion
in 2013, up 1% YoY.**

Key Financial Performance

The Company posted a net profit of Rp4.3 trillion, up 1% from the previous year. Total Loans and Total Assets, respectively increased by 8% and 11% to Rp157.0 trillion and Rp218.9 trillion.

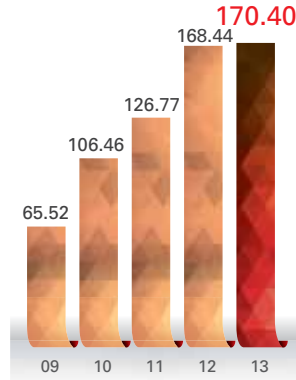
Net Income*
(Rp trillion)



Net income increased 1% to Rp4.28 trillion

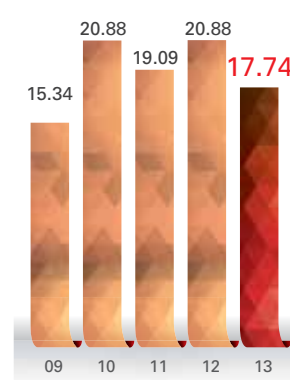
* Net Income attributable to equity holders to parent

Earnings per Share
(Rp)



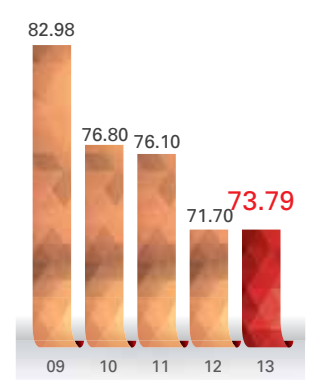
Earning per Share increased by Rp1.96 to Rp170.40

Return on Equity-Shareholders' Fund (%)



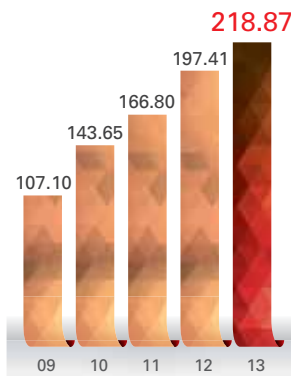
Return on Equity increased 314bps to 17.74%

Operating Expenses to Operating Income - (%)



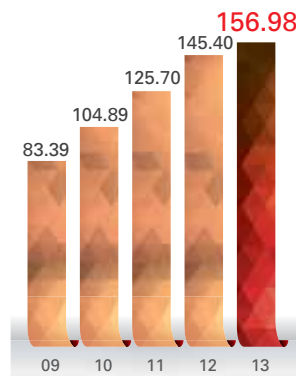
Efficiency Ratio (Operating Expenses to Operating Income) improved by 209bps to 73.79%

Total Assets
(Rp trillion)



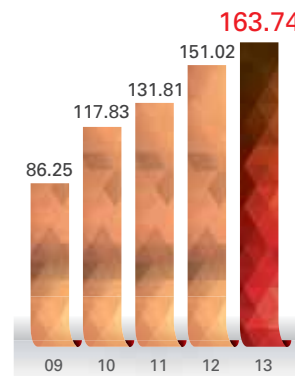
Total Assets increased 11% to Rp218.87 trillion

Total Loans
(Rp trillion)



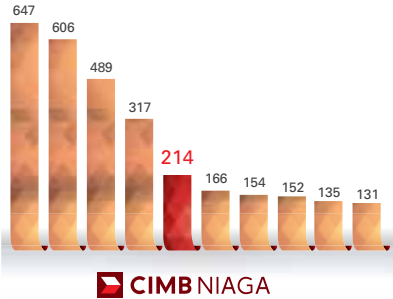
Total Loans increased 8% to Rp156.98 trillion

Total Customers' Deposits
(Rp trillion)

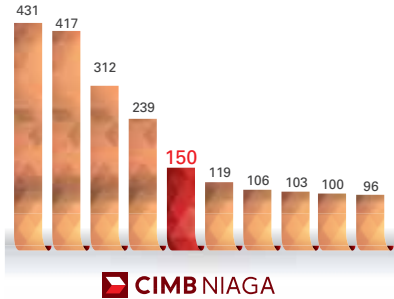


Total Customer Deposits increased 8% to Rp163.74 trillion

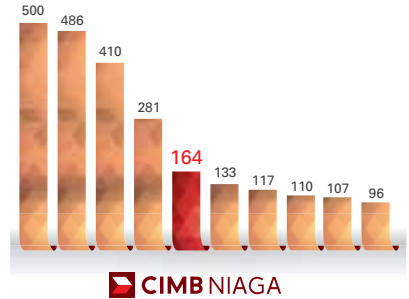
Total Assets*
(Rp trillion)



Total Loans*
(Rp trillion)

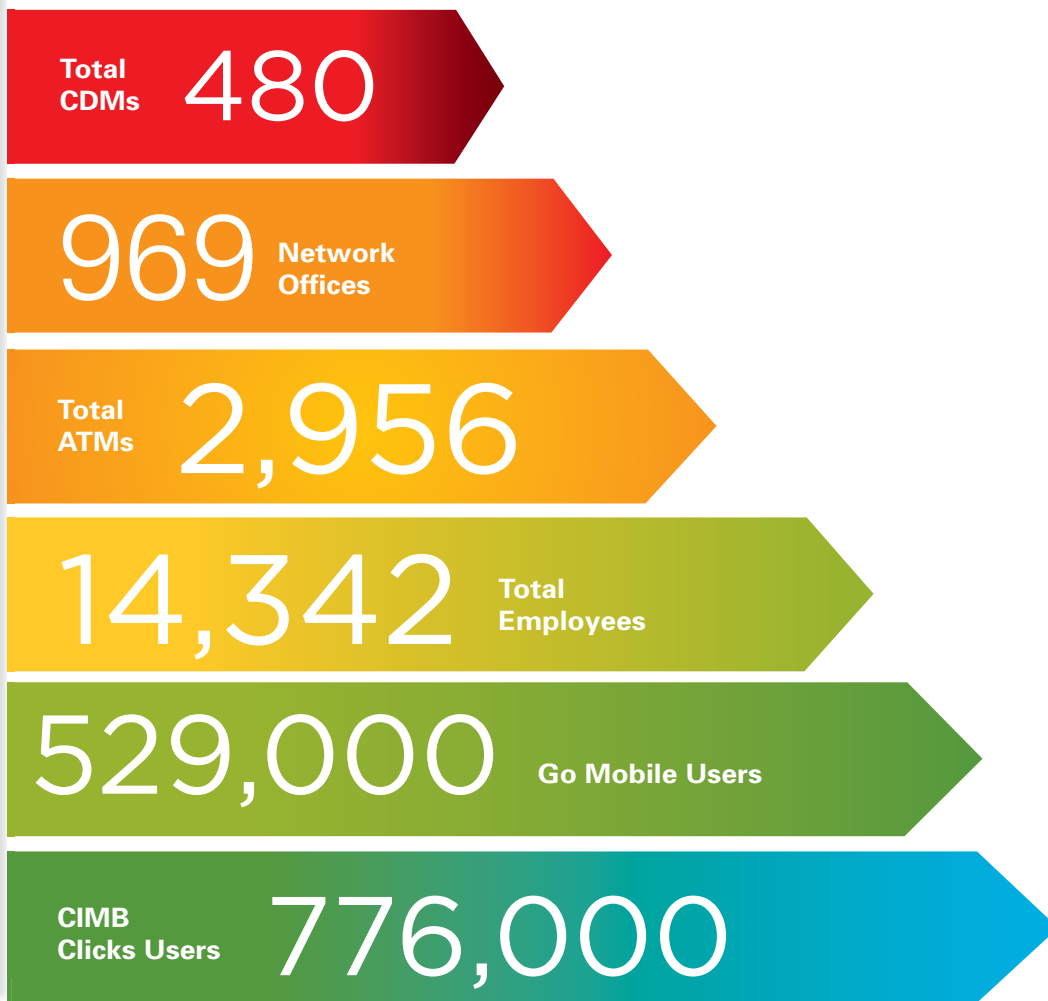


Total Customers' Deposits*
(Rp trillion)



* Source : Published Financial Statements by Bank Indonesia (Bank only)

Strengthening its position as the 5th Largest Bank in Indonesia



CIMB Niaga in Brief

CIMB Niaga was established on 26 September 1955 under the name of PT Bank Niaga. In its early years of establishment, CIMB Niaga focused on building core values and professionalism in the banking industry. As a result, CIMB Niaga is widely known as a trusted provider of quality products and services. In 1987, CIMB Niaga became the first local bank to offer banking services through automatic teller machines (ATM) in Indonesia. This achievement was widely recognized as the starting point for Indonesia's entry into the world of modern banking. CIMB Niaga's leadership and innovation in the application of the latest technology was increasingly recognized in 1991 by becoming the first bank to provide online banking services to its customers.

CIMB Niaga was licensed as a commercial bank, foreign bank and bank that conducts sharia-based banking respectively on 11 November 1955, 22 November 1974 and 16 November 2004. On 29 November 1989, CIMB Niaga became a public company as its shares were listed on the Indonesia Stock Exchange. The move also triggered the development of the CIMB Niaga network throughout the country.

As a result of the Asian financial crisis in 1998, the Government of the Republic of Indonesia through the National Bank Restructuring Agency (IBRA) for a short time became the majority shareholder of CIMB Niaga. In November 2002, Commerce Asset-Holding Berhad, now known as CIMB Group Holdings Berhad (CIMB Group), acquired a majority stake of CIMB Niaga from IBRA. In August 2007, all stock ownership was transferred to CIMB Group as part of an internal reorganization to consolidate the activities of all subsidiaries of CIMB Group with a universal banking platform.

In a separate transaction, Khazanah, which is the majority shareholder of CIMB GROUP, acquired a majority ownership of Lippo Bank on 30 September 2005. The entire stock ownership was transferred to CIMB Group on 28 October 2008, which was also part of an internal reorganization of CIMB Group to consolidate the activities of its subsidiaries.

As the controlling shareholder of CIMB Niaga (via CIMB Group) and Lippo Bank, Khazanah conducted a merger to comply with the single presence policy (SPP) set by Bank Indonesia. This merger was the first in Indonesia in relation to the SPP policy.

The name of Bank Niaga was changed to CIMB Niaga in May 2008. After approval from Bank Indonesia regarding the proposed merger and receipt of permission from the Minister of Law and Human Rights Republic of Indonesia, Lippo Bank was officially merged into CIMB Niaga on 1 November 2008. This was followed by the introduction CIMB Niaga's new logo to the public.

This merger was a leap in the banking sector of Southeast Asia, and has made CIMB Niaga the 5th largest bank in Indonesia in terms of assets, loans, customer funds and the number of branches. As of 31 December 2013, market capitalization of PT Bank CIMB Niaga Tbk was recorded at Rp23 trillion.

CIMB Niaga offers conventional products and services and Sharia banking products and services with combined strength in the areas of Consumer Banking, Small Medium and Micro Enterprises, Commercial and Corporate Banking, Treasury and payment services, supported by a network of branches spread across Indonesia as well as branchless banking. CIMB Niaga has continued to develop the micro-finance business under Mikro Laju with 350 outlets to serve all of its customers.

CIMB Niaga has two subsidiaries engaged in auto financing, namely PT CIMB Niaga Auto Finance (CNAF) and PT KITA Finance (KITAF) with respective share ownership of 99.9% and 51.0% on 31 December 2013.

In anticipation of future growth opportunities, the development of branchless banking and electronic distribution channels has become one of CIMB Niaga strategies, especially for the Consumer Banking segment. In 2012, CIMB Niaga added Preferred Phone Banking service 500 800 to serve its Preferred customers. These



services complement and enrich the Bank's existing services and electronic distribution, namely Go Mobile banking, internet banking, CIMB Clicks, ATMs, self-service terminal (SST), cash deposit machine (CDM), as well as 14041 Phone Banking service. With regional ATM capabilities, CIMB Niaga is also connected to the Prima ATM network, ATM Bersama, Cirrus, VISA, and MEPS, giving customers the flexibility and convenience in ATM transactions, both in Indonesia and in the region, especially in Singapore, Malaysia, and Thailand.

In 2013, CIMB Niaga re-sharpened its focus on the development of branchless banking to establish a strategy to become a leading bank in the digital consumer banking services. For that reason CIMB Niaga made a breakthrough with the launch of the Digital Lounge and Rekening Ponsel. Digital Lounge is a new concept in modern banking that provides comfort and allows customers to communicate directly with staff of CIMB Niaga via video conference. Meanwhile, Rekening Ponsel was launched to address the diversity of its target markets by allowing people who are not its customers to make banking transactions simply by registering

their mobile phone number at a nearby CIMB Niaga branch. This is the first product in Indonesia and has received a warm response from the public. This product has received an award from MURI as a mobile wallet product in Asia with the ability to transfer to all phone numbers within one country.

As of 31 December 2013, CIMB Niaga has a total network of 969 offices and 2,956 ATMs, 480 CDMs and 203 SSTs spread across 28 provinces and 109 cities and districts across Indonesia, including those of its Conventional Banking, Sharia Banking and Micro Laju outlets all with the support of its 14,342 employees.

CIMB Niaga Profile

Name

PT Bank CIMB Niaga Tbk

Head Office

Graha CIMB Niaga, Jl. Jend Sudirman Kav. 58,
Jakarta 12190, Indonesia

Tel. (62-21) 250 5252, 250 5353

Fax. (62-21) 250 5205

Website www.cimbniaga.com

Line of Business

Commercial Banks, Foreign Exchange Bank and Sharia Bank.

Establishment

26 September 1955

Ownership

- CIMB Group Sdn Bhd 96.92%
- PT Commerce Kapital 1.02% (Subsidiary of CIMB Group)
- Public 2.06%

Legal Basis of Incorporation

- The Deed Establishment No. 90 of Raden Meester Soewandi, Notary Public in Jakarta on 26 September 1955 and amended by Deed No. 9 dated 4 November 1955.
- Decree of the Minister of Justice of the Republic of Indonesia (now Minister of Justice and Human Rights) No. J.A5/110/15 dated 1 December 1955.
- State Gazette No. 71 dated 4 September 1956.
- Additional State Gazette No. 729/1956.

Subsidiaries

- PT CIMB Niaga Auto Finance 99.9%
- PT KITA Finance 51.0%

Stock Exchange

Shares and bonds of PT Bank CIMB Niaga Tbk are listed and traded on the Indonesia Stock Exchange (IDX).

Share Code

BNGA

ISIN Code

ID1000098007

Shares Listing Date

29 November 1989

Bonds Listing Date

- Subordinated Bonds I CIMB Niaga Year 2010 : 8 July 2010.
- Subordinated Bonds II CIMB Niaga Year 2010 : 23 December 2010.
- Senior Bonds I CIMB Niaga Year 2011 : 23 December 2011.
- Continuous Bonds I CIMB Niaga Phase I Year 2012 : 30 October 2012.
- Continuous Bonds I CIMB Niaga Phase II Year 2013 : 20 November 2013

Company and Bonds Rating

- Pefindo
 - Corporate Rating (national) : idAAA
 - Bonds Rating : idAAA
- Fitch
 - Corporate Rating (national) : AAA(idn)
 - Corporate Rating (international) : BBB
 - Bonds Rating : AAA(idn)
 - Subordinated Bonds Rating : AA(idn)
- Standard & Poor's
 - Corporate Rating : BB+
- Moody's
 - Corporate Rating : Baa3

SWIFT Code

BNIAIDJA

Contact Center:

Email: corporate.secretary@cimbniaga.co.id

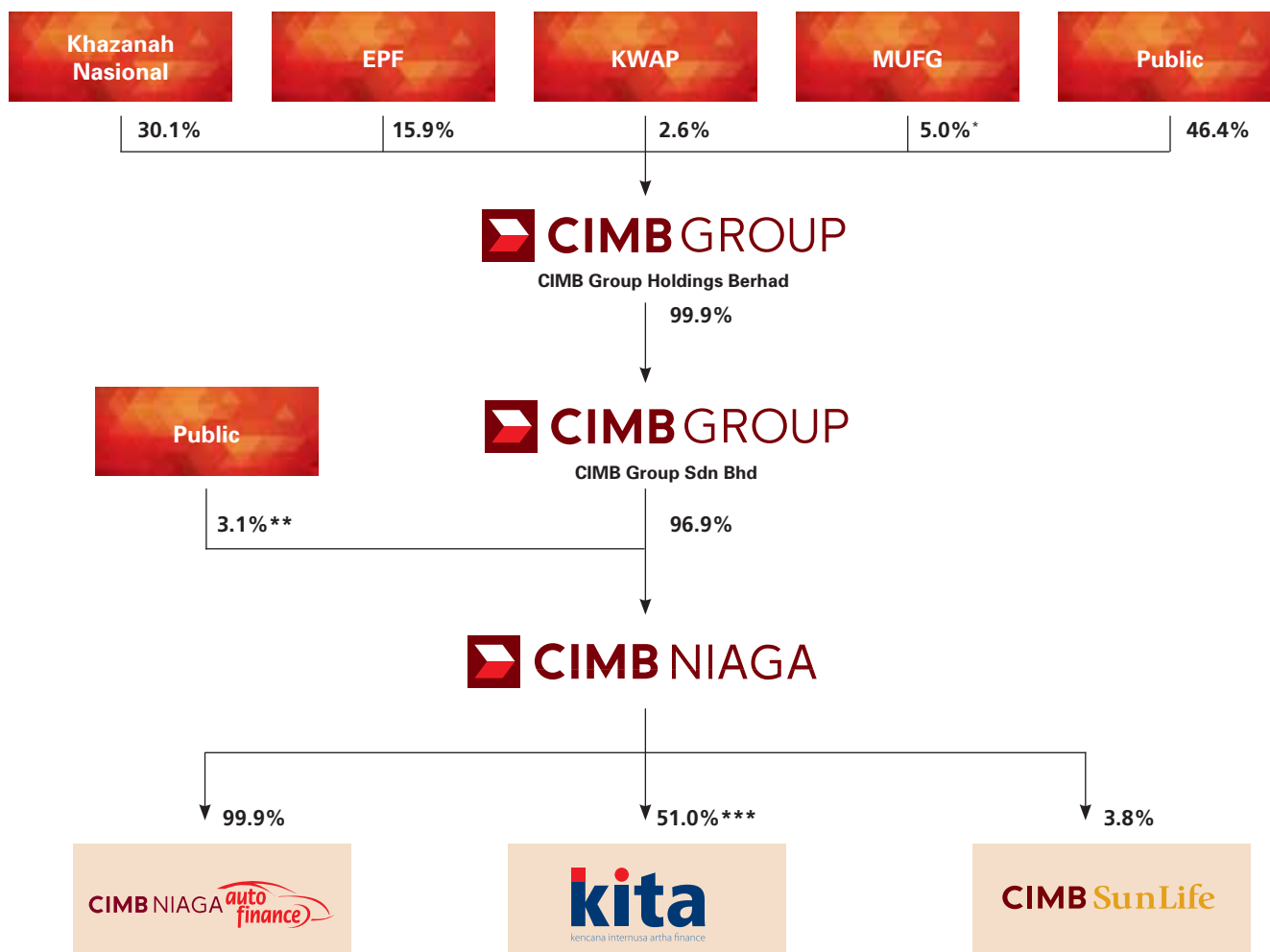
Facebook: CIMB Indonesia

Twitter: @CIMBIndonesia

Phone Banking: 14041

Preferred Phone Banking: 500 800

CIMB NIAGA - Shareholding Structure



* Mitsubishi UFJ Financial Group, Inc of Japan (Only direct stake held via BTMU)

** Including PT Commerce Kapital shares of 1.02%, owned 100% by CIMB Group

*** In 23 September 2013 CIMB Niaga signed the Conditional Share Purchase Agreement between Marubeni Corporation, PT Marubeni Indonesia and PT Niaga Manajemen Citra through share purchase transaction of KITA Finance amounted 48.9%, therefore CIMB Niaga shareholding percentage increased to 99.9%. This share purchase is effective as of 26 February 2014

Vision

▶ “To be the most trusted Indonesian bank that is part of South East Asia’s leading Universal Bank by understanding our customers’ needs, providing the right comprehensive financial solutions and building lifetime relationships.”

Explanation:

To be the most trusted bank in Indonesia, we identified three main aspects, which focused on customer satisfaction of our services:

1. Understanding customer needs;
2. Providing the right comprehensive financial solutions;
- and
3. Building lifetime relationships.



Core Values

Integrity is Everything
Always Put **C**ustomers First
Passion for **E**xcellence

Explanation:

CIMB Niaga always puts our customers' satisfaction first, through excellent services from employees who have high integrity and passion for excellence in their work.

The Main Behavior of Core Values

"Integrity is Everything"

- Speak and act with honesty and sincerity.
- Make decisions reliably based on professionalism.

"Always Put Customers First"

- Assist and serve to fulfill and anticipate the needs of stakeholders.
- Create added value and solutions that exceed customer expectations.
- Empower human resources and support all potential for excellence.

"Passion for Excellence"

- Provide the best quality products, services, and work processes.
- Implement open leadership, delegating authority and requiring responsibility for any decision made.
- Recognize the importance of cooperation to attain success, to build trust and mutual respect, and to struggle together within a competitive environment.

Operational Area



Sumatera : 161

63 Conventional Office
8 Sharia Office
90 Micro Finance Office

DI Yogyakarta : 24

19 Conventional Office
1 Sharia Office
4 Micro Finance Office

Sulawesi : 29

14 Conventional Office
1 Sharia Office
14 Micro Finance Office

DKI Jakarta : 218

185 Conventional Office
7 Sharia Office
26 Micro Finance Office

East Java : 133

86 Conventional Office
2 Sharia Office
45 Micro Finance Office

Ambon : 2

2 Conventional Office

West Java & Banten : 175

118 Conventional Office
5 Sharia Office
52 Micro Finance Office

Bali & Nusa Tenggara : 32

16 Conventional Office
2 Sharia Office
14 Micro Finance Office

Papua : 6

6 Conventional Office

Central Java : 144

79 Conventional Office
2 Sharia Office
63 Micro Finance Office

Kalimantan : 45

22 Conventional Office
2 Sharia Office
21 Micro Finance Office



Phone Banking

14041



CIMB preferred

Preferred Phone Banking

500 800



ATM

2,956



Cash Deposit Machine

480



Milestones



1955
Establishment of PT Bank Niaga

1987
The first bank that launched ATM services

1989
Initial Public Offering

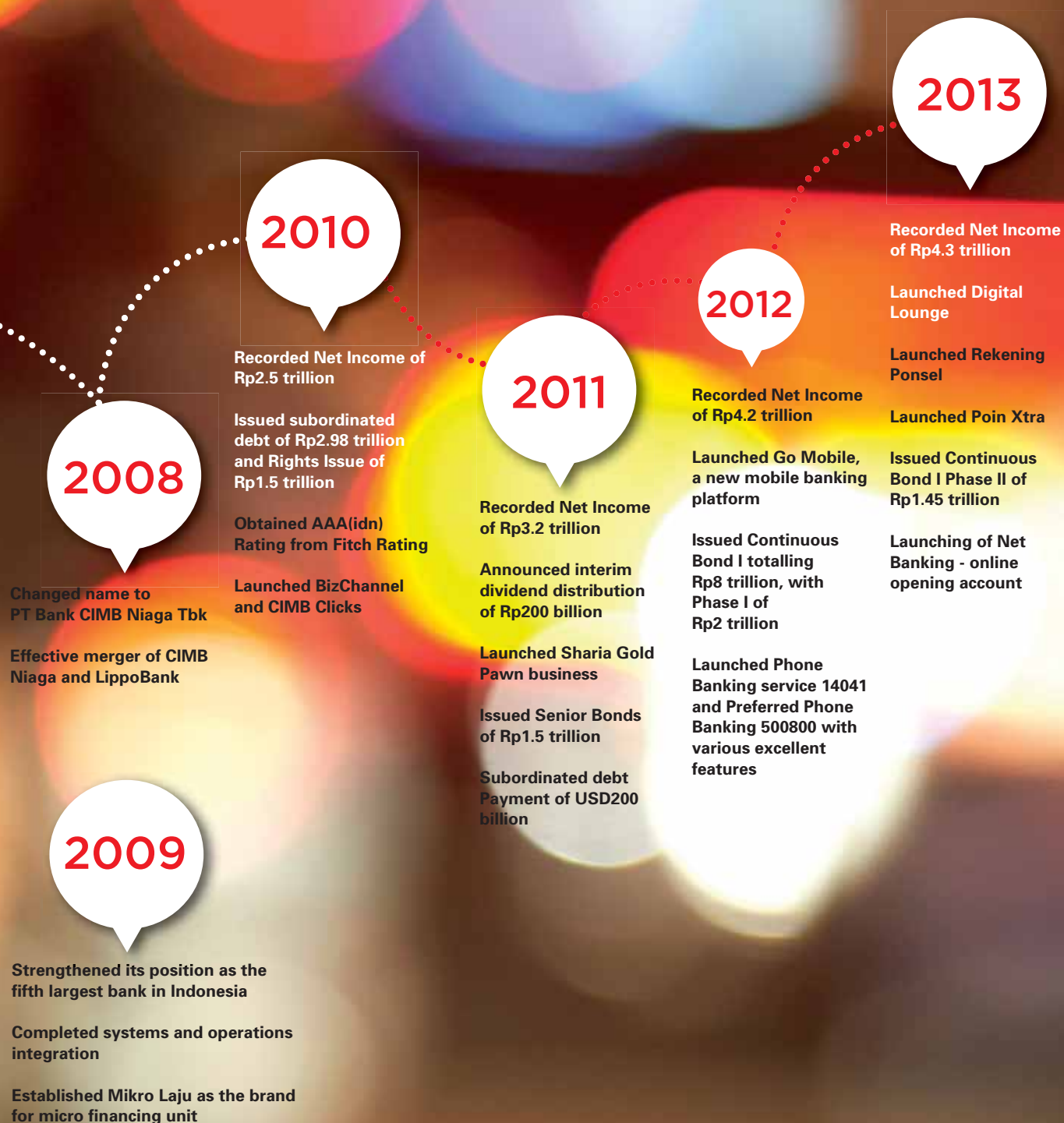
1973
1983
Merged with:
• Bank Agung - 1973
• Bank Tabungan Bandung - 1978
• Bank Amerta - 1983

2002
CIMB Group (formerly Commerce Asset-Holding Berhad) took over 50.99% shares in PT Bank Niaga Tbk from IBRA

2004
Launch of Sharia Banking

2005
Rights Issue Rp1.3 trillion
Issued Subordinated Bonds USD100 million

2006
Issued Subordinated Bonds USD200 million



Event Highlights



January 17 The Ayo Menabung dan Berbagi Program of CIMB Niaga donated Rp621 million to 23 early childhood institutions in various regions in Indonesia



February 14 Press Conference and Analyst Meeting to disclose CIMB Niaga Performance In 2012



March 27 Official Launching of Rekening Ponsel



March 28 The 2013 CIMB Niaga Annual General Meeting of Shareholders held at Icon Branch, Pondok Indah , Jakarta



April 04 Signing of Agreement with PT Pos Indonesia for installment loans for pensioners



May 02 Agreement between PT CIMB Niaga and Hutchison 3 Indonesia to facilitate CIMB @ Work - Car Ownership Program



05
May

Organized a golf tournament named CIMB Niaga Indonesian Masters at Royale Jakarta Golf Club



May 25 CIMB Niaga won Second place in the tournament of Bankers Performance Competition in Indonesia Banking Expo 2013

25
June



June 03 The 2013 Annual Public Expose and Public Offering of CIMB Niaga Sustainable Bond I Phase II of 2013



CIMB Niaga retained the award in the Indonesia Green Awards 2013 in the category "Biodiversity Conservers"



July 26 The launch of core banking system project, CIMB Niaga 1Platform



July 26 Held Extraordinary General Meeting of Shareholders on 26 July 2013, approving appointment Vera Handajani as Director of CIMB Niaga



September 16 The official launch of Poin Xtra, point rewards with a wide range of customer benefits



September 26 CIMB Niaga won 8 awards at the Ajang Anugerah Perbankan Indonesia 2013 event in the category of banks with core capital of Rp5 trillion - Rp30 trillion



October 10 Organized the Economic Outlook Conference 2014 with the theme "Indonesia: Sustaining Growth Story Meets Challenges"



November 11 Participated in the launch of the Syariah Economics School (of thought) (GRES), with declaration by the President of the Republic of Indonesia.

2013 Awards



"Service to Care Award 2013"

Indonesia Service to Care Champion 2013
Credit Card category by Marketers Magazine
& Mark Plus Insight Magazine

"The Asset AAA 2013"

Best Service Provider in Cash Management
(Indonesian) by The Asset

"The Asian Banker Achievement Awards 2013"

International Technology Implementation -
The Outstanding Technology Implementation
Award from The Asian Banker

"Banking Efficiency Award 2013"

The category of foreign exchange
Commercial Bank by Bisnis Indonesia

"Corporate Image Award 2013"

National Bank category; Asset Medium
- The Best in Building and Managing
Corporate Image by Bloomberg Business
Week and Frontier Consulting Group

"Banking Service Excellence Award 2013"

Best ATM (Ranked 1st) Sharia Unit by
Infobank Magazine & Marketing Research
Indonesia (MRI)

"Property & Bank Award 2013"

Mortgage provider with Variable
Financing Product by Properti & Bank
Magazine

"Indonesia Green Award 2013"

Category Conservers of Biodiversity
by La Tofi School of CSR, Ministry of
Forestry Republic of Indonesia and the
Ministry of Industry of the Republic of
Indonesia

Annual Report Award

A Passion to always be the Best

In any situation, a well-managed company with the best human resources will survive and respond well to generate sustainable performance for its stakeholders. On the basis of these ideas, CIMB Niaga always carries out its obligations as a good corporate citizen, and strives to provide the best products and services to its customers while building a positive image by meeting all its obligations as a public company.

One of the achievements was through the exposure from the Annual Report, in which the Company has continued to present transparency in its reporting that covers all banking business performance including a report on its social activities and future plans.

The Company's serious effort was evidenced by a series of achievements in the Annual Report Award event from 2002 to 2012. However, most encouraging since its participation in the event is that CIMB Niaga has always ranked first in the category of Private Financial Listed.

These various achievements have sparked passion and determination on the part of the Company to maintain such achievements and even become the best in the region. For the Company, being the best is a DNA inherent in every line of its businesses and has become an inherent part of the culture embedded within its human resources.

2012

Rank 1
Private Financial Listed
Category



2011

Rank 2
Private Financial Listed
Category



2010

Rank 1
Private Financial Listed
Category



2009

Rank 2

Private Financial Listed Category



2005

Rank 1

Private Financial Listed Category



2008

Rank 2

Private Financial Listed Category



2004

Rank 1

Private Financial Listed Category



2007

Rank 1

Private Financial Listed Category



2003

Rank 1

Private Financial Listed Category



2006

Rank 1

Private Financial Listed Category



2002

Rank 3

Financial Category



Board of Commissioners' Profiles

Dato' Sri Nazir Razak
President Commissioner



Malaysian citizen, 47 years old. President Commissioner of CIMB Niaga since 26 January 2012. He is the Group Managing Director/Chief Executive of CIMB Group since 7 November 2006, and Deputy Chairman of CIMB Investment Bank, CIMB Bank and CIMB Islamic.

He is a member of the Investment Panel and Chairman of the Investment Panel Risk Committee of Employees Provident Fund in Malaysia. He holds directorships in various CIMB Group companies, Malaysian Electronic Payment System (1997) Sdn Bhd and is an Executive Committee member of the Malaysia International Islamic Financial Centre. He is the Chairman of the World Islamic Economic Forum (WIEF) Young Leaders Network. He is also a trustee of both the Rahah Foundation and the Pride Foundation.

He graduated from the University of Bristol with a Bachelor of Science (Hons) degree and obtained a Master of Philosophy (MPhil) from the University of Cambridge.

Glenn M.S. Yusuf
Vice President Commissioner



Indonesian citizen, 58 years old. Has served as Vice President Commissioner since 26 January 2012 and is also a member of the Risk Monitoring Committee. Previously, he had served as Commissioner of CIMB Niaga since April 2010.

Currently, he also has served as Non-Executive Independent Director of CIMB Group Holdings Berhad, Malaysia since January 2010, and as Independent Commissioner of PT Surya Citra Media Tbk since May 2012.

His past key positions include President Commissioner of PT Polyprima Karyareksa (June 2004-2010), President Director/CEO of PT London Sumatra Indonesia Tbk (June 2003 - May 2007), President Director of PT (Persero) Danareksa (1995-2001), Director of PT Bahana Pembinaan Usaha Indonesia (1994-1995), and Finance Director of PT Bank Niaga Tbk (1991-1994).

In the Indonesian Government, he served as Chairman of the Assistance Team to the Minister of Finance Restructuring the Financial Sector - Ministry of Finance from October 2001 to October 2002; Chairman of the Indonesian Bank Restructuring Agency (IBRA) from June 1998 to January 2000; and Director General of Financial Institutions of the Ministry of Finance during the period of April to June 1998.

He earned a Bachelor of Arts Degree in Economics from the University of the Philippines, Manila, Philippines and a Master Degree from the Asian Institute of Management, Makati, Philippines.

Roy Edu Tirtadji
Independent Commissioner



Indonesian citizen, 66 years old. Appointed as Independent Commissioner of CIMB Niaga in January 2012. He currently also serves as Chairman of the Audit Committee since March 2013. Previously, he also served as Vice President Commissioner of CIMB Niaga. Since July 2013, he served as Commissioner of PT Jababeka Tbk.

Starting his career at Citibank NA, Jakarta since 1971-1983 with his last position as Vice President and Chief of Staff in the areas of Financial Control and Human Resources. Joined Bank Perniagaan Indonesia in 1983 as a Director. Served as President Director of PT Bank Umum Asia in 1988, then in 1989 served as Vice President Director of PT Bank Lippo Tbk, which is a result of the merger of PT Bank Umum Asia to PT Bank Perniagaan Indonesia. Since the year 1998-2008, he served as a member of the Board of Commissioners of PT Bank Lippo Tbk.

Studied at the University of Indonesia, majoring in Civil Engineering, he is currently active in social organizations, community service and sports, and served as Advisory Council on the Indonesian Chamber of Commerce and Industry (Kadin).

Sri Hartina Urip Simeon
Independent Commissioner



Indonesian citizen, 76 years old. Independent Commissioner of CIMB Niaga since September 2007, also a member of the Audit Committee.

She also serves as Senior Advisor of PT Mitra Bhadra Consulting and Audit Committee member in PT Multi Bintang Indonesia Tbk. She previously served as President Director (CEO) of PT Unilever Indonesia Tbk. She also served as a member of the National Ombudsman Commission (1999-2000), member of the Partnership for Governance Reform (2000-2002), as well as Independent Commissioner of PT Sepatu Bata Tbk 1999-2010, Independent Commissioner of PT Dynaplast Tbk (1999-2007), and Independent Commissioner of PT Multi Bintang Indonesia Tbk (1999-2007).

She earned a Bachelor degree in Chemical Engineering from the University of Gadjah Mada, Yogyakarta 1960, and was enrolled in the Senior Executive Program at Stanford University, USA, 1988.

Board of Commissioners' Profiles

Zulkifli M. Ali

Independent Commissioner



Malaysian citizen, 63 years old. Appointed as Independent Commissioner of CIMB Niaga in July 2008, and serves as Chairman of the Risk Monitoring Committee and member of the Nomination and Remuneration Committee.

Currently he also serves as Independent Non - Executive Director at Turbo - Mech Berhad, Malaysia. Previously he served as Independent Commissioner of PT Bank Lippo Tbk from 2005 to 2008. Director of Corporate Planning / Corporate Structure in the Public Bank Group Malaysia since 1993-2005, Investment Advisor Enterprise Malaysia - Canada 1990-1993, Group Administration and Controller at Austral Enterprise Berhad, 1988-1990, Corporate Planning and Development Manager in Island & Peninsular Berhad 1985 -1988 and Lecturer and Deputy Dean at the University of Science Malaysia, Penang from 1976 to 1983.

He holds an MBA earned from Dalhousie University, Nova Scotia, Canada, and an MSc from the University of British Columbia, Vancouver, Canada.

Pri Notowidigdo

Independent Commissioner



Indonesian citizen, 67 years old. Appointed as Independent Commissioner of the Company in March 2013. He has served as Chairman of the Nomination and Remuneration Committee from 26 November 2013.

He currently serves as Managing Partner - Amrop, Advisor - Cordys, Software Service Platform - Jakarta, Alpha Advisor at Insight, Business Intelligence, Jakarta, Advisor at the Indonesian Institute for Management Development, Jakarta. In addition, he served as a Member of the Nomination and Remuneration in Bank Muamalat, Jakarta, Human Resources Development Advisor in the IMF, Jakarta, and Business Development Advisor at The Zuellig Group Financial Services, Member of Nomination and Remuneration in Semen Gresik Group.

He earned a Bachelor degree in Political Science and Psychology from Carleton University, Ottawa, Canada in 1975.

Joseph Dominic Silva

Commissioner



▶ Malaysian citizen, 49 years old. Has served as Commissioner of CIMB Niaga since 18 August 2009, and member of the Risk Monitoring Committee.

He currently serves as a Director of CIMB Bank Berhad in Malaysia and as an Executive Director in Khazanah Nasional Berhad. Previously he was Head of Commercial Asia ABN Amro Bank NV (1996-2008), Head of Non - Japanese Corporate Finance at Mitsubishi UFG (1994-1995), Fixed Income Origination at KAF Seagroatt Malaysia Campbell (1992-1993), and Corporate Banking at Malayan Banking Berhad (1990-1992).

He earned a Degree in Banking and Finance from the University of Wales.

Hamidah Naziadin

Commissioner



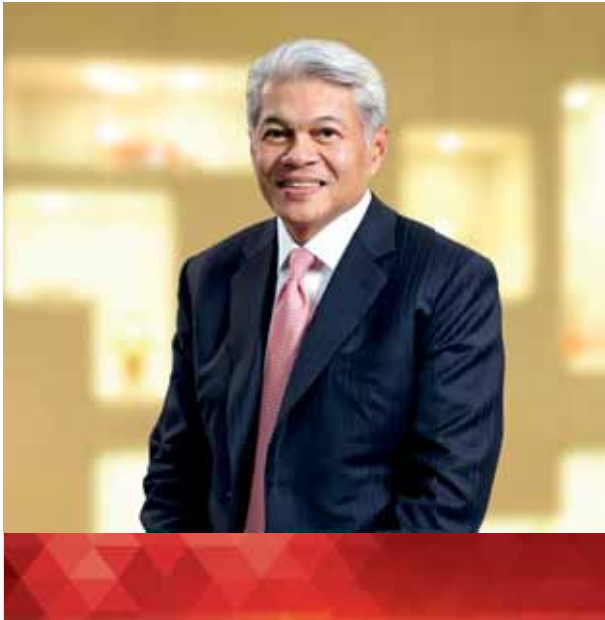
▶ Malaysian citizen, 50 years old. Commissioner of CIMB Niaga since August 2010, and also a member of the Nomination and Remuneration Committee since October 2010.

She also serves as Head of Group Corporate Resources, since 2004 and Chairman of Semerak Services Sdn Bhd since 2005. She is currently the Group Chief People Officer, CIMB Group.

She earned a Bachelor degree in Law from the University of Wolverhampton, England.

Directors' Profiles

Arwin Rasyid
President Director



Indonesian citizen, 56 years old, President Director of CIMB Niaga since 1 November 2008. Previously he served as President Director of PT Telekomunikasi Indonesia Tbk, Vice-President Director of PT Bank Negara Indonesia Tbk and President Director of PT Bank Danamon Tbk.

Starting his banking career at Bank of America in 1980, followed in PT Bank Niaga Tbk from 1987 to 1999 with his last position as Vice President. In 1999, he became an expert on the staff of the National Bank Restructuring Agency (IBRA) to handle risk management Investment and Asset Management Asset Management Investment and Credit Risk. In 2000, he was appointed as Vice Chairman of IBRA.

He earned a Bachelor degree in Development Studies from the Faculty of Economics, University of Indonesia in 1981, and a Master degree in International Economics and an MBA International Business from the University of Hawaii, USA. He also participated in various executive educations at the Harvard School of Business, Wharton School of Business, and INSEAD.

Daniel James Rompas
Vice President Director



Indonesian citizen, 55 years old. Vice President Director of CIMB Niaga since August 2009 and has served as Director of the Small Medium and Micro Enterprise since 1 August 2013. Previously he served as Director of Retail Banking (2008-2009).

He was formerly Vice President Director of PT Bank Niaga Tbk (2007-2008), and Director of PT Bank Niaga Tbk since 2000, and held several senior positions include Director of Business Banking, Commercial Banking Director, member of the Management Team PT Bank Niaga Tbk, Special Asset Management Group Head, Corporate Banking Group Head and Merchant Banking Group Head. He holds certification in 2006 BSMR.

He earned a Bachelor degree in Economics from the University Jayabaya, Jakarta. He was enrolled in executive education programs at Harvard Business School, Global Leadership Development Programme by the International Centre for Leadership in Finance and the International Institute for Management Development (IMD) in Lausanne, Switzerland.

Lo Nyen Khing

Vice President Director



▶ Malaysian citizen, 50 years old. Vice President Director of CIMB Niaga since 15 January 2013, serves as the Director of Corporate Banking.

Previously, he served as Chief Risk Officer, North Asia OCBC Bank (China) Limited, and was once the President Director of PT Bank OCBC Indonesia at the end of 2005-2010. He was also a Country Risk Manager at Citigroup Indonesia.

Holding a Master of Business Administration from Western Illinois University, he also held a number of key positions in Citibank Malaysia Berhad during 1996-2004. In 2008, He attended the Advance Management Program at the University of Oxford, UK.

Handoyo Soebali

Director



▶ Indonesian citizen, 53 years old. Commercial Banking Director of CIMB Niaga since 1 November 2008. Since January 2012 he assumed the responsibility for Sharia Banking.

Previously, he served as the Head of Business Banking, Card Products Group Head, Jakarta I Sales & Services, Area Manager, and held the support functions at headquarters as Group Head of Financial Accounting and Asset Risk Support Group Head. He has also served as President Commissioner of PT CIMB Niaga Auto Finance, PT Niaga Sekuritas and Chairman of the Supervisory Board of the Pension Fund of PT Bank Niaga Tbk.

He earned a Bachelor degree in Accounting from Padjadjaran University, Bandung.

Directors' Profiles

Lydia Wulan Tumbelaka
Director



Indonesian citizen, 49 year olds. Director of Compliance, Corporate Affairs and Legal CIMB Niaga since December 2008.

Her banking career began in 1989 as a legal officer at Bank Central Asia, continued in PT Bank Niaga Tbk to occupy various positions in the Consumer Marketing Officer, Legal Division Head, Corporate Legal Group Head, and Head of Corporate Affairs. She served as a Partner at the law firm Tumbelaka Bahar & Partners, as well as a Legal Advisor in Bank Niaga for Special Asset Management Group 1998 to 2000.

She holds a Bachelor's degree in Law from the University of Indonesia.

Mohamed Fadzil Sulaiman
Director



Malaysian citizen, 55 years old. Director of Treasury & Capital Market of CIMB Niaga since August 2009.

He was formerly Head of Treasury and Capital Markets from 2007 to 2009. Previously, he was Senior Vice President Cross Market Trading, Head of Forex, and Head of Corporate Sales, Treasury Division at CIMB. He joined Bank Bumiputra Berhad in 1985 and has held various positions in the Treasury Division. He also served as A.G.M. Treasury at CIMB London and Singapore branches.

He earned a Master of Management and Finance from Kentucky State University, USA, and a Bachelor of Science in Finance from Indiana State University, United States.

Wan Razly Abdullah

Director



▶ Malaysian citizen, 42 years old. Director of Strategy & Finance CIMB Niaga since August 2009. He also serves as President Commissioner of PT Kencana Internusa Artha Finance, a subsidiary of CIMB Niaga engaged in auto loans.

Previously he served as Director of CIMB Investment Bank Berhad, Kuala Lumpur (2004-2009), Director of Synergy Drive Berhad, Kuala Lumpur (2006-2007), and Head of Strategic Business Development at Maybank Investment Bank, Kuala Lumpur (2002-2004). He has also worked as an auditor at the Northern Trust Company, London (1999-2002), and Auditor at Pricewaterhouse Coopers, London (1995-1998).

He graduated from the Institute of Chartered Accountants in England and Wales, and earned a Degree in Law and Accounting from the University of Manchester, UK.

Rita Mas'Oen

Director



▶ Indonesian citizen, 52 years old. Director of Operations & Information Technology CIMB Niaga since March 2012. Previously she served as Director of Human Resources since August 2009 CIMB Niaga.

Prior to joining CIMB Niaga she was Director of Operations & Information Technology at PT Bank Internasional Indonesia Tbk, Chief Operations Officer and member of the Board of Commissioners of PT Wahana Ottomitra Multiartha Tbk (2005-2009). She also served as Director of the Indonesian Central Securities Depository in 1998.

Her career in banking began when she joined Citigroup Indonesia in 1985 where she held several positions including marketing, sales, account management, custody business manager, cash and trade product development & management, quality, operations, information technology, and network. The last position in Citigroup Indonesia was as Director, Senior Country Operations Officer (Operations & Technology).

She holds a Bachelor of Science degree in Computer Science from Arizona State University, Phoenix, Arizona, United States.

Directors' Profiles

Samir Gupta

Director



Citizen of Singapore, 51 years old. CIMB Niaga's Consumer Banking Director since March 2012.

Previously he served as President Director at Barclays Bank, Indonesia during February 2009 - September 2010. Previously, he also served as Regional Retail Bank Head (Emerging Market), Dubai. He has also held various positions at Citibank NA India, Singapore, Thailand, Dubai and Turkey.

He holds a Bachelor degree in Mechanical Engineering earned from the Indian Institute of Technology, Delhi, India in 1985 and earned a Master of Business Administration from the University of Bombay, India in 1988.

Megawati Sutanto

Director



Indonesian citizen, 51 years. CIMB Niaga Credit Director since 15 December 2010.

Previously, she served as Head of Corporate Banking of PT Bank Danamon Tbk (2007-2010), and she was also the Vice President Director, PT Bank DBS Indonesia (2003-2006). Since 1989 she held several key positions in several national and international banks such as Hong Kong Bank, PT Bank Dagang Nasional Indonesia, and Standard Chartered Bank.

She holds a Bachelor degree in Finance from the University of Southern California, United States in 1985 and earned a a Master of Business Administration from Pepperdine University, USA in 1988.

Harjanto Tanuwidjaja

Director



▶ Indonesian citizen, 49 years old. Director of Human Resources CIMB Niaga since March 2012. Previously, he served as Director - Head of Agency PT Sun Life Financial Indonesia since 2007.

In addition, he has held several important positions in PT Asuransi Allianz Life Indonesia as Chief Agency Officer (2005-2007), Managing Director of Employee Benefits (2003-2005) and Director of Human Resources (2001-2003). Previously, he served as Director of Human Resources PT Duta Pertiwi Tbk in 2000, and was also the Country Human Resources Manager at Chase Manhattan Bank (1994-1999). He was once the Director of Human Resources American Express Bank (1992-1994), Compensation and Benefits Manager at Citibank NA, Jakarta (1990-1992).

He holds a Bachelor degree in Industrial Management Engineering from the School of Industrial Management in 1989 and earned a Master of Business Administration from Monash University in Melbourne, Australia in 1999.

Vera Handajani

Director



▶ Indonesian citizen, 42 years old. Risk Management Director since 26 November 2013.

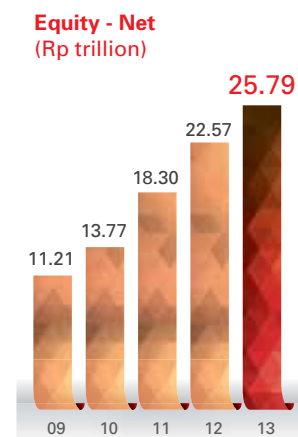
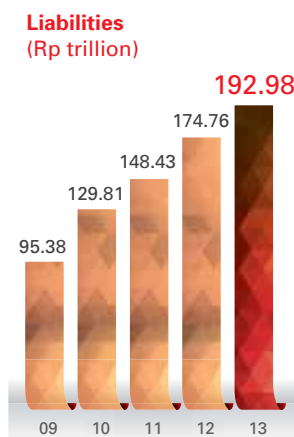
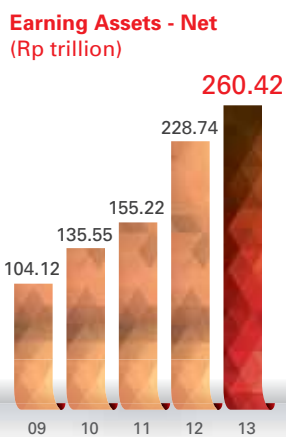
Previously she held various positions in Hong Kong, Singapore and Indonesia. In 2012-2013 she served as Head of Operational Risk Greater China and Asia Pacific Markets at Royal Bank of Scotland, Hong Kong. In 2010-2012 she served as Head of Financial Institutions Credit & Trading Credit Risk Management, Greater China & South Korea are also in the Royal Bank of Scotland, Hong Kong.

She earned a Bachelor degree in Economics and Management from Trisakti University, Jakarta in 1994 and an MBA from Kellogg Business - Hong Kong University of Science and Technology, Hong Kong / USA in 2013.

Financial Highlights

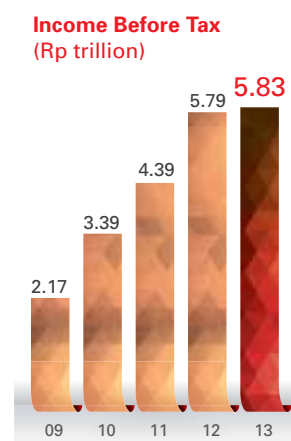
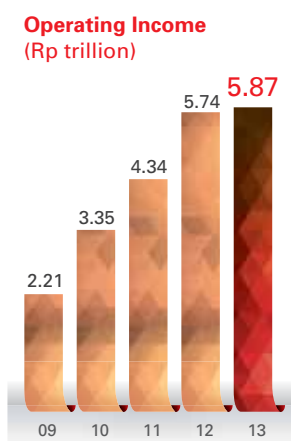
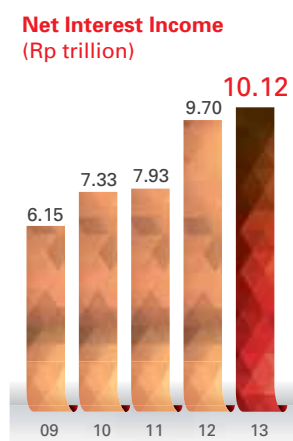
	2009	2010	2011	2012	2013
INFORMATION ON FINANCIAL POSITION					
Consolidated Balance Sheet					
Total Assets	107,104,274	143,652,852	166,801,130	197,412,481	218,866,409
Earning Assets-Net	104,123,485	135,546,779	155,217,002	228,736,503	260,417,854
Loans	83,390,446	104,893,277	125,701,743	145,399,129	156,984,105
Loans-Net	80,665,522	101,610,223	122,284,867	141,644,823	152,909,465
Non Performing Loans	2,528,461	2,692,107	3,285,941	3,286,909	3,497,420
Impaired Loans*	-	4,052,759	4,534,954	3,892,669	5,045,280
Marketable Securities & Gov't Bonds-Net	10,424,943	12,684,418	11,210,015	14,060,936	19,967,506
Investments-Net	81,763	111,026	7,867	10,221	12,108
Total Liabilities	95,827,902	129,812,352	148,431,639	174,760,569	192,979,722
Customer Deposits	86,248,005	117,833,233	131,814,304	151,015,119	163,737,362
Borrowings	981,184	1,688,200	4,999,837	6,226,563	8,591,371
Marketable Securities Issued	-	-	1,492,853	4,083,575	5,976,470
Subordinated Loans	2,802,593	4,705,620	3,017,116	3,028,393	2,962,569
Non-Controlling Interest	65,965	73,083	66,884	84,139	94,659
Equity-Net	11,210,407	13,767,417	18,302,607	22,567,773	25,792,028
INFORMATION ON RESULTS OF OPERATIONS					
Consolidated Statements of Income					
Net Interest Income	6,150,050	7,326,293	7,926,830	9,709,219	10,120,691
Other Operating Income	1,516,051	1,593,557	2,472,784	3,230,965	3,443,763
Total Operating Income	7,666,101	8,919,850	10,399,614	12,940,184	13,564,454
Allowance for Impairment on Assets	(1,698,739)	(1,216,576)	(830,391)	(1,142,889)	(1,203,481)
Other Operating Expenses	(3,757,400)	(4,350,424)	(5,230,507)	(6,056,466)	(6,495,003)
Operating Income	2,209,962	3,352,850	4,338,716	5,740,829	5,865,970
Non Operating Income/(Expenses) - Net	(44,375)	36,654	53,066	46,098	(33,953)
Income Before Tax	2,165,587	3,389,504	4,391,782	5,786,927	5,832,017
Income Tax Expenses	(590,259)	(826,951)	(1,214,822)	(1,537,066)	(1,535,866)
Net Income	1,575,328	2,562,553	3,176,960	4,249,861	4,296,151
Other Comprehensive Income	644,980	228,622	66,027	32,810	(1,062,195)
Total Comprehensive Income	2,220,308	2,791,175	3,242,987	4,282,671	3,233,956
Net Income attributable to:					
Equity holders to parent	1,568,130	2,548,153	3,174,145	4,233,111	4,282,417
Non-Controlling Interest	7,198	14,400	2,815	16,750	13,734
	1,575,328	2,562,553	3,176,960	4,249,861	4,296,151
Total Comprehensive Income attributable to:					
Equity holders to parent	2,213,110	2,776,775	3,240,172	4,265,921	3,220,222
Non-Controlling Interest	7,198	14,400	2,815	16,750	13,734
	2,200,308	2,791,175	3,242,987	4,282,671	3,233,956
Earnings per Share-Basic	65.52	106.46	126.77	168.44	170.40
Share Data					
Shares Issued (in thousand)	23,934,863	23,934,863	25,131,607	25,131,607	25,131,607
Dividends per Share (full Rupiah)					
Final on previous year's net income	12.75	-	-	-	-
Interim on current year's Net Income	-	-	7.95	-	-

* Impaired Loans represent implementation of SFAS 50 and 55 (Revision 2006) applied prospectively since 1 January 2010.



	2009	2010	2011	2012	2013
Financial Ratios					
I. Capital					
Capital Adequacy Ratio (CAR) *	13.88%	13.47%	13.16%	15.16%	15.36%
CAR Tier I	11.45%	9.65%	10.23%	12.27%	12.91%
CAR Tier II	2.43%	3.82%	2.94%	2.89%	2.45%
Fixed Assets to Capital	22.44%	18.07%	16.50%	15.82%	16.20%
II. Assets Quality					
Non-Performing Earning Assets	3.13%	2.55%	2.55%	2.23%	2.10%
Non-Performing Loans	3.06%	2.59%	2.64%	2.29%	2.23%
Non-Performing Loans-Net	1.05%	1.92%	1.46%	1.11%	1.55%
Impaired Loans	-	3.82%	3.61%	2.68%	3.21%
Loan Loss Coverage	107.77%	121.95%	103.98%	114.22%	116.50%
III. Rentability					
Return on Assets (ROA)	2.10%	2.75%	2.85%	3.18%	2.76%
Return on Equity (ROE) :					
Shareholders	15.34%	20.88%	19.09%	20.88%	17.74%
Tier I	16.23%	23.84%	22.20%	23.41%	19.07%
Debt to Equity	8.55	9.43	8.11	7.74	7.48
Debt to Assets	0.89	0.90	0.89	0.89	0.88
Net Interest Margin (NIM)	6.78%	6.46%	5.63%	5.87%	5.34%
Fee Income Ratios	19.78%	17.87%	23.58%	24.59%	25.17%
Cost to Income	49.01%	48.20%	49.65%	46.17%	47.98%
Operating Expense to Operating Income	82.98%	76.80%	76.10%	71.70%	73.79%
IV. Liquidity					
Loans to Deposits Ratio (LDR)	95.11%	88.04%	94.41%	95.04%	94.49%
Low Cost Fund (CASA) Ratio	45.67%	43.58%	43.05%	43.47%	43.99%
V. Compliance					
Violation of the LLL	-	-	-	-	-
Lending in excess of the LLL	-	-	-	-	-
Statutory Reserves - Rupiah					
Primary	5.12%	8.30%	8.26%	8.77%	8.12%
Secondary	11.14%	10.35%	9.78%	6.79%	9.27%
Statutory Reserves - Foreign Currency	1.04%	1.02%	8.05%	8.05%	8.17%
Net Open Position	0.39%	3.54%	1.72%	0.99%	2.32%
Net Open Position on Balance Sheet	-1.96%	-0.41%	0.58%	2.23%	-10.72%
Others					
Total Employees	11,655	12,276	13,612	14,224	14,342
Total Office Network	659	751	901	974	969
Total ATMs	1,271	1,304	1,749	2,257	2,956

* Since 2010 including Operational Risk



Share and Bond Information

SHARE and BOND INFORMATION

A. The IPO (Initial Public Offering)

PT Bank CIMB Niaga Tbk (formerly PT Bank Niaga) conducted an Initial Public Offering based on approval of the Ministry of Finance of the Republic of Indonesia No.SI-057/SHM/MK.10/1989 dated 2 October 1989 and listed on the Indonesia Stock Exchange.

Pursuant to the terms and conditions set forth in the Underwriting Agreement signed on 29 September 1989, the Underwriters jointly or separately agreed to fully underwrite 5,000,000 Common Shares with a nominal value of 1,000 per share at the offering price per share of Rp12,500.

Lead Underwriter:

1. PT First Indonesian Finance and Investment Corporation (Ficorinvest);
2. Bank Pembangunan Indonesia (Bapindo);
3. Merchant Investment Corporation (Merincorp).

Underwriters:

PT First Indonesian Finance and Investment Corporation (Ficorinvest).

Participating underwriters:

1. PT Finconesia;
2. PT Indonesian Finance and Investment Company (IFI);
3. PT Indonesian Investment International (Indovest);
4. PT Inter - Pacific Financial Corporation (Inter - Pacific);
5. PT Multinational Finance Corporation (Multicor);
6. PT Mutual International Finance Corporation (MIFC) ;
7. PT Private Development Finance Company of Indonesia (PDFCI) ;
8. PT Usaha Pembiayaan Pembangunan Indonesia (Uppindo);
9. PT Aseam Indonesia (ASEAM);
10. PT (Peseroan) Danareksa.

Other supporting agencies:

1. Public Accountant: Drs. Siddharta Siddharta &;
2. Notary: Notary Office Kartini Muljadi, SH ;
3. Legal Counsel: Tumbuan & Associates.

Meanwhile, PT Bank Lippo Tbk as a company that has merged into PT Bank CIMB Niaga Tbk effective on 1 November 2008, made its Initial Public Offering by a permit from the Minister of Finance of the Republic of Indonesia No SI-059/SHM/MK.10/1989 dated 2 October 1989 of its 6,800,000 Common Shares with a par value of Rp1,000 per share at the offering price per share of 15,000, and listed on the Indonesia Stock Exchange.

Leading Underwriter of PT Bank Lippo Tbk:

PT Multinational Finance Corporation (Multicor).

Underwriters of PT Bank Lippo Tbk :

1. PT Multinational Finance Corporation (Multicor);
2. PT Aseam Indonesia (ASEAM);
3. Bank Pembangunan Indonesia (Bapindo);
4. PT Indonesian Investments International (Indovest).

Participating Underwriters of PT Bank Lippo Tbk:

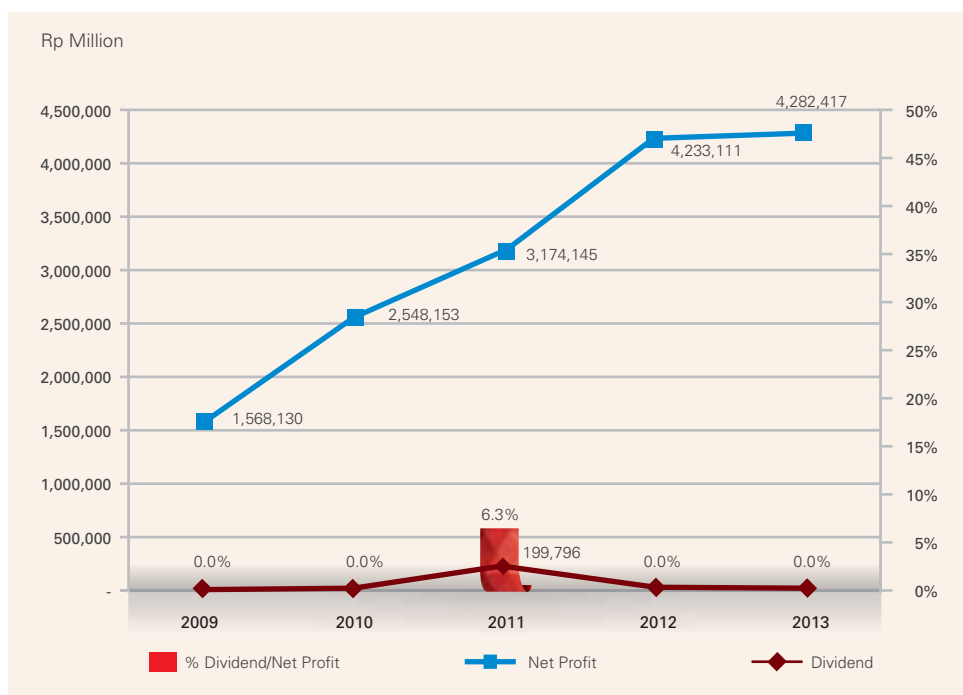
1. PT (Persero) Danareksa;
2. PT Finconesia;
3. PT Indonesian Finance and Investment Company (IFI);
4. PT Merchant Investment Corporation (Merincorp);
5. PT Mutual International Finance Corporation (MIFC);
6. PT Private Development Finance Company of Indonesia (PDFCI);
7. PT Usaha Pembiayaan Pembangunan Indonesia (Uppindo).

In addition, other parties who assisted and acted in the public offering of PT Bank Lippo Tbk were:

1. Public Accountant: Drs. Utomo & Co.;
2. Notary: Poerbaningsih Adi, SH;
3. Legal Counsel: Soemarjono, Herman & Associates.

B. Corporate Actions in the last 5 years

The following chart illustrates the percentage of dividend payments in comparison to net income in the last 5 years:



DESCRIPTION	2009	2010	2011	2012	2013
Number of shareholders	9,791	9,737	10,374	10,200	10,017
Outstanding shares	23,934,863,660	23,934,863,660	25,131,606,843	25,131,606,843	25,131,606,843
- Rp5,000,- per share	71,853,936	71,853,936	71,853,936	71,853,936	71,853,936
- Rp50,- per share	23,863,009,724	23,863,009,724	25,059,752,907	25,059,752,907	25,059,752,907
Cash dividend per share	Rp12.75 ¹	-	Rp0 ²	-	-
	-	-	Rp7.95 ³	-	-
Share book value (Rp)	468.37	575.20	728.27	897.98	1,026.28
Net profit per share (Rp)	65.52	106.46	126.77	168.44	170.40

1 Distributed as final dividend financial year 2008;

2 For the fiscal year 2009 and 2010 the Company's AGM decided not to distribute dividends;

3 Distributed as an interim dividend in 2011.

a. 2009

In accordance with the Annual General Meeting of Shareholders on 30 April 2009, a final dividend payment was approved to a maximum 45% of 2008 Net Profit of Rp678,189,000,000 (or Rp305,185,000,000) Rp12.75 per share, which was paid on 9 June 2009 to shareholders as registered in the Shareholder Register as at 26 May 2009.

b. 2010

(i) . Income Determination Fiscal Year 2009

In accordance with the decision of the Annual General Meeting on 25 March 2010, the allocation of the Company's net profit for the fiscal year 2009 with the total amount of Rp1,568,130,000,000 has been determined as follows:

- No allocation for the statutory reserve from the net income as stipulated in Article 70 of the Law No. 40 Year 2007 concerning Limited Liability Companies Law (Company Law) on the subject of statutory reserve

requirements of 20% of the issued/paid up capital as it has been well fulfilled. The amount of statutory reserve of the Company as of 31 December 2009 was Rp351,538,000,000 (or 22.64% of the issued/paid-up capital of Rp1,552,420,000,000).

- No allocation for dividend payment after taking into account the planned utilization of the entire net profit for the fiscal year 2009 for the following:
 - i. Business development of the Company, whereby the Company has decided to target a 21% loan growth in 2010; and
 - ii. To maintain minimum Capital Adequacy Ratio of the Company in accordance with the prevailing regulations.
- Therefore, the entire net profit for the fiscal year 2009, which amounted to Rp1,568,130,000,000 will be allocated as retained earnings.

(ii). Bonds

In 2010 CIMB Niaga conducted 2 (two) public Subordinated I ("Subdebt I") and Subordinated II ("Subdebt II"). The Subdebt I was offered with fixed coupon rate of 11.30% per annum with a principal value of Rp1,380,000,000,000 for a tenor of 7 years from the date of issuance (7 July 2010) up to 8 July 2017. In relation to the Subdebt I issuance, CIMB Niaga received Subordinated Bonds rating from PT Fitch Ratings Indonesia, namely AA-(idn) (Double A minus, Stable Outlook). The Bond rating above has been upgraded to AA (idn) on 28 June 2010.

The Subdebt II is offered with fix coupon rate of 10.85% per annum with principal value of Rp1,600,000,000,000 for a tenor of 10 years from the date of issuance (22 December 2010) to 23 December 2020. In relation to the Subdebt II issuance, CIMB Niaga received Subordinated Bond rating from PT Fitch Ratings Indonesia namely AA (idn) (Double A, Stable Outlook).

(ii). Rights Issue V ("PUT V")

The Extraordinary General Meeting of Shareholders dated 15 December 2010 has decided to approve an increase in the issued/paid up capital in the Company by issuing new shares of Class B deposits (portfolio) of the Company through Rights Issue V mechanism by issuing pre-emptive rights, that is releasing a maximum number of 1,196,743,183

new shares of Class B with a nominal value of Rp50 per share ("New Shares"), with the terms and conditions as follows:

- i. New shares to be issued in the context of Rights Issue are offered at an offering price of Rp1,250 per share ("Offer Price");
- ii. Each holder/owner of 20 (twenty) shares of the Company whose names are listed in Shareholder Register on 28 December 2010 until 16:00 WIB is entitled to 1 (one) rights, which every one (1) rights entitling the holder to purchase 1 (one) new shares with the offering price and must be paid in full at the time of the submission of purchase order form for the New Shares;
- iii. If the New Shares offered in the context of Rights Issue V is not entirely implemented by the rights holders, then the remainder will be allocated to the rights holders that reserved greater than its right, therefore proportionally based on the number of rights which was held by each rights holder in accordance with the laws and regulations. While the remainder, if any, remain in the portfolio and not be issued.

Implementation process of Rights Issue V offering ended on 7 January 2011 and allotment ended on 11 January 2011.

c. Year 2011

(i) Income Determination Fiscal Year 2010

In accordance with the decision of the Annual General Meeting of Shareholders 28 March 2011, the allocation of the Company's net profit for the fiscal year 2010 with the total amount of Rp2,548,153,000,000 was determined as follows:

- No allocation for statutory reserves from net income for the reason that the amount of statutory reserves of the Company had complied with the minimum number of required reserves as stipulated in Article 70 of Limited Liability Company Law No. 40 Year 2007 concerning ;
- No allocation for dividend payment after taking into account the planned utilization of the entire net profit for the fiscal year 2010 to strengthen the capital of the Company in anticipation of larger financing in the years to come;
- Therefore, the entire net profit for the fiscal year 2010 of Rp2,548,153,000,000 will be retained for fiscal year 2010.

(ii) Interim Dividend 2011

Based on the decision of the Directors which had been approved by the Board of Commissioners through Circular Resolution of Directors and Commissioners respectively dated 20 September 2011 and 21 October 2011, the Company implemented an interim dividend in cash in 2011 which amounted to Rp199,796,274,401.85 (gross). The interim dividend was distributed to all shareholders, both Class A and Class B shares ("Shares") in the total amount of 25,131,606,843 shares and as a result each holder/owner of 1 (one) share received an interim dividend of Rp7.95.

Interim dividend for fiscal year 2011 was taken from the Company's net profit for the fiscal year 2011 with respect to its financial statements on 30 June 2011, and complied with the provisions of Statutes and Limited Liability Company Law relating to the interim dividend. Distributions to shareholders were done on 30 November 2011 for all shareholders whose names were registered in the Register of Shareholders on 16 November 2011.

(iii) Bonds

In 2011, Publicly Offered Bonds I CIMB Niaga Year 2011 with a Fixed Rate was implemented. Based on the Letter of Bank Indonesia No.13/119/DPB3/TPB 3-3 on 14 December 2011, concerning Bonds Issuance Plan of Bank Saudara, the Company issued CIMB Niaga Bonds I year 2011 on 23 December 2011 that were listed on the Indonesia Stock Exchange on 27 December 2011. The details of these bonds are:

1. Bonds I Bank CIMB Niaga Year 2011 With Series A Fixed Interest Rate

Bonds of Rp180,000,000,000 with bond interest rate of 7.375% per year. Term of the bonds is 3 (three) years from the date of issuance, and bullet payment bonds on the due date, which is on 23 December 2014.

2. Bonds I Bank CIMB Niaga Year 2011 With Series B Fixed Interest Rate

Bonds of Rp1,320,000,000,000 with bond interest rate of 8.300% per year. Term of the bonds is 5 (five) years from the date of issuance, and bullet payment bonds on the due date, which is on 23 December 2016.

In relation to the Bonds I issuance, CIMB Niaga received Subordinated Bonds rating from PT Pemeringkat Efek Indonesia (Pefindo) namely idAAA (triple A).

The Bookrunner in the Publicly Offered Bonds I CIMB Niaga with a Fixed Rate is PT CIMB Securities Indonesia (affiliated), while the underwriters are PT Evergreen Capital and PT Indo Premier Securities, and Trustee is PT Bank Permata Tbk.

Other Supporting Professionals in the issuance of Bonds I:

1. Certified Public Accountant:
Tanudiredja, Wibisana & Rekan (a member firm of PricewaterhouseCoopers)
Plaza 89 Building
Jl. HR Rasuna Said Kav. X-7 No. 6
Jakarta 12940 – Indonesia
2. Legal Counsel:
Widyawan & Partners
Energy Building, 9th Floor
Jl. Jend. Sudirman Kav. 52-53
SCBD Lot 11A
Jakarta 12190 – Indonesia

3. Notary:
Fathiah Helmi, SH
Graha Irama, 6th Floor, Room 6C
Jl. HR Rasuna Said X-1 Kav. 1-2
Jakarta 12950 - Indonesia

4. Payment Agent:
PT Kustodian Sental Efek Indonesia
Bursa Efek Indonesia Building, Tower I 5th Floor
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190 - Indonesia

The Company also obtained approval from the Directors dated 11 October 2011 to execute a call option on 22 November 2011 for USD200,000,000, 7.375% Subordinated Notes due in 2016 Callable with Step-up in 22 November 2011 through Paying Agent (Deutsche Bank AG, Hong Kong) issued by Bank CIMB Niaga (Ex-Lippo Bank) Cayman Islands Branch and listed on the Singapore Exchange Securities Trading Limited.

The repayment plan has obtained an approval by Bank Indonesia through its letter No.13/84/DPB3/TPB 3-3 dated 26 August 2011. Notes were issued at the offering price (issue price) of 100%, semi-annual coupon of 7.375%.

d. Year 2012

(i) Income Determination Fiscal Year 2011

In accordance with the decision of the Annual General Meeting on 21 March 2012, the allocation of the Company's net profit for the fiscal year 2011 with the total amount of Rp3,174,144,908,994 has been determined as follows:

- i. For the fiscal year 2011, no allocation for the statutory reserve from the net income since the Company's statutory reserve has met the required amount of statutory reserve according to Regulation on Article 70 of Limited Liability Companies;
- ii. The amount of Rp199,796,274,401.85 has been distributed as Interim Dividend (Rp7.95 per share) to shareholders.

The interim dividend has been distributed to shareholders as registered in the Shareholder Register as at 16 November 2011 and was paid on 30 November 2011;

The meeting also approved the Interim Dividend as the final dividend for fiscal year 2011.

- iii. The remaining sum of the Net Profit of the fiscal year 2011, amounting Rp2,974,348,634,592.15, is determined as the Retained Earnings for the fiscal year 2011, for financing business activities.

(ii) Sustainable Bond I Phase I

In 2012, the Phase I of Publicly Offered Sustainable Bond I CIMB Niaga Phase I Year 2012 with a fixed rate ("PUB Tahap I") has been implemented with total funds targeted and collected of Rp8,000,000,000,000 (eight trillion rupiah) and during Phase I an amount of Rp2,000,000,000,000 (two trillion rupiah) has been offered, comprising:

1. Series A
The amount of Rp600,000,000,000 (six hundred billion rupiah) with interest rate at 7.35% per annum. Term period is 3 (three) years from date of emission, and the bullet payment of the bond will be paid on due date 30 October 2015.
2. Series B
The amount of Rp1,400,000,000,000 (one trillion four hundred billion rupiah) with interest rate at 7.75% per annum. Term period is 5 (five) years from date of emission, and the bullet payment of the bond will be paid on due date 30 October 2017.

This bond is issued scriptless and offered with nominal value 100% of principal value. The bond interest is payable quarterly according to payment date of the bond interest.

The issuance of "PUB Tahap I" has been officially recorded at Bank Indonesia according to Bank Indonesia Confirmation Letter No.14/140/DPB3/PB3-3/Rahasia dated 31 August 2012, and is listed at the Indonesia Stock Exchange on 31 October 2012.

In relation to the PUB Tahap I, CIMB Niaga received idAAA (triple A) rating from PT Pemeringkat Efek Indonesia (Pefindo) and AAA(idn) (triple A) rating from PT Fitch Ratings Indonesia (Fitch).

The Bookrunner in the PUB Tahap I is PT CIMB Securities Indonesia (affiliated), while the underwriter is PT Sucorinvest Central Gani, and Trustee is PT Bank Permata Tbk.

Other Supporting Professionals in the issuance of Bonds I:

1. Certified Public Accountant:
Tanudiredja, Wibisana & Rekan (a member firm of PricewaterhouseCoopers)
Plaza 89 Building
Jl. HR Rasuna Said Kav. X-7 No. 6
Jakarta 12940 - Indonesia
2. Legal Council:
Widyawan & Partners
Energy Building, 9th Floor
Jl. Jend. Sudirman Kav. 52-53
SCBD Lot 11A
Jakarta 12190 - Indonesia
3. Notary:
Ashoya Ratam, SH, MKn
Jl. Wolter Monginsidi No.7
Kebayoran Baru
Jakarta 12110 - Indonesia
4. Payment Agent:
PT Kustodian Sentral Efek Indonesia
Bursa Efek Indonesia Building,
Tower I 5th Floor
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190 - Indonesia

e. Year 2013

(i). Income Determination Fiscal Year 2012

As per decision of the Annual General Meeting of Shareholders 28 March 2013, the following was decided for the allocation of net income for fiscal year 2012 in the total amount of Rp4,233,111,258,108:

- No reserve was set aside from the Company's net income as the Company had met the minimum amount of statutory reserves in

accordance with Article 70 of the Limited Liability Company Law .

- No dividend distribution.
- The Company's entire net income for the fiscal year 2012 in the amount of Rp4,233,111,258,108 was recorded as retained earnings for fiscal year 2012, to be used to strengthen the Company's capital and to fund operations.

(ii) . Sustainable Bond I Phase II

In 2013 to reach the target fund raised from the issuance of Bond I in the total amount of Rp8,000,000,000,000 of which Phase I in 2012 was offered in the amount of Rp2,000,000,000,000, , the Company offered PUB CIMB Niaga Sustainable Bonds Phase II with Fixed Rate ("PUB Phase II") in the amount of Rp1,450,000,000,000, which consists of:

1. Series A
In the amount of Rp285,000,000,000 with an annual interest rate of 8.75 %. The tenor is 2 (two) years from the date of issuance. Bond payment will be due 20 November 2015.
2. Series B
In the amount of Rp315,000,000,000 with an annual interest rate of 9.15 %. The tenor is 3 (three) years from the date of issuance. Bond payment in full (bullet payment) will be due on 20 November 2016.
3. Series C
In the amount of Rp850,000,000,000 with an annual interest rate of 9.75%. The tenor is 5 (five) years from the date of issuance. Bond payment in full (bullet payment) will be due on 20 November 2018.

The bonds were issued without script and offered with a nominal value of 100% of the principal amount. The Bond interest shall be paid on a quarterly basis according to the date of payment of bond interest.

The issuance of PUB Phase II was recorded in the administrative supervision of Bank Indonesia in accordance with Bank Indonesia Confirmation Letter No.15/72/DPB3/PB3-3/Rahasia dated 22 May 2013, and was listed on the Indonesia Stock Exchange on 21 November 2013.

For PUB Phase II the Company obtained a rating of idAAA (Triple A) from PT Pemeringkat Efek Indonesia (Pefindo) and AAA (idn) (Triple A) from PT Fitch Ratings Indonesia (Fitch).

The Underwriter of the PUB Phase I was PT CIMB Securities Indonesia (affiliated), and the Trustee was PT Bank Permata Tbk.

Supporting professionals for the Bonds I offering were:

1. Public Accountant:

Kantor Akuntan Publik Tanudiredja,
Wibisana & Rekan (a member firm of
PricewaterhouseCoopers)
Gedung Plaza 89
Jl. HR Rasuna Said Kav. X-7 No. 6
Jakarta 12940 - Indonesia

2. Legal Consultant:

Widyawan & Partners
Energy Building, 9th Floor
Jl. Jend. Sudirman Kav. 52-53
SCBD Lot 11A
Jakarta 12190 – Indonesia

3. Notary :

Notaris Ashoya Ratam, SH, MKn
Jl. Wolter Monginsidi No.7
Kebayoran Baru
Jakarta 12110 – Indonesia

4. Payment Agent:

PT Kustodian Sentral Efek Indonesia
Gedung Bursa Efek Indonesia, Tower I 5th Floor
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190 – Indonesia

C. Bond Highlights

Subordinated Bonds CIMB Niaga 2005		
Description	Issuance Date	Amount
Public Offering	14 July 2005	USD100,000,000
Rating	Moody's Ba1	Fitch BB (June 2010)
Interest Rate	7.75% per annum up to 2010 and thereafter at US Treasury Rate plus 6.19% per annum	
Due Date	14 July 2015	

Coupons were paid twice a year on 14 January and 14 June 2006 until 2010, each amounting to USD3,875,000. On 14 July 2010, the Company called this USD Subordinated Bond amounting to USD100 million, which was issued on 14 July 2005. The payment was executed after receiving Bank Indonesia approval for the call option through letter No. 12/81/DPB3/TPB-3/Rahasia dated 6 May 2010.

Subordinated Bonds CIMB Niaga 2006 (ex LippoBank)		
Description	Issuance Date	Amount
Public Offering	22 November 2006	USD200,000,000
Rating	Moody's Ba1	Fitch BB+
Interest Rate	7.38% per annum up to 2011 and thereafter at US Treasury Rate plus 4.16% per annum	
Due Date	22 November 2016	

On 22 November 2011, the Company called this USD Subordinated Bonds amounting to USD200 million, which was issued on 22 November 2006. The payment was executed after receiving Bank Indonesia approval for the call option through letter No. 13/84/DPB3/TPB3-3 dated 26 August 2011.

Subordinated Bonds I CIMB Niaga 2010		
Description	Issuance Date	Amount
Public Offering	8 July 2010	Rp1,380,000,000,000
Description	Fitch	
Rating	AA	
Interest Rate	11.30% per year	
Due Date	8 July 2017	
Chronology of Coupon Payments		
Description	Payment Date	Amount
Payment of Coupon 1 (one)	8 October 2010	Rp38,985,000,000
Payment of Coupon 2 (two)	8 January 2011	Rp38,985,000,000
Payment of Coupon 3 (three)	8 April 2011	Rp38,985,000,000
Payment of Coupon 4 (four)	8 July 2011	Rp38,985,000,000
Payment of Coupon 5 (five)	8 October 2011	Rp38,985,000,000
Payment of Coupon 6 (six)	8 January 2012	Rp38,985,000,000
Payment of Coupon 7 (seven)	8 April 2012	Rp38,985,000,000
Payment of Coupon 8 (eight)	8 July 2012	Rp38,985,000,000
Payment of Coupon 9 (nine)	8 October 2012	Rp38,985,000,000
Payment of Coupon 10 (ten)	8 January 2013	Rp38,985,000,000
Payment of Coupon 11 (eleven)	8 April 2013	Rp38,985,000,000
Payment of Coupon 12 (twelve)	8 July 2013	Rp38,985,000,000
Payment of Coupon 13 (thirteen)	8 October 2013	Rp38,985,000,000
Payment of Coupon 14 (fourteen)	8 January 2014	Rp38,985,000,000

The proceeds of the bond issuance after deducting emission expenses were entirely (100%) used for credit expansion of the Company. The realization of the proceeds was reported to Financial Service Authority (formerly Bapepam-LK) through letter No. 002/WR/KP/2011 dated 14 January 2011.

Subordinated Bonds II CIMB Niaga 2010		
Description	Issuance Date	Amount
Public Offering	23 December 2010	Rp1,600,000,000,000
Description	Fitch	
Rating	AA	
Interest Rate	10.85% per year	
Due Date	23 December 2020	
Chronology of Coupon Payments		
Description	Payment Date	Amount
Payment of Coupon 1 (one)	23 March 2011	Rp43,400,000,000
Payment of Coupon 2 (two)	23 June 2011	Rp43,400,000,000
Payment of Coupon 3 (three)	23 September 2011	Rp43,400,000,000
Payment of Coupon 4 (four)	23 December 2011	Rp43,400,000,000
Payment of Coupon 5 (five)	23 March 2012	Rp43,400,000,000
Payment of Coupon 6 (six)	23 June 2012	Rp43,400,000,000
Payment of Coupon 7 (seven)	23 September 2012	Rp43,400,000,000
Payment of Coupon 8 (eight)	23 December 2012	Rp43,400,000,000
Payment of Coupon 9 (nine)	23 March 2013	Rp43,400,000,000
Payment of Coupon 10 (ten)	23 June 2013	Rp43,400,000,000
Payment of Coupon 11 (eleven)	23 September 2013	Rp43,400,000,000
Payment of Coupon 12 (twelve)	23 December 2013	Rp43,400,000,000

The proceeds of the bonds issuance were entirely (100%) used for credit expansion of the Company. The realization of the proceeds was reported to Financial Service Authority (formerly Bapepam-LK) through letter No. 015/WR/KP/2011 dated 2 February 2011.

Report on the realization and use of funds from Subordinated Bonds I and Subordinated Bonds II were reported in the AGMS dated 28 March 2011.

Senior Bonds I CIMB Niaga 2011		
Series A		
Description	Issuance Date	Amount
Public Offering	23 December 2011	Rp180,000,000,000
Description	Pefindo	
Rating	AAA	
Interest Rate	7.375% per year	
Due Date	23 December 2014	
Chronology of Coupon Payments		
Description	Payment Date	Amount
Payment of Coupon 1 (one)	23 March 2012	Rp3,318,750,000
Payment of Coupon 2 (two)	23 June 2012	Rp3,318,750,000
Payment of Coupon 3 (three)	23 September 2012	Rp3,318,750,000
Payment of Coupon 4 (four)	23 December 2012	Rp3,318,750,000
Payment of Coupon 5 (five)	23 March 2013	Rp3,318,750,000
Payment of Coupon 6 (six)	23 June 2013	Rp3,318,750,000
Payment of Coupon 7 (seven)	23 September 2013	Rp3,318,750,000
Payment of Coupon 8 (eight)	23 December 2013	Rp3,318,750,000
Series B		
Description	Issuance Date	Amount
Public Offering	23 December 2011	Rp1,320,000,000,000
Description	Pefindo	
Rating	AAA	
Interest Rate	8.300% per year	
Due Date	23 December 2016	
Chronology of Coupon Payments		
Description	Payment Date	Amount
Payment of Coupon 1 (one)	23 March 2012	Rp27,390,000,000
Payment of Coupon 2 (two)	23 June 2012	Rp27,390,000,000
Payment of Coupon 3 (three)	23 September 2012	Rp27,390,000,000
Payment of Coupon 4 (four)	23 December 2012	Rp27,390,000,000
Payment of Coupon 5 (five)	23 March 2013	Rp27,390,000,000
Payment of Coupon 6 (six)	23 June 2013	Rp27,390,000,000
Payment of Coupon 7 (seven)	23 September 2013	Rp27,390,000,000
Payment of Coupon 8 (eight)	23 December 2013	Rp27,390,000,000

The proceeds of the bonds issuance after deducting total expenses (100%) were entirely used for credit expansion of the Company. The realization of the proceeds was reported to Financial Service Authority (formerly Bapepam-LK) and Indonesia Stock Exchange through letter No. 001/MF/KP/I/2012 dated 9 January 2012.

Continuous Bonds I CIMB Niaga Phase I Year 2012		
Series A		
Description	Issuance Date	Amount
Public Offering	30 October 2012	Rp600,000,000,000
Description	Pefindo	Fitch
Rating	AAA	AAA
Interest Rate	7.35% per year	
Due Date	30 October 2015	
Chronology of Coupon Payments		
Description	Payment Date	Amount
Payment of Coupon 1 (one)	30 January 2013	Rp11,025,000,000
Payment of Coupon 2 (two)	30 April 2013	Rp11,025,000,000
Payment of Coupon 3 (three)	30 July 2013	Rp11,025,000,000
Payment of Coupon 4 (four)	30 October 2013	Rp11,025,000,000
Payment of Coupon 5 (five)	30 January 2014	Rp11,025,000,000
Series B		
Description	Issuance Date	Amount
Public Offering	30 October 2012	Rp1,400,000,000,000
Description	Pefindo	Fitch
Rating	AAA	AAA
Interest Rate	7.75% per year	
Due Date	30 October 2017	
Chronology of Coupon Payments		
Description	Payment Date	Amount
Payment of Coupon 1 (one)	30 January 2013	Rp27,125,000,000
Payment of Coupon 2 (two)	30 April 2013	Rp27,125,000,000
Payment of Coupon 3 (three)	30 July 2013	Rp27,125,000,000
Payment of Coupon 4 (four)	30 October 2013	Rp27,125,000,000
Payment of Coupon 5 (five)	30 January 2014	Rp27,125,000,000

The proceeds of the issuance of Continuous Bonds I Phase I amounting to Rp2,000,000,000,000 or after deducted by emission expenses to become Rp1,990,649,126,080 (net), were entirely used for credit expansion. Report of the realization for funds usage were submitted to the Financial Services Authority (formerly Bapepam-LK) by mail No. 001/MF/KP/I/2013, and to the Indonesia Stock Exchange by mail No. 011/HCA/I/2013 letters, both dated on 9 January 2013.

Continuous Bonds I CIMB Niaga Phase II Year 2013		
Series A		
Description	Issuance Date	Amount
Public Offering	20 November 2013	Rp285,000,000,000
Description	Pefindo	Fitch
Rating	AAA	AAA
Interest Rate	8.75% per year	
Due Date	20 November 2015	
Chronology of Coupon Payments		
Description	Payment Date	Amount
Payment of Coupon 1 (one)	20 February 2014	Rp6,234,375,000
Series B		
Description	Issuance Date	Amount
Public Offering	20 November 2013	Rp315,000,000,000
Description	Pefindo	Fitch
Rating	AAA	AAA
Interest Rate	9.15% per year	
Due Date	20 November 2016	
Chronology of Coupon Payments		
Description	Payment Date	Amount
Payment of Coupon 1 (one)	20 February 2014	Rp7,205,625,000
Series C		
Description	Issuance Date	Amount
Public Offering	20 November 2013	Rp850,000,000,000
Description	Pefindo	Fitch
Rating	AAA	AAA
Interest Rate	9.75% per year	
Due Date	20 November 2018	
Chronology of Coupon Payments		
Description	Payment Date	Amount
Payment of Coupon 1 (one)	20 February 2014	Rp20,718,750,000

The proceeds of Public Offering of Continuous Bond Phase II Year 2013 effective on 20 November 2013 amounting to Rp1,450,000,000,000 or after deducted by emission expense to become Rp1,446,711,400,000 (net) as of 31 December 2013 has been used up to Rp157,843,042,794 for credit expansion as the use of funds plan was described in Additional Information/ Prospectus.

A report of the fund realization of PUB Phase II Year 2013 was submitted to Financial Service Authority (formerly Bapepam-LK) through letter No 001/MF/KP/I/2014 and to Indonesia Stock Exchange by letter No.037/HCAL-KP/I/2014 both dated 13 January 2014.

The Accountability report of funds realization of PUB Phase II has also been informed in the Annual General Meeting of Shareholders on 27 March 2014.

The remaining funds of PUB Phase II Year 2013 amounted Rp1,288,877,357,206 on 31 December 2013 has not been utilized and will be reported in the next reporting period, with the explanation as follows:

Remaining Funds	Rp1,288,877,357,206
Fund Placement	FASBI & Term Deposit
Interest Rate & Allocation	5.75%
Affiliated Relationship between Issuer where Funds were Placed	No Affiliated Relationship
Placement Period	Overnight

Compliance of PUB Phase II in 2013 with regulations

The issuance of PUB Phase II year 2013 complied with Bank Indonesia and the Capital Market regulations and according to the requirements set out in the Law 8 of 1995 dated 10 November 1995 on the Capital Market and its implementation rules ("Capital Market Law"), including the Underwriting Agreement the Indonesia Stock Exchange and FSA Regulations (formerly Bapepam- LK) No.IX.A.2 on Registration Procedures for a Public Offering.

In addition, the Company has submitted a report about its PUB Issuance Plan Phase II in 2013 in accordance with the Circular Letter of Bank Indonesia ("SEBI") No.11/35/DPNP dated 31 December 2009 regarding the Products or Activities Reporting through Letter No.011 / DIR/II/2013 dated 28 February 2013. The issuance of PUB Phase II in 2013 was recorded in the administrative supervision of Bank Indonesia in accordance with Bank Indonesia Confirmation Letter No.15/72/DPB3/PB 3-3/Rahasia dated 22 May 2013.

D. Monthly Share Price Information in the last 5 years

a. Year 2009

Month	Price			Trade in Regular Market		
	Highest (Rp)	Lowest (Rp)	Closing (Rp)	Volume (unit)	Value (Rp000)	Frequency
Jan	510	390	425	15,536,000	7,019,418	1,186
Feb	440	390	395	10,838,000	4,497,273	1,365
Mar	495	380	470	51,033,000	22,745,218	3,354
Apr	750	470	700	143,996,000	91,715,658	7,943
May	820	660	690	187,924,000	140,022,315	11,196
Jun	720	590	620	29,432,500	20,090,845	1,884
Jul	720	600	700	26,866,500	17,950,040	1,423
Aug	710	670	690	24,967,000	17,319,475	1,184
Sep	730	660	700	15,802,000	11,166,235	742
Oct	770	660	680	30,660,500	22,096,745	1,046
Nov	760	660	730	29,240,000	21,094,570	760
Dec	730	690	710	6,178,500	4,416,840	211

b. Year 2010

Month	Price			Trade in Regular Market		
	Highest (Rp)	Lowest (Rp)	Closing (Rp)	Volume (unit)	Value (Rp000)	Frequency
Jan	750	700	740	19,355,500	14,059,485	574
Feb	760	720	760	18,095,500	13,487,265	344
Mar	940	750	890	43,416,500	36,753,855	1,962
Apr	1,070	890	1,060	56,614,500	54,654,130	2,605
May	1,070	910	1,050	27,936,500	28,328,710	1,373
Jun	1,100	980	1,070	29,375,500	30,204,910	1,745
Jul	1,110	990	1,110	35,719,500	37,402,110	2,016
Aug	1,340	1,080	1,250	45,476,000	54,776,005	4,617
Sep	1,350	1,120	1,300	65,494,000	80,877,530	5,220
Oct	1,450	1,240	1,360	40,906,500	55,294,785	3,834
Nov	1,720	1,350	1,660	60,439,500	94,074,405	5,347
Dec	2,650	1,640	1,910	89,159,500	191,150,180	9,191

c. Year 2011

Month	Price			Trade in Regular Market		
	Highest (Rp)	Lowest (Rp)	Closing (Rp)	Volume (unit)	Value (Rp000)	Frequency
Jan	1,960	1,400	1,860	331,333,500	569,072,610	27,823
Feb	2,050	1,670	1,710	126,288,500	238,093,380	12,968
Mar	1,860	1,640	1,860	118,796,000	207,957,715	10,996
Apr	1,890	1,750	1,770	38,615,000	69,789,470	4,561
May	1,800	1,680	1,730	31,783,500	55,147,785	3,614
Jun	1,760	1,670	1,720	27,598,000	47,199,725	2,220
Jul	1,750	1,620	1,630	45,086,000	75,397,470	4,052
Aug	1,670	1,400	1,440	24,535,500	38,030,170	2,395
Sep	1,470	930	1,120	21,443,500	28,037,555	2,314
Oct	1,420	1,000	1,350	16,019,500	19,346,925	2,357
Nov	1,390	1,220	1,270	11,064,000	14,374,610	1,422
Dec	1,300	1,200	1,220	10,839,000	13,384,540	941

d. Year 2012

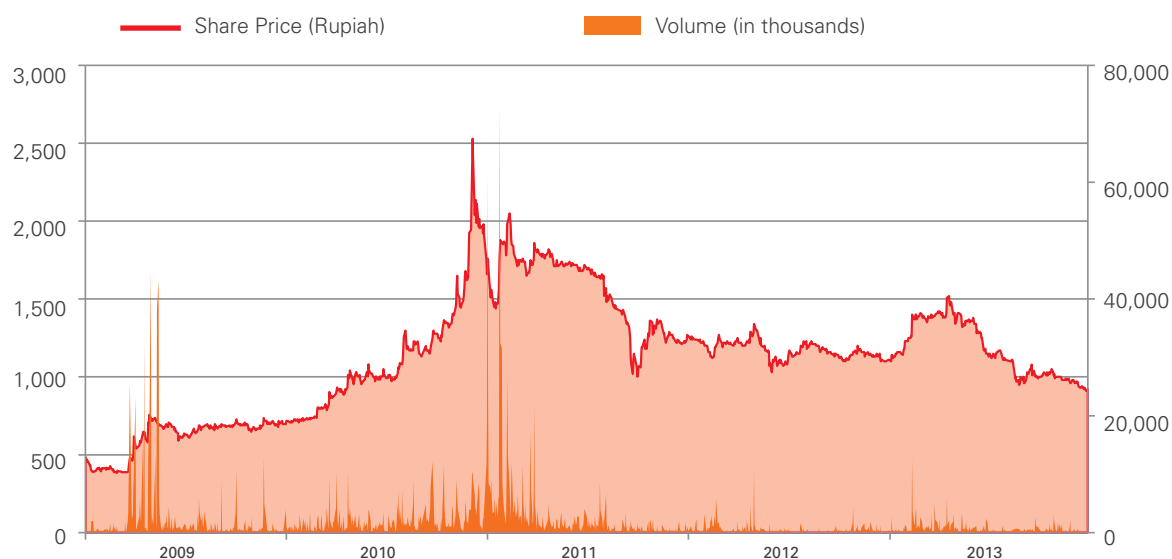
Month	Price			Trade in Regular Market		
	Highest (Rp)	Lowest (Rp)	Closing (Rp)	Volume (unit)	Value (Rp000)	Frequency
Jan	1,290	1,210	1,220	12,548,000	15,655,680	1,262
Feb	1,270	1,110	1,270	35,114,500	41,462,725	3,401
Mar	1,270	1,190	1,230	6,422,500	7,818,070	638
Apr	1,320	1,180	1,260	16,437,000	20,577,785	1,489
May	1,360	1,070	1,070	20,213,000	25,826,615	1,547
Jun	1,140	1,010	1,100	6,308,000	6,837,960	1,012
Jul	1,240	1,080	1,210	6,743,500	7,822,020	1,262
Aug	1,250	1,140	1,160	3,894,500	4,642,115	578
Sep	1,190	1,130	1,150	4,717,000	5,428,075	872
Oct	1,200	1,060	1,160	11,489,500	13,166,845	2,007
Nov	1,210	1,120	1,150	13,271,000	15,255,330	1,170
Dec	1,160	1,080	1,100	6,521,500	7,357,765	709

e. Year 2013

Month	Price			Trade in Regular Market		
	Highest (Rp)	Lowest (Rp)	Closing (Rp)	Volume (unit)	Value (Rp000)	Frequency
Jan	1,190	1,100	1,180	9,020,000	10,266,400	1,300
Feb	1,440	1,180	1,400	35,631,000	48,742,875	3,686
Mar	1,430	1,330	1,400	23,525,000	32,692,350	1,955
Apr	1,540	1,360	1,400	30,108,500	43,387,845	3,135
May	1,420	1,310	1,360	18,032,000	24,485,305	1,768
Jun	1,390	1,140	1,150	11,365,000	14,221,350	1,055
Jul	1,190	1,090	1,110	6,635,500	7,480,355	738
Aug	1,120	910	1,000	8,458,000	8,640,985	1,183
Sep	1,090	950	990	11,207,000	11,361,885	1,222
Oct	1,070	990	990	14,480,500	14,657,945	1,126
Nov	1,010	960	960	12,153,000	12,016,450	856
Dec	990	910	920	4,590,500	4,376,240	415

Meanwhile, quarterly share price information in the last 5 years is as follows:

Year	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Highest				
2013	Rp 1,440	Rp 1,540	Rp 1,190	Rp 1,070
2012	Rp 1,290	Rp 1,360	Rp 1,250	Rp 1,210
2011	Rp 2,050	Rp 1,890	Rp 1,750	Rp 1,420
2010	Rp 940	Rp 1,100	Rp 1,350	Rp 2,650
2009	Rp 510	Rp 820	Rp 730	Rp 770
Lowest				
2013	Rp 1,100	Rp 1,140	Rp 910	Rp 910
2012	Rp 1,110	Rp 1,010	Rp 1,080	Rp 1,060
2011	Rp 1,400	Rp 1,670	Rp 930	Rp 1,000
2010	Rp 700	Rp 890	Rp 990	Rp 1,240
2009	Rp 380	Rp 470	Rp 600	Rp 660
Closing				
2013	Rp 1,400	Rp 1,150	Rp 990	Rp 920
2012	Rp 1,230	Rp 1,100	Rp 1,150	Rp 1,100
2011	Rp 1,860	Rp 1,720	Rp 1,120	Rp 1,220
2010	Rp 890	Rp 1,070	Rp 1,300	Rp 1,910
2009	Rp 470	Rp 620	Rp 700	Rp 710
Outstanding Share Volumes in Regular Market (in thousand units)				
2013	68,176	59,506	26,300	31,224
2012	54,085	42,958	15,355	31,282
2011	576,418	97,997	91,065	37,923
2010	80,868	113,927	146,690	190,506
2009	77,407	361,353	67,636	66,079



E. Development in Capital Structure and Outstanding Shares in the Last 5 Years

Description	31 December 2009		31 December 2010		
	Total Shares	Nominal (Rp)	Total Shares	Nominal (Rp)	
Authorized Capital	50,886,460,336	2,900,000,000,000	50,886,460,336	2,900,000,000,000	
Class A Nominal Rp5,000	71,853,936	359,269,680,000	71,853,936	359,269,680,000	
Class B Nominal Rp50	50,627,270,724	2,531,363,536,200	50,814,606,400	2,540,730,320,000	
Class C Nominal Rp50	187,335,676	9,366,783,800	-	-	
Issued and Paid Up Capital	23,934,863,660	1,552,420,166,200	23,934,863,660	1,552,420,166,200	
Class A Nominal Rp5,000	71,853,936	359,269,680,000	71,853,936	359,269,680,000	
Class B Nominal Rp50	23,863,009,724	1,193,150,486,200	23,863,009,724	1,193,150,486,200	
Unissued Shares	26,951,596,676	1,347,579,833,800	26,951,596,676	1,347,579,833,800	
Class A Nominal Rp5,000	0	0	0	0	
Class B Nominal Rp50	26,951,596,676	1,347,579,833,800	26,951,596,676	1,347,579,833,800	

a. 2009

Throughout 2009, the Company did not issue any additional shares, and thus the capital structure as of 31 December 2010 can be seen in the table above.

b. 2010

During 2010, the Company did not issue any additional shares. In accordance with the Extraordinary Shareholders Meeting held on 15 December 2010 the Company's Class C Authorized Capital was incorporated into Class B Authorized Capital, so the composition of the capital structure as per 31 December 2010 can be seen in the table above.

c. Year 2011

As a continuation of the Rights Issue V according to the decision of the Extraordinary General Meeting of Shareholders dated 15 December 2010 for which the offer expired on 7 January 2011, the Company issued 1,196,743,183 new Class B shares offered at a price of Rp1,250 per share, and thus the capital structure as of 31 December 2011 can be seen in the table above.

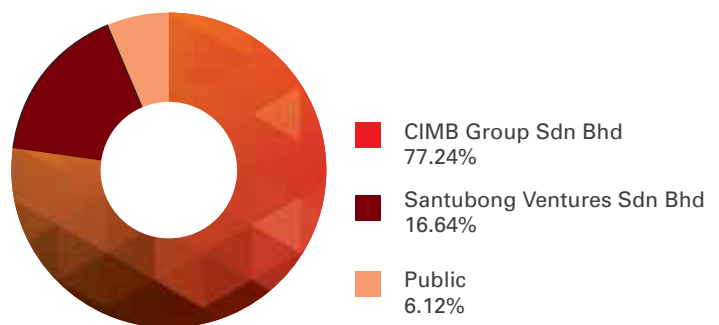
d. 2012 and 2013

During 2012 and 2013 the Company did not issue any additional shares, so the composition of its capital as of 31 December 2012 and 31 December 2013 did not show any changes.

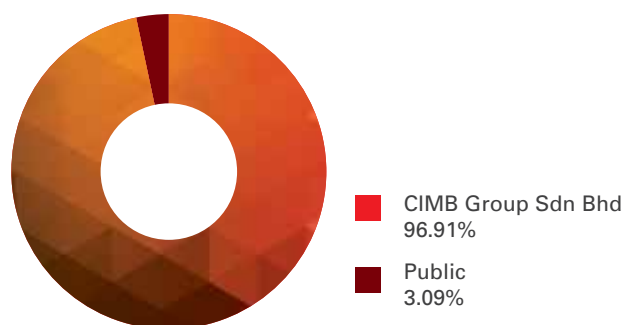
During 2013 the Company's shares with a ticker code BNGA did not obtain suspension from the Indonesia Stock Exchange.

F. Composition of Shareholders (5 years)

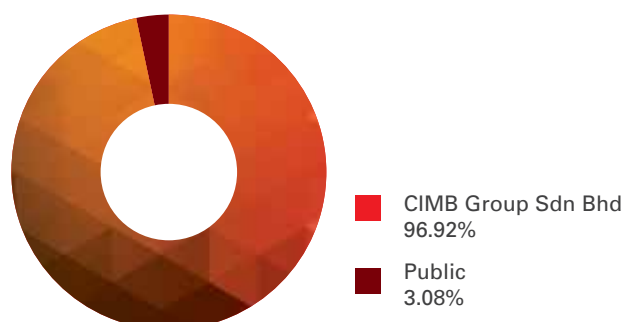
31 December 2009



31 December 2010

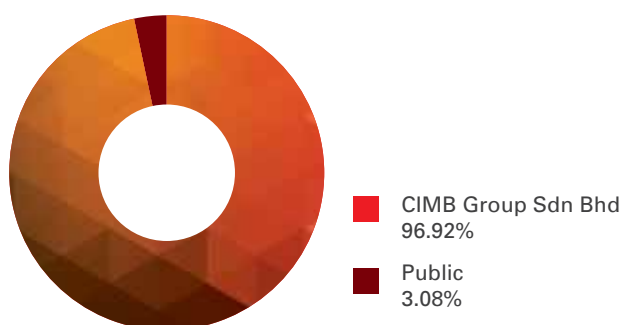


31 December 2011

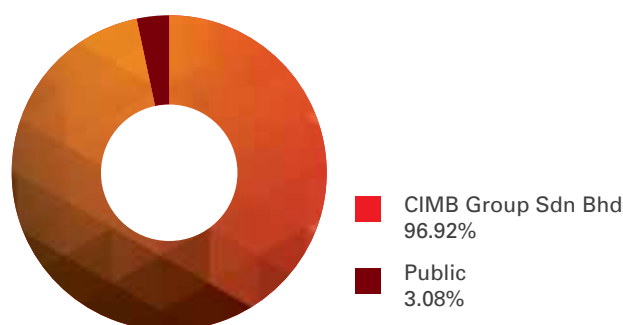


31 December 2011		31 December 2012		31 December 2013	
Total Shares	Nominal (Rp)	Total Shares	Nominal (Rp)	Total Shares	Nominal (Rp)
50,886,460,336	2,900,000,000,000	50,886,460,336	2,900,000,000,000	50,886,460,336	2,900,000,000,000
71,853,936	359,269,680,000	71,853,936	359,269,680,000	71,853,936	359,269,680,000
50,814,606,400	2,540,730,320,000	50,814,606,400	2,540,730,320,000	50,814,606,400	2,540,730,320,000
25,131,606,843	1,612,257,325,350	25,131,606,843	1,612,257,325,350	25,131,606,843	1,612,257,325,350
71,853,936	359,269,680,000	71,853,936	359,269,680,000	71,853,936	359,269,680,000
25,059,752,907	1,252,987,645,350	25,059,752,907	1,252,987,645,350	25,059,752,907	1,252,987,645,350
25,754,853,493	1,287,742,674,650	25,754,853,493	1,287,742,674,650	25,754,853,493	1,287,742,674,650
0	0	0	0	0	0
25,754,853,493	1,287,742,674,650	25,754,853,493	1,287,742,674,650	25,754,853,493	1,287,742,674,650

31 December 2012

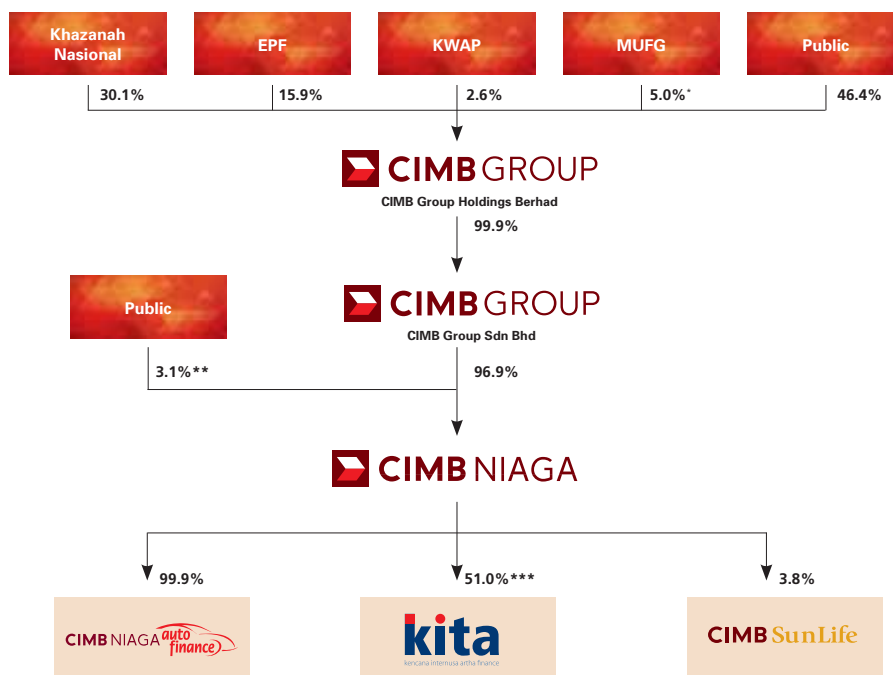


31 December 2013



G. Shareholding Structure of the Company to Ultimate Shareholder

The positions of the shareholding structure of the Company per 31 December 2013 are as follows:



* Mitsubishi UFJ Financial Group, Inc of Japan (Only direct stake held via BTMU)

** Including PT Commerce Kapital shares of 1.02%, owned 100% by CIMB Group

*** In 23 September 2013 CIMB Niaga has signed the Conditional Share Purchase Agreement between Marubeni Corporation, PT Marubeni Indonesia and PT Niaga Manajemen Citra through share purchase transaction of KITA Finance amounted 48.9%, therefore CIMB Niaga shareholding percentage increased to 99.9%. This share purchase is effective as of 26 February 2014

H. Shareholding of the Boards of Commissioners and Directors in the Company

As of 31 December 2013, all members of the Board of Commissioners are not shareholders in the Company, while members of the Directors that are shareholders in the Company are as follows:

Name	Title	Total Shares	%
Arwin Rasyid	President Director	1,381	0
Handoyo Soebali	Director	288,750	0

I. Shareholding of the Boards of Commissioners and Directors that reached 5% or more in the Paid-in Capital of Other Companies

Shareholding that reached 5% or more than the paid-in capital				
Name	Other Companies	Other Banks	Non-Bank Financial Institution	Description
BOARD OF COMMISSIONERS				
Dato' Sri Nazir Razak	-	-	-	None
Glenn M. S. Yusuf	-	-	-	None
Roy Edu Tirtadji	-	-	-	None
Sri Hartina Urip Simeon	-	-	-	None
Zulkifli M. Ali	-	-	-	None
Joseph Dominic Silva	-	-	-	None
Hamidah Naziadin	-	-	-	None
Pri Notowidigdo	-	-	-	None
DIRECTORS				
Arwin Rasyid	-	-	-	None
Daniel James Rompas	-	-	-	None
Lo Nyen Khing	-	-	-	None
Handoyo Soebali	-	-	-	None
Lydia Wulan Tumbelaka	-	-	-	None
Mohamed Fadzil Sulaiman	-	-	-	None
Wan Razly Abdullah	-	-	-	None
Rita Mas'Oen	-	-	-	None
Samir Gupta	-	-	-	None
Megawati Sutanto	-	-	-	None
Harjanto Tanuwidjaja	-	-	-	None
Vera Handajani	-	-	-	None

J. Share Ownership in Other Companies

In conformity with Bank Indonesia Regulation, all Directors, either individually or collectively, have no share ownership that exceeds 25% (twenty five percent) of total paid-up capital in other companies.

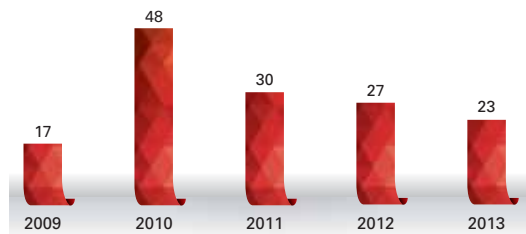
K. Share Listing Chronology

Description on Issuance of Shares		Total Share Issued	Listing Date	Stock Exchange
Nominal Value Rp1,000 per share:				
1	Initial Public Offering (IPO)	5,000,000	29-11-1989	Jakarta & Surabaya Stock Exchanges
2	Share Dividend	1,170,953	19-02-1991	Jakarta & Surabaya Stock Exchanges
3	Rights Issue I	5,252,500	23-12-1992	Jakarta & Surabaya Stock Exchanges
4	Company Listing	46,353,964	01-03-1993	Jakarta & Surabaya Stock Exchanges
5	Bonus Share from Agio	57,777,417	26-12-1995	Jakarta & Surabaya Stock Exchanges
6	Convertible Bond	42,020,000	15-02-1996	Jakarta & Surabaya Stock Exchanges
7	Rights Issue II	31,514,487	15-11-1996	Jakarta & Surabaya Stock Exchanges
Total Issued and Paid Up Capital		189,089,321	-	
Stock Split from Rp1,000 to Class A Shares of Rp500 per share:				
8	Stock Split	378,178,642	08 September 1997	Jakarta & Surabaya Stock Exchanges
9	Bonus Shares from Agio	340,360,709	16 September 1997	Jakarta & Surabaya Stock Exchanges
	Total Shares A Class	718,539,351		
Issuance of New Class B Shares at Nominal Value at Rp5 per share:				
10	Rights Issue III	71,135,395,749	09 August 1999	Jakarta & Surabaya Stock Exchanges
11	Private Placement	782,460,672	-	Not Listed
		5,609,671,412	2 March 2001	Jakarta & Surabaya Stock Exchanges
	Total Shares B Class	77,527,527,833		
Total Issued and Paid Up Capital		78,246,067,184		
Additional Shares through Private Placement				
12	Class A Shares	9	12 May 2004	Jakarta & Surabaya Stock Exchanges
	Class B Shares	7	12 May 2004	Jakarta & Surabaya Stock Exchanges
	Total Shares A Class amounted to	718,539,360		
	Total Shares B Class amounted to	77,527,527,840		
Reverse Stock Split Class A Shares from Rp500 to Rp5,000 and Class B Shares from Rp5 to Rp50				
	Total Shares A Class amounted to	71,853,936	21 May 2004	Jakarta & Surabaya Stock Exchanges
	Total Shares B Class amounted to	7,752,752,784	21 May 2004	Jakarta & Surabaya Stock Exchanges
Additional issuance of B Class shares from Rights Issue IV				
13	Rights Issue IV	3,949,757,610	31 August 2005	Jakarta Stock Exchange
			9 September 2005	Surabaya Stock Exchange
Additional issuance of Class B Shares from ESOP (September 2004 to March 2008) and Series 1 Warrants (March 2006 to October 2008):				
14	ESOP Implementation	417,809,500	20 August 2004	Jakarta Stock Exchange
			3 September 2004	Surabaya Stock Exchange
15	Exercise of Series 1 Warrants	691,538,316	31 August 2005	Jakarta Stock Exchange
			9 September 2005	Surabaya Stock Exchange
Additional Class B shares issuance as a result of 3,915,733,039 PT Bank Lippo Tbk shares conversion for merger purpose:				
16	PT Bank Lippo Tbk shares conversion	11,051,151,514	1 November 2008	Indonesia Stock Exchange
Additional issuance of B Class shares from Rights Issue V				
17	Rights Issue V	1,184,775,752	30 December 2010	Indonesia Stock Exchange
		11,967,431	-	Not Listed
Total Issued and Paid Up Capital		25,131,606,843		
Total Shares Issued as of 31 December 2013 :				
	Class A Shares issued	71,853,936	-	Indonesia Stock Exchange
	Class B Shares issued	24,808,436,839	-	Indonesia Stock Exchange
	Class B Unlisted Shares	251,316,068	-	Not Listed

L. Market Capitalization

As of December 2013, the market capitalization of PT Bank CIMB Niaga Tbk was recorded at Rp23 trillion.

(Rp trillion)



M. Stock Exchange where the Company's stock is listed

Indonesia Stock Exchange
Indonesia Stock Exchange Building, Tower I
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190 – Indonesia

N. Share Registrar

PT Sirca Datapro Perdana
Wisma Sirca
Jl. Johar No. 18 - Menteng
Jakarta Pusat – Indonesia

O. Public Accounting Firm

The Public accounting Firm, Tanudiredja, Wibisana & Co
(affiliation of PriceWaterHouseCoopers in Indonesia)
Plaza 89
Jl. HR Rasuna Said Kav. X-7 No.6
Jakarta 12940 – Indonesia



 **CIMB** NIAGA

Subsidiaries / Associate Entities



Rahardjo S. Unggul
President Director



PT CIMB Niaga Auto Finance

Profile

PT CIMB Niaga Auto Finance (formerly known as PT Saseka Gelora Leasing) was established in 1981 running mostly a leasing business. PT Bank CIMB Niaga Tbk began with partial ownership of PT CIMB Niaga Auto Finance as it acquired shares of the company. In line with the company's extended business scope in 1993 to multi finance covering consumer financing, factoring and leasing, the name of the company changed to PT Saseka Gelora Finance (SGF). The ownership portion of by PT Bank Niaga Tbk to PT SGF was increased to 93.6% in 2006 and up to 96% in 2007. Following the merger of PT LippoBank Tbk into PT Bank Niaga Tbk in 2008, the ownership to SGF was transferred to PT Bank CIMB Niaga Tbk.

The transformation of SGF began on 6 October 2009 when PT Bank CIMB Niaga Tbk executed its plan to expand into the multi finance business in Indonesia. The transformation has changed the Company's business focus from Leasing to Consumer Financing, especially car loans.

In 2010, PT Bank CIMB Niaga Tbk increased its ownership to 99.9% leaving the remaining 0.01% shares owned by PT Niaga Management Citra (NMC). In June 2010, PT Saseka Gelora Finance changed its name to PT CIMB Niaga Auto Finance followed by the change of its logo.

Currently, PT CIMB Niaga Auto Finance has 69 branches consisting of 50 branches for four wheeler financing business and 19 branches for two-wheeler financing business, including in Jakarta, West Java, Central Java, East Java, Bali, Sulawesi, Borneo and Sumatra.

Vision

CIMB Niaga Auto Finance's vision is to be a prominent finance company in Indonesia through creating additional value and providing the best service for customers and business partners.

Mission

CIMB Niaga Auto Finance is committed to be an outstanding Auto Finance Company who delivers best value to stakeholders, through excellent services to customers, strong mutual relationships with business partners, excellent people and contribute to communities.

Management Structure of PT CIMB Niaga Auto Finance

Board of Commissioners

President Commissioner: Samir Gupta
Commissioner: Abdul Karim MD. Lassim
Commissioner: Wan Razly Abdullah
Independent Commissioner: Serena K. Ferdinandus
Independent Commissioner: Hidayat Dardjat

Directors

President Director: Rahardjo S. Unggul
Vice President Director: Hendra Sugiharto
Director of Sales & Marketing: Triyuga Satyawan
Director of Operations: Damianus L. Hufat
Director of Collections: Zainudin Samaludin
Director of Risk Management: Iman Pribadi



MN. Arief Setiabudi
President Director



PT Kencana Internusa Artha Finance

Profile

PT Kencana Internusa Artha Finance (KITA Finance) is a multifinance company, with 51% of its shares owned by CIMB Niaga. Focused on vehicles financing, this multifinance company was previously known as PT Primus Financial Services established on 20 July 1995. Now, KITA Finance operates through 16 branches over Indonesia among other locations in Jakarta, Bandung, Cirebon, Solo, Yogyakarta, Semarang, Surabaya, Malang, Denpasar, Medan, Palembang, Makassar, and Balikpapan.

Vision

To be the leading financing company by profitability in the category of companies with asset ranging from Rp1 – Rp10 trillion.

Mission

KITA Finance prides itself in bringing the best service to our valued customers (stakeholders) based on our shared values, CITA (Customer Satisfaction, Integrity, Teamwork, Accountability)

Management Structure of PT KITA Finance

Board of Commissioners

President Commissioner: Wan Razly Abdullah
Vice President Commissioner: Naoto Itakura
Commissioner: Abdul Karim MD. Lassim
Commissioner: Yukinobu Nagami

Directors

President Director: MN. Arief Setiabudi
Director: Harijanto

Scope of Business

KITA Finance provides financing for new, used, commercial, individual cars and fleets.

Financial Performance

In line with the growing automotive industry, KITA Finance posted positive results with an outstanding loans growth of 28% and high profitability.

Subsequent Event 2013

Based on Letter of PT Bank CIMB Niaga Tbk No. 001/DIR/IX/2013 dated 23 September 2013 to Financial Services Authority (FSA) about Disclosure Of Information that Must Be Immediately Announced To The Public, the Company informed about a Conditional Share Purchase Agreement was signed on 23 September 2013 between PT Bank CIMB Niaga Tbk, Marubeni Corporation, PT Marubeni Indonesia, and PT Niaga Manajemen Citra, effective on 26 February 2014; so the composition of shareholder of KITA Finance is as follows:

Before		After	
Shareholder	%	Shareholder	%
PT Bank CIMB Niaga Tbk	51.0	PT Bank CIMB Niaga Tbk	99.9
Marubeni Corporation	44.0	PT Niaga Management Citra	0.1
PT Marubeni Indonesia	5.0		

CIMB GROUP Profile



CIMB Group Holdings Berhad

CIMB Group Holdings Berhad (CGHB) is the listed company of the CIMB Group. CGHB has been listed on the main market of Bursa Malaysia since 1987 and was one of the largest companies at the end of 2013 with a market capitalisation of about RM58.9 billion. The total assets at the end of 2013 were approximately RM370.9 billion, with total shareholders' funds of around RM30.3 billion and total funds under management of approximately RM52.9 billion. Major shareholders at the end of 2013 were Khazanah Nasional with 30.1%, Employees Provident Fund (EPF) with 15.9%, Kumpulan Wang Persaraan (KWAP) with 2.6% and Mitsubishi UFJ Financial Group with a 5.0% stake held by Bank of Tokyo-Mitsubishi UFJ.

CIMB Group

CIMB Group is a regional universal bank located in ASEAN and key markets beyond. The group is headquartered in Kuala Lumpur, Malaysia and it offers consumer banking, investment banking, treasury and markets, asset management, Islamic banking and insurance products and services. It is the seventh largest banking group by assets in Southeast Asia and it had over 40,000 staff and 13 million customers at the end of 2013.

The Group's consumer banking network is the widest in the region, with 1,056 retail branches in Malaysia, Indonesia, Singapore, Thailand, Cambodia and the United Kingdom. The Group also has substantial wholesale banking operations and is the largest Asia-Pacific based investment bank (ex-Japan) with offices in ASEAN's main markets and in Sydney, Melbourne, Hong Kong, Shanghai, Mumbai, Colombo and Bahrain and securities businesses in London and New York.

Products and services are complemented by partnerships with various leading companies including the Principal Financial Group, Bank of Tokyo-Mitsubishi UFJ, Aviva Insurance, Sun Life Assurance, Allianz Insurance, Thai Life Insurance, Sri Ayudhya General Insurance, and Mapletree Investments.

CIMB Group operates its business through three main brand entities, CIMB Bank, CIMB Investment Bank and CIMB Islamic. CIMB Group also owns 96.9% of CIMB Niaga in Indonesia, and 93.7% of CIMB Thai in Thailand.

CIMB Group Financial Statement

CIMB Group Holdings Berhad

(Incorporated in Malaysia)

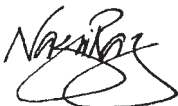
Statement by Directors Pursuant to Section 169(15) of the Companies Act, 1965

We, Tan Sri Dato' Md Nor bin Md Yusof and Dato' Sri Mohamed Nazir bin Abdul Razak, being two of the Directors of CIMB Group Holdings Berhad, hereby state that, in the opinion of the Directors, the Financial Statements set out on pages 24 to 379 are drawn up so as to give a true and fair view of the state of affairs of the Group and of the Company as at 31 December 2013 and of the results and cash flows of the Group and of the Company for the financial year ended on that date, in accordance with Malaysian Financial Reporting Standards, International Financial Reporting Standards and the requirements of the Companies Act, 1965 in Malaysia.

Signed on behalf of the Board of Directors in accordance with their resolution.



Tan Sri Dato' Md Nor bin Md Yusof
Chairman



Dato' Sri Mohamed Nazir bin Abdul Razak
Managing Director

Kuala Lumpur
7 March 2014

CIMB Group Financial Statement

Company No: 50841-W

CIMB Group Holdings Berhad

(Incorporated in Malaysia)

Consolidated Statements of Financial Position as at 31 December 2013

	31 December 2013 RM' 000	31 December 2012 RM' 000 Restated	1 January 2012 RM' 000 Restated
Assets			
Cash and short-term funds	33,678,882	30,759,899	34,201,968
Reverse repurchase agreements	8,260,504	5,594,278	4,230,482
Deposits and placements with banks and other financial institutions	3,789,019	4,990,331	4,174,012
Financial assets held for trading	23,403,280	25,383,276	13,665,700
Derivative financial instruments	5,020,453	4,083,969	4,231,584
Financial investments available-for-sale	30,334,058	29,207,522	18,417,726
Financial investments held-to-maturity	10,821,493	8,985,294	12,460,832
Loans, advances and financing	228,431,705	202,137,818	183,838,777
Other assets	7,990,355	6,839,640	6,032,926
Tax recoverable	64,578	73,934	139,258
Deferred tax assets	357,250	110,344	78,669
Statutory deposits with central banks	6,361,648	5,264,920	5,084,105
Investment in associates	703,947	589,907	1,026,982
Investment in joint ventures	309,535	305,843	328,690
Property, plant and equipment	1,546,783	1,534,341	1,458,400
Investment properties	4,000	17,451	8,653
Prepaid lease payments	147,901	159,613	170,564
Goodwill	7,877,463	8,180,586	8,242,489
Intangible assets	1,760,225	1,677,520	1,611,879
	370,863,079	335,896,486	299,403,696
Non-current assets held for sale	49,718	564,674	17,248
Total assets	370,912,797	336,461,160	299,420,944
Liabilities			
Deposits from customers	263,004,302	247,295,039	221,895,460
Deposits and placements of banks and other financial institutions	20,727,845	15,522,591	10,833,001
Repurchase agreements	5,922,788	3,068,039	1,067,946
Financial liabilities designated at fair value	2,132,170	-	-
Derivative financial instruments	6,009,608	4,049,192	4,182,675
Bills and acceptances payable	4,713,219	4,257,257	7,566,691
Other liabilities	8,562,039	7,564,850	6,414,290
Current tax liabilities	384,800	322,400	483,820
Deferred tax liabilities	50,327	132,682	210,146
Bonds and debentures	7,490,265	3,850,660	1,021,702
Other borrowings	7,772,727	7,640,360	6,992,620
Subordinated obligations	12,066,700	12,659,851	10,925,756
Non-cumulative guaranteed and redeemable preference shares	847,447	831,920	881,016
Total liabilities	339,684,237	307,194,841	272,475,123

Company No: 50841-W

CIMB Group Holdings Berhad

(Incorporated in Malaysia)

**Consolidated Statements of Financial Position
as at 31 December 2013 (Continued)**

	31 December 2013	31 December 2012	1 January 2012
Note	RM' 000	RM' 000	RM' 000
		Restated	Restated
Equity			
Capital and reserves attributable to owners of the Parent			
Share capital	7,729,346	7,432,775	7,432,775
Reserves	22,542,356	20,860,814	18,590,664
Less: Shares held under trust	(563)	(563)	(563)
Treasury shares, at cost	(41)	(32)	(30)
	30,271,098	28,292,994	26,022,846
Perpetual preference shares	200,000	200,000	200,000
Non-controlling interests	757,462	773,325	722,975
Total equity	31,228,560	29,266,319	26,945,821
Total equity and liabilities	370,912,797	336,461,160	299,420,944
Commitments and contingencies	522,489,461	460,550,153	413,228,007
Net assets per share attributable to owners of the Parent (RM)	3.92	3.81	3.50

CIMB Group Financial Statement

Company No: 50841-W

CIMB Group Holdings Berhad

(Incorporated in Malaysia)

Consolidated Statements of Comprehensive Income for the financial year ended 31 December 2013

	2013 RM' 000	2012 RM' 000 Restated
Profit for the financial year	4,608,822	4,396,807
Other comprehensive income/(expense):		
<i>Continuing operations</i>		
<i>Items that will not be reclassified to profit or loss</i>		
Remeasurement of post employment benefits obligation	74,413	(32,651)
- Currency translation difference	2,011	-
	<u>76,424</u>	<u>(32,651)</u>
<i>Items that may be reclassified subsequently to profit or loss</i>		
Revaluation reserve-financial investments available-for-sale	(852,747)	87,547
- Net gain from change in fair value	(778,348)	440,874
- Realised gain transferred to statement of income on disposal and impairment	(291,730)	(390,306)
- Income tax effects	194,369	42,490
- Currency translation difference	22,962	(5,511)
Net investment hedge	(130,221)	82,222
Hedging reserve - cash flow hedge	(10,885)	(45)
- Net gain from change in fair value	(13,838)	(45)
- Income tax effects	2,953	-
Exchange fluctuation reserve	(1,258,753)	(1,069,673)
Share of other comprehensive expense of		
- Associate	(725)	-
- Joint ventures	(5,742)	(13,505)
	<u>(2,259,073)</u>	<u>(913,454)</u>
Other comprehensive expense during the financial year, net of tax from continuing operations	<u>(2,182,649)</u>	<u>(946,105)</u>
Total comprehensive income for the financial year	<u>2,426,173</u>	<u>3,450,702</u>
Total comprehensive income attributable to:		
Owners of the Parent	2,401,087	3,413,349
Non-controlling interests	25,086	37,353
	<u>2,426,173</u>	<u>3,450,702</u>
Total comprehensive income for the financial year attributable to owners of the Parent arising from:		
- Continuing operations	2,401,087	3,373,767
- Discontinuing operation	-	39,582
	<u>2,401,087</u>	<u>3,413,349</u>

Company No: 50841-W

CIMB Group Holdings Berhad

(Incorporated in Malaysia)

**Consolidated Statements of Income
for the financial year ended 31 December 2013**

	2013 RM' 000	2012 RM' 000
Continuing operations		
Interest income	14,677,300	13,540,605
Interest expense	<u>(6,723,154)</u>	<u>(6,144,725)</u>
Net interest income	7,954,146	7,395,880
Income from Islamic banking operations	1,592,863	1,689,343
Net non-interest income	<u>5,124,826</u>	<u>4,409,602</u>
	14,671,835	13,494,825
Overheads	<u>(8,457,870)</u>	<u>(7,612,099)</u>
Profit before allowances	6,213,965	5,882,726
Allowance made for impairment losses on loans, advances and financing	(660,607)	(329,098)
Allowance made for impairment losses on other receivables	(38,918)	(31,387)
Allowance written back for commitments and contingencies	1,334	13,473
Recoveries from investment management and securities services	11,932	-
Allowance made for other impairment losses	<u>(39,915)</u>	<u>(15,314)</u>
	5,487,791	5,520,400
Share of results of joint ventures	55,170	19,743
Share of results of associates	<u>306,268</u>	<u>98,168</u>
Profit before taxation	5,849,229	5,638,311
Taxation		
- Company and subsidiaries	<u>(1,240,407)</u>	<u>(1,281,086)</u>
Profit for the year from continuing operations	<u>4,608,822</u>	<u>4,357,225</u>
Discontinuing operations		
Share of results of associates from discontinued operations (attributable to owners of the Parent)	-	39,582
Profit for the financial year	<u>4,608,822</u>	<u>4,396,807</u>
Profit attributable to:		
Owners of the Parent	4,540,403	4,344,776
Non-controlling interests	<u>68,419</u>	<u>52,031</u>
	<u>4,608,822</u>	<u>4,396,807</u>
Earnings per share attributable to ordinary equity holders of the Parent (sen)		
- Basic		
From continuing operations	60.0	58.0
From discontinuing operations	-	0.5
	<u>60.0</u>	<u>58.5</u>

Report of the President Commissioner

CIMB Niaga has grown significantly since the 2008 merger between CIMB Niaga and LippoBank.

Dear Shareholders,

On behalf of the Board of Commissioners, I am pleased to report that CIMB Niaga had a satisfactory year in 2013. Against a very challenging backdrop, we registered a profit before tax of Rp5.8 trillion with a Return on Equity of 17.7% and Earnings per Share of Rp170.4.

CIMB Niaga has grown significantly since the 2008 merger between CIMB Niaga and LippoBank. The synergies from this merger resulted in the Bank's expanding its network and number of customer touch points. We now have more than 14,000 employees who are ever ready to provide excellent banking services to our 4.7 million customers.

Dato' Sri Nazir Razak
President Commissioner



Report of the President Commissioner

CIMB Niaga has grown its total assets, loans, customers deposits and low cost deposits (current accounts and savings accounts) by about two-fold since 2008. At the same time, management has kept the Bank sound with a low level of non-performing loans.

2013, A Year of Challenges

2013 saw the Indonesian economy recording its weakest growth in four years. The economy grew 5.8%, a drop of 0.4% from the previous year, as the end of the commodities boom slowed exports which began to strain the country's current account and placed Indonesia amongst several large emerging markets with the dreaded "twin deficits".

Indonesia was one of the countries most affected by the outflow of funds from emerging markets. The pullout was triggered by strong signs of economic recovery in the US and growing speculation that the US Federal Reserve would start to taper off its key stimulus programme and start raising interest rates. The resultant financial market pressure on the Indonesian economy and the Government's various responses saw the Indonesian currency depreciating by 26% against the US Dollar, inflation jumping to 8.4% from 4.3% in the previous year and BI raising its official rates 5 times during the year by a total of 175bps.

Evaluation of 2013 Performance

On behalf of the Board of Commissioners, I would like to congratulate the Directors of CIMB Niaga for a commendable 2013. Against the challenging macroeconomic setting, they were able to record Rp4.3 trillion net profit. The Bank has taken a cautious stance on asset growth with loans growing only 8% YoY. This somewhat compounded its earnings challenge this year as the Bank's net interest margins were compressed by rising liability cost and higher liquidity requirements imposed by the regulators.

Moving Forward

We anticipate that we will be able to grow assets more strongly in 2014 as customers and competitors will by then have adjusted with our more conservative stance. In addition we do not expect interest rates to hike as frequently or as severely as in 2013.

In 2013, we took a lead in digital consumer banking. This digital space will be a recurring theme for us moving forward. Some of the initiatives already in place include the CIMB Niaga Digital Lounge and products such as Rekening Ponsel.

Preparations are already underway for our biggest IT project – 1Platform, our regional core banking platform. This system is already up and running in CIMB Group's banking entities in Malaysia, Thailand and Singapore and they have seen positive results in cost efficiencies and speed of processes. We hope to replicate those successes in Indonesia.

The Activities of the Board of Commissioners and its Committees in 2013

The Board of Commissioners was actively involved in the progress of CIMB Niaga throughout 2013. A more detailed report of the focus areas, activities and recommendations of the Board of Commissioners of CIMB Niaga and the activity report of the various Board Committees can be found separately in the Corporate Governance section of this Annual Report, along with elaborations of supporting Committee activities during the year.

We would like to thank the various Committees, namely the Audit Committee, the Risk Monitoring Committee, and the Nomination and Remuneration Committee for their professionalism and commitment.

Good Corporate Governance

The Board of Commissioners is pleased with the corporate governance structure at CIMB Niaga. We were the recipient of multiple Corporate Governance awards in 2013, including The Best Responsibility of the Boards 2013 at the IICD Corporate Governance Award 2013 and The Most Trusted Company at the Corporate Governance Perception Index Award 2012. CIMB Niaga was also the winner of the Annual Report Awards 2013 in the Private Listed Financial Company category for the 11th consecutive time.

Not an organisation to rest on our laurels, we are continuously enhancing our internal procedures to ensure all employees adhere to the Code of Conduct. The Board of Commissioners applauds the organization's consistent efforts to observe good corporate governance as well as best-practice standards in its operational policies and processes.

Corporate Social Responsibility

In line with our commitment to 'give back' to the communities that we serve, we have placed great importance on our corporate social responsibility (CSR). In 2013, our CSR efforts included scholarships for SMK Level in Cilincing and Vocational Program at IKOPIN and the establishment of CIMB Niaga Peduli Community and CIMB Niaga for natural disaster relief.

We hope these initiatives will continue to contribute positively to the development of the society at large. We fully support and encourage the Directors' decision to further develop the quality of our CSR programs. The resilience of a nation lies with the strength of its people and we hope to play our part.

A more detailed report of our CSR activities can be found in the CIMB Niaga's Sustainability Report which includes parts of the new global reporting initiative standards.

Dividend Policy

In view of the anticipated need to strengthen CIMB Niaga's capital structure, we have taken a prudent decision to not distribute any dividends from the 2012 net profits. This will better position the Bank to navigate through the current conditions of the local and global macro economies.

Report of the President Commissioner

Changes in Board of Commissioners and Directors Composition

The Annual General Meeting of Shareholders of CIMB Niaga held in March 2013 approved the appointment of Pri Notowidigdo as Independent Commissioner, effective 26 November 2013. Pri has solid professional experience in Human Resources and is expected to contribute positively to the progress of CIMB Niaga going forward.

Ananda Barata has recently completed his term in office as Independent Commissioner. On behalf of the Board of Commissioners, allow me to convey my highest appreciation to Ananda Barata and we wish him well for his future undertakings.

We also wish to report that there were several changes in Board Committee member compositions in 2013. We would like to welcome new members, Shariq Mukhtar, Sumantri Slamet, and Darminto, all experts in their own fields with long and solid track records in banking and financial related industries. All three of them will join our Audit Committee. Shariq is now a member of the Risk Monitoring Committee, while Sumantri is a member of the Nomination and Remuneration Committee.

The appointments of Vera Handajani as Director and Dr. Yulizar Djamaluddin Sanrego Nz, M.Ec. as a new member of Syariah Supervisory Board, replacing M. Taufik Ridlo, Dipl. EC., who resigned from Sharia Supervisory Board were approved on 26 July 2013 in the Extraordinary General Meeting of Shareholders. Vera's appointment was effective as Risk Director on 26 November 2013 and Yulizar's appointment was effective on 10 June 2013.

With these new appointments, we believe that CIMB Niaga is in a better position to face the challenges ahead.

Prospects for 2014

The gloomy Indonesian economic environment in 2013 is anticipated to spill over into 2014. Our analysts forecast that the country's gross domestic product (GDP) growth rate will slow to 5.4%. The impending general and presidential elections in 2014 may see lower business activity in the first half of the year. Furthermore, financial markets will likely remain quite volatile this year as investors closely watch and react to each economic data release to gauge the prospects for the country's current account and fiscal position.

For the longer term, I remain optimistic about Indonesia's prospects. Indonesia, together with Mexico, Nigeria and Turkey (MINT countries) have been tipped to join the ranks of the emerging world economic powers, following on the heels of Brazil, Russia, India, China and South Africa (BRICS countries).

Our view on CIMB Niaga's Business Plan formulated by the Directors

We have advised the Directors with respect to the targets for 2014 and will consistently provide guidance in order to achieve targets. We are confident that the Directors will lead the Bank in the right direction with its calculated and feasible business plans.


Appreciation

On behalf of the Board of Commissioners, I would like to record our appreciation for the efforts of the Directors and all employees in navigating a challenging year. Your commitment has enabled the Bank to retain its position as one of the leading banks with sound financial performance in Indonesia.

We would like to also extend our gratitude to the country's regulators for their persistent efforts in sustaining the Indonesian economy and in particular, thank our customers for their strong support and trust of the Bank.

Jakarta, March 2014

On behalf of the Board of Commissioners

A handwritten signature in black ink, appearing to read 'Nazir Razak', with a large, stylized flourish underneath.

Dato' Sri Nazir Razak
President Commissioner

Board of Commissioners



Roy Edu Tirtadji
Independent Commissioner

Sri Hartina Urip Simeon
Independent Commissioner

Dato' Sri Nazir Razak
President Commissioner

Zulkifli M. Ali
Independent Commissioner



Hamidah Naziadin
Commissioner

Glenn M. S. Yusuf
Vice President Commissioner

Pri Notowidigdo
Independent Commissioner

Joseph Dominic Silva
Commissioner

Report of the President Director

CIMB Niaga has firmly embraced its grand strategy to reach its vision to become the most trusted bank in Indonesia. This strategy entails a goal of becoming a leading digital consumer banking provider.

Dear Shareholders,

CIMB Niaga's business has grown strongly within the last half decade, represented by total assets, distributed credit, customer funds and inexpensive funds, which at the end of 2013 have about doubled in size compared to its position in 2008 when PT Bank Lippo Tbk completed its merger into PT Bank CIMB Niaga Tbk. Fee Income and PBT each have increased respectively more than 3-fold and 4-fold respectively over the same period. This remarkable growth was achieved in part due to our aggressive efforts in expanding the office network and through the development of digital touch points with the intention of securing service excellence for our customers.

Arwin Rasyid
President Director



Report of the President Director

Becoming A Leading Digital Bank

CIMB Niaga has firmly embraced its grand strategy to reach its vision to become the most trusted bank in Indonesia. This strategy entails a goal of becoming a leading digital consumer banking provider. To achieve this, CIMB Niaga has fully utilized the most recent sophisticated technology by giving priority to customer experience as a distinguishing element. This effort has made the digital banking we offer to our customers the most complete among the national banking industry.

CIMB Niaga's digital banking comes with many features that make it not only easy and secure, but also innovative and accessible 24/7 from wherever customers are. We hope that these sweeping advantages will enhance the customer experience and customer satisfaction in making banking transactions, which in turn will eventually improve our income and secure a more developed and sustainable business.

To reach this objective, CIMB Niaga has decided to make Operations and IT the forerunners of its business, by building a stronger enhancement system and IT infrastructure and developing branchless banking touch points. To support its strategy in advance, CIMB Niaga has prepared a long-term initiative to regenerate its banking system under the 1Platform Kita Satu in 2013. Through this improved system, it is expected that we can enhance our service and experience to all stakeholders at every CIMB Niaga branch and digital touch point.

Business Environment in 2013

The year of 2013 turned out to be a tough and challenging year for CIMB Niaga as Indonesia suffered a decline in GDP growth to a level of 5.8% compared to the average of above 6% during the previous years. While the growth was still one of the highest among the emerging economies, its slower pace has become a common concern of many since Indonesia had been predicted to experience an equally strong growth for the year.

The issue about the US Government tapering policy in the second half of 2013 stimulated massive withdrawal of capital from emerging economies and has caused the Indonesian GDP growth to decline.

In mid-year 2013, the Indonesian government issued a policy to reduce the subsidy on fuel, which eventually was followed by a rise of inflation. This combination of fuel price rise and QE tapering were quickly sensed by the country's market players. The value of the Rupiah depreciated 26% YoY against the US Dollar; the rate of inflation reached 8.38% YoY, and capital liquidity in money markets became more restricted.

This condition forced the Indonesian Central Bank (BI) to adjust its benchmark rate five times from June 2013, reaching a high of 7.5% toward the end of the year. This strategic move was intended to narrow the country's trade deficit and bring the value of the Rupiah back to an expected level.

Growth of Domestic Banking Industry

A change in the BI benchmark rate is bound to trigger reactions from market players, which in this particular year impacted on the growth of loans that grew at 21.6%, or slowing quite noticeably compared to the previous years. Total assets of the banking industry grew 16.2% with an LDR ratio of 89.9%. The NPL rate was 1.8%, which is indicative of a sound level of financing.

Challenge of 2013

By the end of 2012, we estimated some challenges we were likely to deal with in 2013 and their impacts to CIMB Niaga's performance. However, we found that the challenges that we faced were tougher than our predictions.

The declining price of certain commodities since 2012 has slowed down the growth of the mining industry, including companies in our corporate and commercial segments. This decline has given a fairly big impact to the rate of credit growth in that segment.

The reduction of the fuel subsidy led to a much higher inflation rate and generally took a part in influencing all industries, particularly those in the commercial and SMME segments, in such a way that we must pay close attention to credit quality.

Besides this, other challenges to CIMB Niaga in 2013 were new regulations to restrict the liquidity level of the banking industry in the consumer segment.

Other than that, the policy of QE tapering in the US, as described above, also became a significant challenge that was experienced widely by the Indonesian economy and the national banking industry. This policy gave serious impacts, i.e. the sinking value of the Rupiah against the US Dollar, and tighter liquidity.

What is more, competition in the money markets continued and became more competitive, not only in the banking business, but also for other professionals.

Strategic policy 2013

In the 2012 Annual Report, we stated that in 2013 CIMB Niaga would carry on "Transformation 2" with Six Pillar of Growth, and focused on six aspects, encompassing shortening the credit process as end-to-end; building a cross-selling culture; continuing innovation in branch and branchless banking; increasing the transaction banking business; focusing on low cost funds (CASA) and SMMEs; and enhancing synergy between corporate banking and investment banking to extend business opportunity.

In dealing with the challenging 2013, management applied a strategy to improve efficiency in order to maintain profitability, maintain asset quality through a more confining risk management policy and more prudent credit policy, and selectively optimize asset growth in some of our business lines.

To increase customer funds, CIMB Niaga continued to establish infrastructure for digital and branchless banking service for consumer, commercial and corporate segments. Approaching the end of 2013, CIMB Niaga again issued bonds which were a part of CIMB Niaga ongoing public bid I, phase II, of Rp1.45 trillion. This effort was conducted to reduce a maturity gap between assets and payables.

CIMB Niaga Financial Performance

Facing this challenging macro economy situation, we are gratefully satisfied that CIMB Niaga achieved an ROA of 2.76%, and CAR of 15.36% and favourable credit with NPLs of 2.23%.

The Bank's total operational income reached Rp13.52 trillion, rising 5% from the previous year. This relatively low growth was due to a very significant rise of financing expense following the rise of BI benchmark rates and tight liquidity in the national financial industry. Net interest income and fee-based income respectively rose 4% and 8% YoY, while operational expenses grew 9% YoY.

The Company's total assets grew 11% to Rp218.87 trillion, along with the growth of the credit portfolio of 8% to Rp156.98 trillion by the end of 2013. The Company succeeded in maintaining the quality of credit at 2.23% which is 6 basis points lower than in previous year.

In liabilities, total customer funds rose equally to credit demands i.e. 8% YoY. The Company's inexpensive funds such as savings and demand deposit accounts respectively rose 7% to Rp35.23 trillion and 13% YoY to Rp36.80 trillion.

2013 Achievement vs Target

In light of the national economic condition, business environment, and challenges dealt with in 2013, we assert that CIMB Niaga's financial performance was healthy with net profit before income tax of Rp5.8 trillion and net income of Rp4.28 trillion.

Some of the achievements were below their stated targets such as distributed financing (gross) and Net Interest Income, both only reaching 97%, while PBT reached 99%. These achievements were in line with the Company's strategy to anticipate a worse economic condition in 2013 by restricting the line of credit and maintaining healthy credit.

Nevertheless, the Company also succeeded in achieving high performance and reaching or even beating other stated targets such as; Loans to Deposit (LDR that reached 90.34%, BOPO Ratio that reached 73.97%, Gross NPLs that reached 2.23%, and CAR that reached 15.36% higher than stated targets.

2013: The Development of Stronger Foundation for Future Growth

Within its business lines, CIMB Niaga concluded the year with satisfactory growth in some businesses, namely the Sharia Business Unit, personal Loans, credit cards, merchant business, PPWM, CCS, Cross Border Business, Transaction Banking, Forex Income, Bancassurance, CIMB@Work, and Branchless Transactions.

We are fully aware of such potentials and are enthusiastic about boosting these segments' performance in the years to come and promote them to contribute more to our total revenues.

Human Resources Development

Another challenge faced by the Company in 2013 was that in fulfilling the needs for the best talents with high skills in human resources as there is tight competition for talent.

Aware of this need, the Company made integrated efforts to ensure the availability of highly committed, deeply involved, innovative, and high performing talents that always uphold the Bank's core values.

Moreover, the management responded to this threat with some initiatives to support our existing HR programs in the future. These included initiatives to increase employee engagement and encourage them to be more productive and efficient to allow the Bank to reach its stated targets going forward.

Good Corporate Governance

In dealing with this challenging year of 2013, CIMB Niaga remained committed to the implementation of GCG and made greater efforts to keep it in conformity to the best practice in the industry.

The principles of GCG and ethics code that have arisen within employees and management will always be maintained and will become a line item in performing all Company activities.

CIMB Niaga has established a GCG Committee that will play its role to assist Directors in performing GCG as an effort to achieve the Company's objectives. Besides this, the Company also has executive committees to assist Directors to ensure the integrity of GCG principles in all aspects of its operations, namely IT operations, human resources and risk management.

Our GCG implementation was focused on consolidating and improving internal communication besides mapping out our organization based on a thorough review of customer expectations.

Furthermore, efforts to keep the Bank more sheltered from potential hazards were continuously made and improved through a whistle blowing system, anti-money laundering and KYC programs. In risk management, one of the focuses was how to minimize impacts from legal cases filed against the Bank. The Bank has also consistently aligned its corporate actions with prevailing rules and regulations.

CIMB Niaga actively makes an assessment on its GCG implementation that is monitored regularly by involving management committees and executive functions through self-assessment questionnaires using the framework from Bank Indonesia. In 2013, the self-assessment conducted returned a very satisfactory result.

In respect of its commitment in applying the best GCG practices, the Company received some awards i.e. The Best Responsibility of the Boards 2013 in "The 5th IICD: Corporate Government Awards" and The Most Trusted Company based on Corporate Governance Perception Index in "Corporate Government Awards 2013". Furthermore CIMB Niaga also took first rank in "Annual Report Awards 2013" as a Listed Private Finance Company.

CIMB Niaga will keep making serious efforts in self improvement by strengthening good corporate governance in line with prevailing standards as one of main directives in GCG practice.

Corporate Social Responsibility

The most recent development of the Indonesian economy has made us more aware of the important role of the community - as one of the Bank's stakeholders - to our business. To that end, CIMB Niaga during 2013 kept running CSR programs with heavy focus on education and community empowerment, environment preservation and philanthropy with the intention of improving the quality of life while making efforts to produce a smarter generation through a series of educational aids in the form of scholarships, such as Khazanah Asia scholarship, CIMB Foundation Scholarship, a program of scholarship in collaboration with Sampoerna, and Scholarship for CIMB Niaga Employees in collaboration with the Faculty of Economy of the Universitas Indonesia.

CIMB Niaga earned several awards in the respect of CSR activities conducted throughout 2013 such as "Indonesia Green Awards 2013" that was held by La Tofi School of CSR, Anugerah Peduli Lingkungan (Education Care Awards) category of Corporate/BUMN held by the Ministry of Education and Culture of Republic of Indonesia. Moreover, CIMB Niaga also achieved the 1st Runner Up Best Sustainability Reporting Awards 2012 that was held by the National Center for Sustainability Reporting (NCSR), appreciation on good SR reports.

Awards

Appraisals made by external parties on Indonesian businesses are not only based on short-term achievements, and therefore CIMB Niaga was still considered as one of the best customer-oriented banks with high concern towards its other stakeholders. This was evidenced with the achievement of IT Banking Excellence Award 2013 from Warta Ekonomi Magazine, Digital Brand of The Year 2013 – first rank for the category of the Digital Sharia Business Unit Brand.

Changes in Directors Composition

On this occasion, we would like to welcome Vera Handajani as the new Risk Management Director to succeed James Rompas who left his position as Vice President and Risk Management Director for his new post as Vice President and Small Medium & Micro Enterprises (SMME) Director.

The appointment of Vera Handajani was approved at CIMB Niaga Extraordinary General Meeting of Shareholders held on 26 July 2013 and effectively occupied the office as Risk Management Director starting 26 November 2013 after receiving approval from Bank Indonesia.

We are optimistic that Vera and James will be able to present their best contributions for CIMB Niaga's growth and advance into the future.

Business Prospects of 2014

Our overview concludes that economic disadvantages occurring in 2013 will remain into 2014. Business prospects in 2014 will carry more uncertainties due to the upcoming general and presidential elections, while some analysts have forecast the Indonesian economy to grow even slower at 5.6%.

However, CIMB Niaga believes that the success of a business will largely depend on how prepared its management is in making expansionary efforts through internal improvements to overcome challenges imposed by external factors. Therefore, CIMB Niaga remains optimistic about entering 2014 with higher expectations, for which we have stated more feasible targets based on our calculated predictions of the Indonesian economy in the years to come.

Strategy for 2014

CIMB Niaga will continue the strategy applied in previous years namely "Transformation 2" with Six Pillars of Growth i.e. developing business with high margins, income diversification, inexpensive funding growth, selling and service transformation, and developing human resources. In 2014 CIMB Niaga consequently will make some adjustments to its grand strategy to deal with challenges that may come in the future. The Company will focus in this year on three main priorities: expanding the famous service of Wholesale Banking, strengthening SMME Banking, and developing Digital Consumer Banking.

The strategy of expanding Wholesale Banking includes an accelerated rise of serving processes, competence development, profitability growth, and quality control of well-maintained assets. The Company will raise the potential of markets and cross-selling initiatives for SMME Banking by involving its business units. In terms of Consumer Banking, the Company will carrying on the development of digital service and on a branchless banking and product development that is focused on the customer experience, providing customer comfort in making transactions.

Appreciation

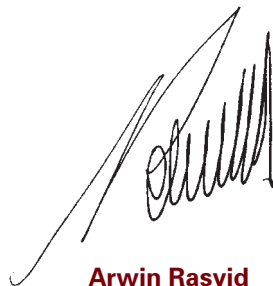
On behalf of the Directors, I gratefully thank the management and all employees for their dedication, hardwork and commitment throughout 2013. I also thank Bank Indonesia, the Financial Services Authority, LPS and Indonesia Stock Exchange and other regulators for their directives and support to CIMB Niaga. All efforts we took would have been a lot tougher without the support from regulators who have done their very best to sustain the Indonesian Economy.

To all shareholders, again on behalf of the Directors, I herewith award the highest appreciation for your trust and support, especially to the controlling shareholders for your commitment to keep building CIMB Niaga as an important part of CIMB Group in South East Asia.

Finally, I gratefully thank all CIMB Niaga customers for their trust, support and loyalty. Hopefully we expect that the economic condition in 2014 will take a favourable turn so that CIMB Niaga will be able to give a higher contribution to the Indonesian economic development and remain as the most trusted bank in Indonesia in the coming years.

Jakarta, March 2014

On behalf of the Directors



Arwin Rasyid
President Director

Directors



Wan Razly Abdullah
Director

Mohamed Fadzil Sulaiman
Director

Daniel James Rompas
Vice President Director

Rita Mas'Oen
Director

Arwin Rasyid
President Director

Megawati Sutanto
Director



Lo Nyen Khing
Vice President Director

Handoyo Soebali
Director

Lydia Wulan Tumbelaka
Director

Samir Gupta
Director

Vera Handajani
Director

Harjanto Tanuwidjaja
Director

Overview

Planning & Strategy 2013

The year 2013 was a year of challenges for CIMB Niaga. The inflation rate went up to 8.4% compared to 4.3% during the previous year. It forced the Indonesian Central Bank (BI) to raise its benchmark rate five times to a high of 7.5% toward year end. Financing in the industrial sector was also not unperturbed and fell 300 basis points from the level it reached at the end of 2012 to a yoy growth of 20%. This decreasing trend is likely to continue throughout 2014 with an estimated credit growth of only 15%. In addition, the Rupiah depreciated against the US dollar quite significantly.

Despite this less favourable economic landscape, the Company remained consistent with its strategic initiatives as part of its long-term strategy to become part of one of South East Asia's most prominent banking networks. The Company's transformational journey continued with further implementation of Transformation 2 strategic initiatives initiated in 2010, with a heavy focus on sustainable improvement process.

SHORT TERM STRATEGIC PLAN

In the short run, the Company will still be focused on the strategy to expand portfolios in micro financing, credit cards, unsecured personal loans, mortgages, automotive financing, branchless banking, and develop value chains in the commercial and corporate segments. In funding, the Company will focus on how to increase CASA. These plans are based on the Company's Six Pillars of Growth. Meanwhile, the implementation of the Transformation 2 Strategy will be continued as the engine of growth in 2013. In addition to the two strategies, the Company will also keep a focus on the following ten priorities:

- Creating a shorter end-to-end credit process
- Increasing efforts to build cross selling culture
- Continuing the innovative momentum at bricks and mortars branches and branchless banking
- Expanding transaction banking
- Focusing on CASA and SME by demographic dimension
- Improving synergies and creating a broader opportunity for corporate banking and investment banking

LONG TERM STRATEGIC PLAN

In the long run, the Company will focus on its long-term strategic plan for its six pillars of growth to promote growth of core business, namely high margin business, revenue diversification, CASA increase, sales and service transformation, efficiency improvement, and human resource development. Besides, the Company will derive benefit from synergy with other subsidiaries of CIMB Group, which will be continuously improved through collaborations at the regional level.

The Company therefore carried out several strategic measures that are in line with such strategy including micro network expansion, deeper credit card market penetration, auto loan expansion, and customer banking experience improvement through continuous development of branchless banking including continuous expansion of ATM network and those of CDMs, and Digital Lounge. Meanwhile, initiatives to generate larger CASA Funds were carried out through product bundling, cross-selling, and cash management services that are coupled with the addition of more features in Go Mobile and CIMB Clicks.

STRATEGIC FOCUS IN 2014

The following are details of the 2013 strategic plans for each of the Company's business or operational aspects:

Consumer Banking

The Consumer Banking Unit had a plan to develop more products and improve service quality. The focus of Consumer Banking in 2013 was how to increase CASA and expand high margin businesses. Increasing CASA will be done through cross selling. In its high margin business, Consumer Banking Division had always been optimistic about the performances of its credit-oriented products especially personal loans, credit cards, and mortgages. The Consumer Banking Division will also keep innovating in existing and new products, dig deeper the potential of the credit card business both in premium and super premium segments, and encourage customers to benefit from more

frequent use of credit cards. In addition, the Consumer Banking Division will ensure that front-liners have adequate trainings while improving service excellence and product knowledge. Also related to this is an effort to promote cross selling in products and services by developing a product bundling strategy to support the Company's growth.

Entering 2014, Consumer Banking Division will implement a new set of strategies in order to gain a larger market share through branch optimization and relocation and the introduction of Digital Lounges for metropolitan areas, and an addition of more mobile cash facilities. In line with the implementation of the digital lounge concept, the Company continued innovating its branchless banking service where the role of digital technology offers customers more practical and efficient banking transactions.

The Company also continues to develop branchless banking products as an effort to provide convenience to customers through the managements of the internet banking portal CIMB Clicks, and mobile banking Go Mobile, which allow customers to make banking transactions without having to come to the Bank's branches in addition to a wide electronic presence of ATM, CDM and video banking facilities. This way is expected to generate a larger volumes in and numbers of CASA accounts and make operations at branches more cost-effective.

The Company also runs innovative programs to promote its variety of products and services in the changing market. The Company has developed a far-reaching service concept for customers both in the retail segment and the preferred segment with CIMB Preferred as well as to the corporate segment with conventional and sharia based services.

Private Banking

Being part of a strong financial power such as CIMB Group gives CIMB Niaga countless benefits especially those that can also be passed on to its Private Banking customers. CIMB Group is one of the leading and most reputable South East Asian financial groups with an established brand and wide networking. CIMB Niaga Private Banking has a broader access to expand its products and services, and to penetrate more markets.

CIMB Niaga Private Banking continues to improve its infrastructure to support business activities including through an integrated system development, product analysis selection and mechanisms that are suitable for customer risk profiling, cross privilege services, and programs of continuous and certified training in the areas of risk management, product knowledge, and focused marketing. Gained from such development is a continuous improvement in the way portfolios should be approached, a better understanding towards core products the Bank regularly offers to its customers, a more systematic method to measure portfolio in order to keep risks within the frame of the agreed risk profiles, and an improvement in how to inform customers about the latest developments in the markets.

Overview

Planning & Strategy 2013

SMME Banking

The establishment of Small, Medium and Micro banking in 2013 has corroborated the Company's commitment to contribute more to the development of SMME sectors. This segment is projected to grow within the likely vibrant Indonesian economy. Strategies will be developed and shall encompass more sales force recruitment to reach out to customers in more areas, an introduction to factory credit system application for faster credit process to facilitate the needs of both existing and potential customers, an integrated value chain program between customers of micro, small, and medium and those of the commercial segment, the establishment of micro, small and medium center, a partnership planned to be built with the BPR (Community Banks), and micro business expansion to service the retired.

Commercial Banking

The Company still believes that the commercial segment will continue to grow with the growing agriculture, manufacturing, financing intermediaries, and leasing sectors as its new backbone, besides trading.

The Commercial Banking Division has a sharper focus on larger corporations. In order to distribute more credit, the Company sees flexibility and timely response as key to gaining more markets in the commercial segment. The Company will always improve the capability of its business units to focus on their respective segments and aim at only prospective markets within high potential industries. Distributing more credit will still be made with prudence by keeping up the implementation of risk management. The Company will keep a focus on the development of value chains to increase CASA, improve fee-based income, widen Net Interest Margin, and enhance asset quality. In line with those, the Company will also make improvement in human resources and other internal processes to ensure the Bank makes continuous progress in all aspects of its business.

Corporate Banking

In the midst of a challenging environment Corporate Banking still sees opportunities making the best use of potential resources within CIMB Group. Being a part of CIMB Group also allows Corporate Banking to forward added values to CIMB Niaga customers. Corporate Banking has strived to increase business volume through cash management services, export import financing, and through treasury, custody, and trustee activities. Corporate Banking targets customers who need investment banking services (syndication, advisory, and capital market) and other large corporations that have expanded business into the South East Asia region. This will be coupled with stronger synergies within business units. Corporate Banking focuses on business relations it has established with corporate customers in order to also build business relationships with their suppliers or distributors. The Company also strives to increase customer satisfaction. Through a series of strategic initiatives with sharpened focus on customers segmentation.

Treasury and Capital Market

The Treasury and Capital Market Division will continue to expand its market through a wider line of foreign exchange products and more comprehensive credit options. The Treasury and Capital Market Division will keep up its cross selling effort with other business units and utilize the Company's wider sales and distribution networks in order to offer structured financial products as well as other conventional- and sharia-based services.

CIMB Niaga's Treasury and Capital Market Division will implement the following strategies:

- To maintain a clear focus on increasing revenues from non-trading activities. This way will mitigate risks while securing adequate income from the activities of Treasury and Capital Market.
- To develop markets for foreign exchange transactions and optimize existing capacities as the market maker of Rupiah-denominated bonds.

- To continue to apply the best practice in Asset Liability Management (ALM) by constantly maintaining a high standard in the application of Fund Transfer Pricing and the implementation of balance sheet strategy established to secure growth and profitability.
- To optimize branch office network to increase sales generated by treasury professionals in collaboration CIMB Group at both the local and regional levels.
- To establish strong relationships with all business units to provide consulting related to treasury cross selling activities and services.
- To offer structured financial products in compliance with prevailing rules and regulations,
- To ensure the availability of hedging instruments as permitted by regulators.
- To make the best use of CIMB Group's presence within the region to widen and expand Treasury and Capital Market products and services.

These strategies do not distract the Treasury and Capital Market Division from implementing strategies and programs to focus on customer needs through market making activities in foreign exchange products offered to Corporate and Commercial customers, foreign exchange product cross selling, and more intense marketing activities for structured products through synergy with CIMB Group. This will always be done in compliance with prevailing rules and regulations.

Transaction Banking

In 2013, the priority of Transaction Banking was how to remain innovative and to tailor cash management and trade finance for the entire business chain by offering solutions for corporate and commercial customers to be connected with their suppliers, distributors and even employees through channels of their choice. Transaction Banking always strives to add more products that can be offered to both corporate and commercial customers.

Transaction Banking makes the best use of its electronic distribution channels to increase transaction volume and efficiency, to allow the Company to be more competitive. The Company emphasized advantages it has in electronic-based services to support customer activities by allowing customers to be more efficient with their operations. CIMB Niaga' flagship products in Transaction Banking are New BizChannel@CIMB, Gateway@CIMB, BizCard, and e-tax payment. E-tax payment is an online tax payment through BizChannel@CIMB, which is an internet banking portal for corporations.

Sharia Banking

In order to expand its sharia business, the Company continues to develop the application of its dual banking leverage model at all branches in business, supporting, and operational units. In collaboration with the Human Resource Division, CIMB Niaga Syariah continues to enhance the competence of its staff in terms of knowledge of products and services the Company has offered. The emphasis is on how to improve competence in making an effective product and service cross selling effort. At the same time, the Company encourages a deeper engagement of business units and more effective utilization of distribution network to allow more products and services developments.

The Company will establish a strong brand and expand the sharia business through an effective marketing strategy, including through joint promotions, product bundling and selling financing and funding products, and other services offered at all of its sharia branches and sharia service outlets (channeling) available at a majority of CIMB Niaga's branches throughout Indonesia.

Overview

Planning & Strategy 2013

Risk Management

In 2014, the focus of Risk management will encompass support for sound credit growth and for improvement in risk management implementation in the sharia business through stronger risk management infrastructure in terms of policies, procedures and sharia banking product knowledge as well as enhancement in the quality of risk management implementation at subsidiaries. Besides this, the Global Credit Limit System will also be applied to monitor all credit exposure to support the Global Country Limit & Global Counterparty Credit Limit Framework, the development of risk-based performance measurement, improvement in the competence of human resources, data availability, and better knowledge in a variety of products, as well as deeper analysis on existing portfolios. The Company will also make improvement in the operational process of risk management through periodic renewal of policies and procedures.

Human Resources

Human Resources are the Company's key asset and play an increasingly important role in securing a successful business. Aware of this, the Company believes that in order to reach its vision, efforts to support the development and enhancement of human resource quality are necessary to secure optimum performance. In terms of wages, the Company has complied with the minimum wage regulation passed by the Department of Labour of Indonesia. Employee welfare is also constantly monitored to make employees more motivated and productive. Facilities given for employee welfare include:

- Facilities in medication and hospitalization up to a specified amount.
- Jamsostek (Labour Social Security).
- Facilities in the form of loans offered to employees at certain levels who wish to purchase a car or a house.
- Loans for emergency cases.
- Religious Holiday Allowance.
- Awards for yearly performance in the form of performance bonus.
- Retirement program for permanent employees.

Employee welfare facilities are given to all employees with a specified form and amount that are based on certain criteria (position, time of service, and other matters).

Operations and Information Technology

Information and Technology

The Information and Technology unit will consistently provide quality IT services with an emphasis on the reliability and integrity of process and will remain responsive to business needs. Initiatives to be carried out are:

- To enhance IT Helpdesk services by having it available 24/7.
- To improve the management of IT operational risk through self assessment programs to identify and mitigate risks.
- To improve human resources in terms of reliability through a series of training to increase knowhow on business process and IT governance.
- To improve the cycle of project governance and implement it consistently to secure project implementation on time and as intended.
- To increase IT infrastructure capability to support business needs and thus business growth.

Bank Quality Assurance

The main focus of this unit is to increase awareness on the importance of inherent control in mitigating operational risks through risk self-assessments. Initiatives carried out are:

- To run Self-Assessment Review Program system (SHARP) as a tool to mitigate operational risk.
- To disseminate the concept of risk self-assessment at each risk taking unit to instil awareness on inherent control in each business process.
- To improve monitoring on accuracy and quality of financing data to support business growth.
- To assist risk taking units in fixing risk profiles based on audit findings.
- To improve operational risk monitoring within certain business units in order to support business growth.

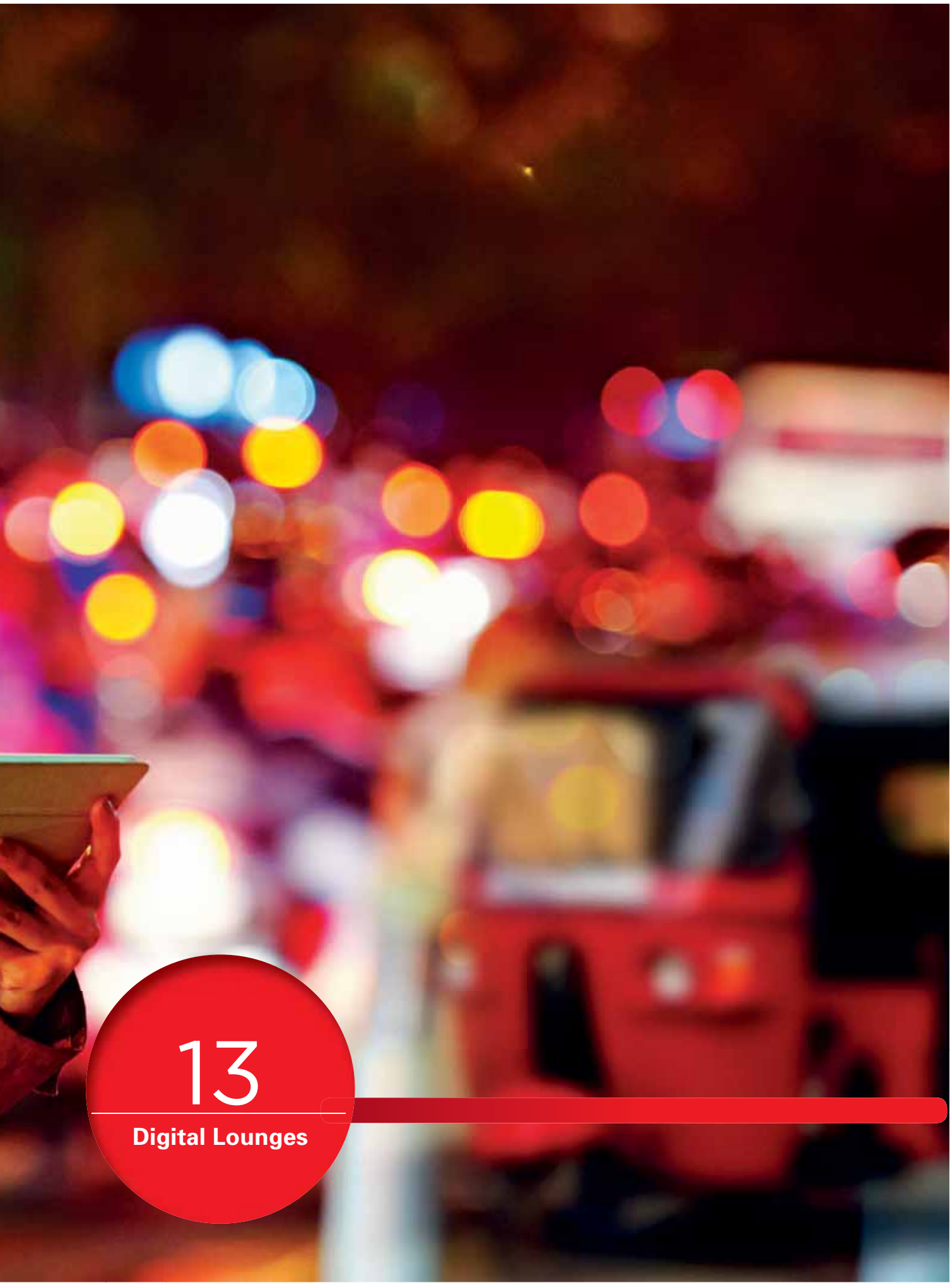
Map Strategy and KPI Setting

The Company applies a map strategy to implement all of its strategies and reach its key objectives. This map strategy is established based on the latest market condition to be furthered adjusted to the Company's ability to reach its stated targets. This strategy will be the guideline for strategy development at each business unit while allowing vertical and horizontal alignment among the units.

This strategy is also translated into calculated targets through the establishment of Key Performance Indicators in which, in addition to financial targets, also measured is synergy among business units to encourage more organized cross selling activities, and synergy between business units and supporting units, by aligning their respective work programs to support the ideal and far-reaching synergy throughout the organization.

Management Discussion & Analysis





13

Digital Lounges

Macro Economy and Banking Industry

In general, the Indonesian economy and banking industry in Indonesia in 2013 remained solid and growing with various economic indicators showing steady growth and strong sustainability against domestic and global economic fluctuations.

Signs of Global Recovery

A sign of recovered global economy in 2013 started to emerge indicated by more vibrant economic activities in a number of developed countries. Revitalization efforts by the U.S. central bank through a low interest rates policy and securities purchase program has shown positive results, although the results are still uncertain as a stimulus that was supposed to come from the fiscal side was not supported by sufficient capacity of the state budget. Meanwhile Gross Domestic Product (GDP) of Japan experienced positive growth in the last 2 years, following progressive steps undertaken by the depreciation of the Yen.

Improvements in those two superpower nations were not yet able to promote the performance of Asian countries, where the main propulsion engines such as China and India were slowing compared to the previous year. The demand for Indonesian exports automatically reduced significantly, considering that these countries are major Indonesian trading partners. This condition was exacerbated by the fall in prices of major export commodities in international markets. Briefly, Indonesia's merchandise trade performance in 2013 declined into a deficit of USD4.1 billion when compared to the previous year's deficit of USD1.6 billion.



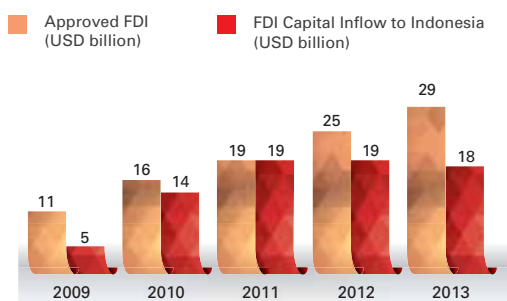
Table of the Indonesian Macro economy

Description	Unit	Year			Quarter			
		2011	2012	2013	1Q13	2Q13	3Q13	4Q13
Domestic Revenues								
Real GDP	% yoy	6.5	6.2	5.8	6.0	5.8	5.6	5.7
Real Private Spending	% yoy	4.7	5.3	5.3	5.2	5.1	5.5	5.3
Real Government Spending	% yoy	3.2	1.3	4.9	0.4	2.2	8.9	6.4
Real Investment	% yoy	8.8	9.8	4.7	5.5	4.5	4.5	4.4
Real Exports	% yoy	13.6	2.0	5.3	3.6	4.8	5.2	7.4
Real Imports	% yoy	13.3	6.6	1.2	(0.0)	0.7	5.1	(0.6)
Nominal GDP	Rp trillion	7,423	8,229	9,084	2,144	2,213	2,360	2,368
GDP per capita	Rp million	31	34	36	-	-	-	-
GDP per capita	USD	3,494	3,573	3,490	-	-	-	-
Unemployment Rate	%	6.6	6.1	6.3	5.9	5.9	6.3	6.3
External Sectors								
Exports	USD billion	203.5	190.0	182.6	45.4	45.7	42.9	48.6
Exports	% yoy	29.0	(6.6)	(3.9)	(6.4)	(5.8)	(6.9)	3.4
Imports	USD billion	177.4	191.7	186.6	45.7	48.8	45.9	46.3
Imports	% yoy	30.8	8.0	(2.6)	(0.2)	(3.8)	0.9	(6.9)
Trade Balance	USD billion	26.1	(1.6)	(4.1)	(0.2)	(3.1)	(3.1)	2.3
Balance of Payments	% PDB	1.4	0.0	(1.0)	(3.0)	(1.1)	(1.3)	2.3
Government Debt	% PDB	13.9	14.2	14.2	14.3	14.2	14.1	14.2
Foreign Exchange Reserves	USD billion	110.1	112.8	99.4	104.8	98.1	95.7	99.4
Exchange Rate (End of Period)	Rp/USD	9,068	9,670	12,189	9,719	9,929	11,613	12,189
Exchange Rate (average)	Rp/USD	8,773	9,380	10,451	9,694	9,784	10,649	11,597
Other Indicators								
Inflation (End of period)	%	3.79	4.30	8.38	5.90	5.90	8.40	8.38
BI Rate (End of period)	% p.a.	6.00	5.75	7.50	5.75	6.00	7.25	7.50
Government Budget Surplus (Deficit)	% PDB	(1.1)	(1.8)	(2.5)	-	-	-	-
Jakarta Composite Index (End of Period)	Poin	3,822	4,317	4,274	4,941	4,819	4,316	4,274
Rank of Moody's - Long Term Foreign Currency		Baa3	Baa3	Baa3	Baa3	Baa3	Baa3	Baa3

From Superior To Second Layer

Indonesia’s attractiveness as an investment destination country that has attracted foreign investors over the last 5 years seemed to have weakened in 2013. The story about the displacement in the current account i.e. balance of capital transfer that is recorded by Bank Indonesia (BI) related to trade in goods and services abroad, from a surplus to deficit, began in the fourth quarter of 2011. That issue has a close relation to structural problems in infrastructure development, causing the export-based real sector to be hampered. Indonesia was finally considered as one of “problematic” countries called Fragile Five Countries and became a second-layer country for investment destinations.

Foreign Investment and Domestic Capital



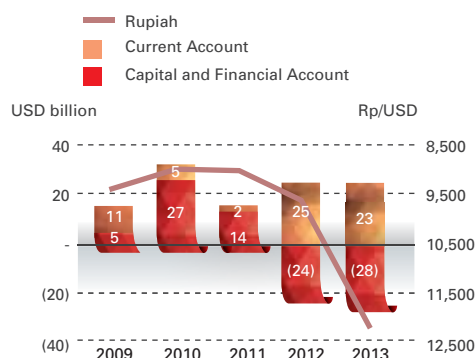
The decline in the value of brand “Indonesia” met with a retarding flow of direct investment. Data related to Foreign Direct Investment (FDI) from the Investment Coordinating Board (BKPM) indicates that future commitments of foreign investors are increasing and have been approved by the Indonesian Government. However, realization of foreign funds flow transacted and recorded by Bank Indonesia reveals the fact that there was a slowdown, although this fact was predominantly due to possible political instability of upcoming elections in 2014.

The reduction of foreign investment flows was also experienced in the securities market, especially in the Indonesia Stock Exchange. The composition of foreign holdings in the stock market declined from 36.0 % at end of 2012 to 34.5 % at the end of 2013. The rate of stock market return of (negative) -1.0 % was the lowest in the last 5 years. At the same time, the composition of foreign holdings in Government Securities (GS) dropped 0.5 % of the total capitalization traded.

Seeing this condition of Indonesia’s external sector, the equilibrium of the balance of payments that was depressed by the decline in export value which could not be covered by the current investment is the biggest risk to sustainable economic growth. The balance of payments in 2013

suffered a deficit of 1.0 % of GDP, considerably down when compared to 2012, which were still slightly surplus of 0.0 % of GDP. Thus, there were implications for the balance of domestic currency exchange rate due to reduced demand. The Rupiah, which early in the year was traded at Rp9.670/ USD, gradually weakened and finally closed at Rp12.189/ USD. BI frequently intervened by optimizing foreign exchange reserves to stabilize the volatility of the Rupiah as much as possible.

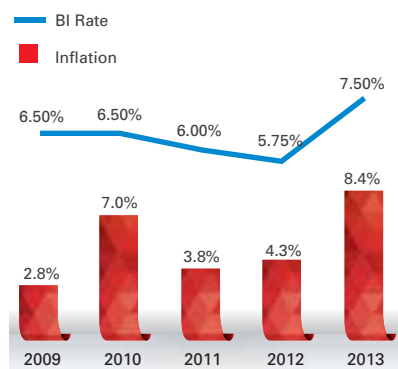
Balance of Payments and Exchange Rate



Response of Policy and Economic Slowdown

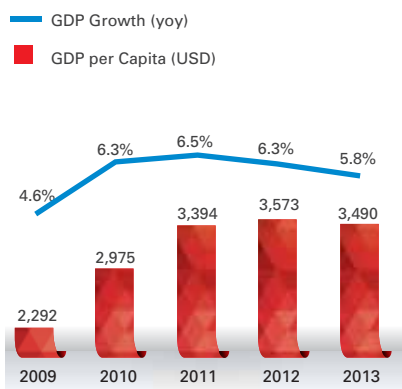
In response to a disturbed foreign balance sheet, monetary authority Bank Indonesia (BI) implemented a policy of contractive prudential macro and micro policy through various stages, such as raising cash advances of sharia-based mortgages and auto loans and increasing banking reserve requirements (GWM). On the fiscal side, the Government decided to raise the price of fuel oil (BBM) considering the large the needs of imports related to fuel and the disparity between actual prices of crude oil in the world and assumptions in the state budget. This step was taken after considering and appreciating that the prices of goods in the country will increase significantly, yet the increase in fuel price was needed to maintain long-term macroeconomic stability.

Inflation & Higher Benchmark Interest Rates



A high rate of inflation and pressure on the Rupiah exchange rate forced BI to raise its benchmark interest rate by 175 basis points to 7.50% throughout 2013. Many other directives to curb imports through weakening domestic demand were applied not only from monetary side, but also from fiscal side. A balanced coordination between the two authorities was focused to restructure the Indonesian economy in the long run, even though those directives might bring a slowing national income growth, indeed to 5.8%, and an 8.4% inflation rate.

Growth in Gross Domestic Product



Overall, the Indonesian economy still showed good performance. The main factor of Gross Domestic Product (GDP) growth still came from public consumption even amid rising unemployment and a decline in per capita national income. There were also improvements in the quality of government expenditure evidenced by the contribution to GDP and the effectiveness of their allocation.

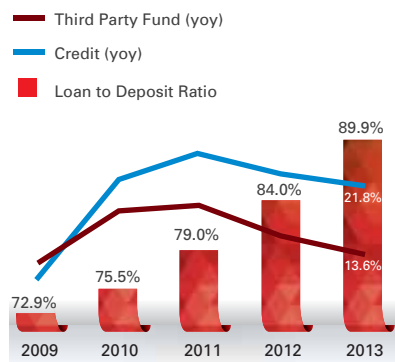
The second propulsion of the economy was investment flow both from overseas and within the country. The proportion of foreign investment to GDP has dropped 0.4% in line with the data or the realization of capital inflows recorded by BI. On the other hand, there has been improvement in the volume of exports due to Indonesian Rupiah exchange rate devaluation that reached 16.5% against currencies of Indonesia’s key trading partners.

Strengthening of Productive Banking Structure

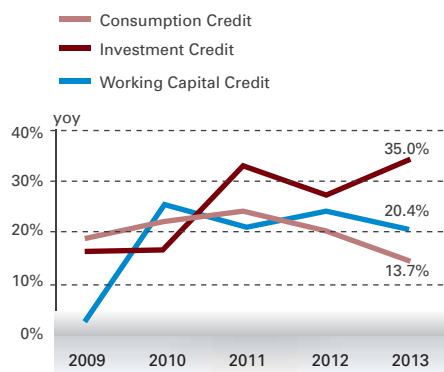
In general, the performance of banks in Indonesia remained solid despite a tendency to decline, where industry profits shrank from 23.6 % in 2012 to 14.9 %. This was due to slower growth of financing, adaptation between deposit and financing rates in response to the higher BI interest rates, with the depressed net interest margin (NIM). The banking intermediation function was improving as seen from an increase in Loan to Deposit - LDR ratio while non-

performing loans – NPLs - declined. Other key indicators such as ROA and BOPO showed steady performance and strong resistance against external and domestic fluctuations.

Banking intermediation function



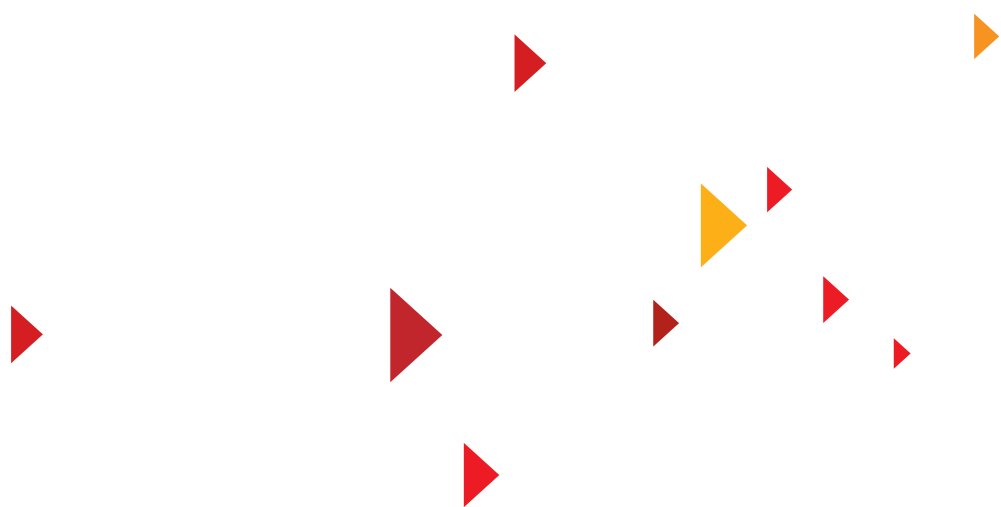
Loan Growth by Type of financing



Bank Indonesia took various efforts to encourage the banking industry to become a source of funding conducive to economic activities. Primary focus was how improve the quality of assets and banking operations. BI directed the LDR to between 78% - 92% in addition to attention it paid to industry performance which in turn depressed the NIM. Credit distribution to consumer sectors whose growth had crossed reasonable limits was tightly controlled indicated by a slowdown in bank consumer credit that gained 13.7%, down from 19.9% in 2012. Meanwhile, accelerated investment loans were attributable to the weakened Indonesian currency, which suppressed the country’ competitiveness through financing needs of some imported raw materials.

Table of the Banking Industry

Description	Unit	Year				Quarter			
		2011	2012	2013	% yoy	1Q13	2Q13	3Q13	4Q13
Assets	Rp trillion	3,653	4,263	4,954	16	4,314	4,462	4,737	4,954
Customers' Deposits	Rp trillion	2,785	3,225	3,664	14	3,121	3,247	3,402	3,664
Loans	Rp trillion	2,200	2,708	3,293	22	2,768	2,959	3,147	3,293
Capital	Rp trillion	405	497	627	26	565	567	601	627
Net Interest Income	Rp trillion	179	208	243	17	56	114	176	243
Operating Income	Rp trillion	89	115	132	15	31	62	96	132
Net Income	Rp trillion	75	93	107	15	25	51	79	107
Ratio	Unit	2011	2012	2013	Δ	1Q13	2Q13	3Q13	4Q13
Net Interest Margin	%	5.9	5.5	4.9	(0.6)	5.4	5.4	5.5	4.9
Return on Assets	%	3.0	3.1	3.1	(0.0)	3.0	3.0	3.1	3.1
BOPO	%	85.4	74.1	74.1	(0.0)	75.1	74.7	74.3	74.1
LDR	%	79.0	84.0	89.9	5.9	85.4	87.7	89.3	89.9
Non-Performing Loans	%	2.2	1.9	1.8	(0.1)	2.0	1.9	1.9	1.8
CAR	%	16.1	17.4	18.1	0.7	19.1	18.1	18.1	18.1
Total Banks	Unit	120	120	120	-	120	120	120	120



Business and Operations Report

Consumer Banking continued its initiatives and product innovations through technology utilization and cross-selling efforts to improve service quality and customer experience based on customer needs.

CONSUMER BANKING

In 2013, the Company continued to develop and improve consumer banking products and services to meet customers' needs. In addition to strengthening the consumer loan portfolio, the Company also developed a variety of innovative features and competitive service saving products, including customer loyalty programs.

Through the utilization of today's technology, the Company has adopted a transformational strategy in sales and services, including improvement in branchless banking services to enable the Company to be ahead of competition in terms of quality products while providing customers with the best banking solutions.

Products launched during the year were Rekening Ponsel and Digital Lounge in addition to development in other electronic distribution channels such as CIMB Clicks, Go Mobile, Phone Banking, Self Service Terminals (SST), Cash Deposit Machines (CDM), and ATMs.

Through branchless banking services development, the Company has supported the financial inclusion program encouraged by Bank Indonesia to provide and introduce banking products and services to the wider society.

For better service quality and customer experience, the Company made various improvements to meet customer demand. This was evidenced as the Company earned the best position at the annual "Service to Care Award 2013" Event held by Markplus Insight.





▶ 32.5%

Banking transactions through branchless banking increased 32.5% to 96.5 million transactions

▶ 47.4%

The number of electronic network units (ATM, SST and CDM) increased 47.4%, to 3,639 electronic network units.

Mortgages

CIMB Niaga as the fifth largest mortgage provider in Indonesia also continues to innovate to gain a larger market share.

In 2013, CIMB Niaga Mortgage utilized more information technology to have a faster credit process by introducing the Retail Credit System that is backed by RCS Mobile Solution, namely Briefcase Banking.

Briefcase Banking takes the form of a tablet connected to the central RCS, allowing salesmen to deliver a faster customer credit process. Briefcase Banking provides information about mortgage products, simulation for credit calculation, online credit application that even gives approval in principle to potential customers who send their documents online. In addition, initial documents such as customer IDs, Household Certificate, marriage certificate, and other important documents can be captured using this Sales Tablet.

CIMB Niaga Mortgage activities during 2013 were various. Early in the year, a promotional campaign was run to introduce the five-year fixed interest that was well responded to by our markets. In February, CIMB Niaga re-launched its innovative product KPR X-Tra, which can be connected to a maximum of 9 accounts of the customer's family, which will allow a faster credit settlement. This campaign is applied in both above the line and below the line approaches, including an internal campaign to build employee awareness. In the same month, CIMB Niaga mortgage was actively supporting

the Malaysia Property Show Case to give an opportunity for CIMB Niaga customers to place investments in Malaysia. Furthermore, an internal program named "Untung Rame-Rame" (Gaining Benefits Together) was introduced to get referrals from CIMB Niaga's many employees.



To have a wider sales opportunity and maintain a good relationships with its business partners, CIMB Niaga Mortgage participated in a number of events including through sponsorship in the "Launching Verde Apartment" held in Jakarta, in Event Exhibition Freeport in Kuala Kencana - Papua and REI Exhibition held in Cirebon.

CIMB Niaga Mortgage has built cooperation with 600 developers and leading property agents in many cities in Indonesia.

As a strategy to expand its presence and increase brand awareness, CIMB Niaga Mortgage during the second quarter of 2013 was engaged in joint events with several home developers and in event sponsorship with some media houses. Included were a joint event successfully held with L'Avenue Apartment and Bravacasa magazine. In collaboration with Top Property Website – Rumah123.com, CIMB Niaga Mortgage organized the CIMB Niaga Property Expo held at the Cilandak Town Square participated in by a number of leading home developers in the Greater Jakarta Area.

In April, the Developer Gathering event theme “Starlight Night” was held as CIMB Niaga’s appreciation towards its partner developers. This event was neatly organized and attended by most CEOs and owners of CIMB Niaga partner developers. In addition, CIMB Niaga continued expanding its collaboration with partner developers through both events and agreements it entered into, including with Pakuwon Group for Festival KPR, with Intiland in Surabaya, for Housing Estate Expo 2013, a sponsorship event at the Casa Grande and with 9 Residence – Lippo Group in Jakarta.

In 2013, CIMB Niaga made another proud achievement with some acknowledgments it garnered including “Private Commercial Bank with Innovative Mortgage Products” at the “Properti Indonesia Award 2013” and at the Property & Bank Award as “Mortgage Provider with Product Variable Financing”. Besides this, CIMB Niaga Mortgage also earned an award from Housing Estate Magazine as the Most Favorite Mortgage for the Secondary Market.

To have a more convenient sales process, consumer lending sales kits were used including for mortgages, which was further developed into a digital touch screen format that can be accessed through windows, android, and ipad.

Another breakthrough was the installment of more functions and layout redesigns of the Consumer Lending website, where customers not only are given information about mortgage products but can also apply for mortgages online and try a simulation for their desired mortgage loan. Mortgage customers can also make a request for further contact from CIMB Niaga mortgage officers and ask questions.

In addition, this website also displays valuable partners of Developer Listings that attach informative property projects as their reference.

Auto Loans

To capture the opportunity in the increasing huge automotive industry, CIMB Niaga offers automotive financing both direct and indirectly.

Direct Financing is distributed in CIMB Niaga Auto Loan through branches across Indonesia. Meanwhile indirect loans are offered in joint financing schemes available at our subsidiaries, CIMB Niaga Auto Finance (CNAF) and Kencana Internusa Artha Finance (KITAF) or at other multi finance partners.

One of CIMB Niaga Auto Loan’s flagship products is Smart Luxury, through which customers can buy luxury cars but only have to pay installments for interest in the first months while the loan principal will start to be paid on the 12th, 24th, or 36th month depending on the tenor. For this innovation, CIMB Niaga Auto Loan received an Award in the category of “The Bank that offers Luxury Cars with the Most Unique Program” from Rekor Bisnis Indonesia. In addition to KPM Smart Luxury, CIMB Niaga Auto offers Smart Balloon Payment and KPM Smart Regular.

In 2013, CIMB Niaga Auto Loan continued to strengthen its positioning in the premium market. Besides building partnerships with several official dealers of luxury car manufacturers like Ferrari, Jaguar, Maserati and Mini Cooper, CIMB Niaga Auto Loan also was actively marketing Smart Luxury through branding activities in collaboration with auto dealers and ATPM partners. Events held included Ferrari Challenge 2013, Mini Cooper Expo, Launching VW Tiguan, Launching Range Rover, collaboration with Porsche Club Indonesia at the Bali Drive event and support to Maserati at the launching the New GranTurismo.

CIMB Niaga also made some breakthroughs by organizing car exhibitions and test drive sessions for premium cars themed Smart Driving Experience held at the Icon Gallery Pondok Indah, Jakarta. This event was supported by 7 luxury car partners such as Maserati, Porsche, Range Rover, Mercedes Benz, BMW and Mini Cooper. Besides test drives, this event was a photo contest and talk show on the automotive industry.

CIMB Niaga Auto Loan’s journey has become more meaningful with the Digital Brand of The Year 2013 the Bank earned based on a survey conducted online by Infobank Magazine. This was in line with CIMB Niaga Auto Loan website development that contains information not only on mortgage products the Bank offers and credit simulations, but also on automotive products of dealers and partner ATPMs.





Sutikno Sudarjo
CEO of MRA Group

CIMB Niaga is a pioneer in providing creative financing schemes for the luxury car market.

It is my hope that CIMB Niaga will continue innovating and become the best in the luxury car financing.

CIMB Niaga Auto Loan closed the year with a total of credit distributed reaching Rp9.9 trillion after a portion under sharia scheme to the amount of Rp3.3 trillion was excluded.

In 2014, CIMB Niaga Auto Loan will focus on cross selling activities to existing customers through a program called Pre-Approved combined with a variety of promotional activities with premiums and luxury cars authorized dealers. Meanwhile, indirect auto loans will continuously give support to CNAF and KITAF, and joint financing.

Personal Loans

The implementation of a cross selling strategy was the key to CIMB Personal business growth. In 2013, CIMB Niaga Personal Loan distributed financing in the amount of Rp1.63 trillion, growing 73% compared to the figure it reached in 2012, which was Rp943 billion. This strategy has contributed roughly 90% to total financing in Personal Loan. The remaining 10% was accomplished using a direct selling method to new customers/the public and market penetration at all CIMB Niaga branches spread across Indonesia.



The strategy to target existing customers already taking advantages of CIMB Niaga's other banking services has become advantageous as we have clear track records of such customers. A customer's track record allows a faster credit process and helps mitigate credit risk inherent in CIMB Niaga Personal Loans. This is shown by this segment's lower NPL level of 1.48%, than the previous year's level of 2.1%.

Amidst the growing size and forms of personal loans offered by a number of competitor banks in the nation, an appropriate strategy and quality services has become crucial. In addition to competitive interest rates, a customer takes into account credit application processes when deciding to take a personal loan. Hence, during 2013 CIMB Niaga Personal Loan made a number of breakthroughs in the credit approval and credit distribution process to allow a one-day credit disbursement process.

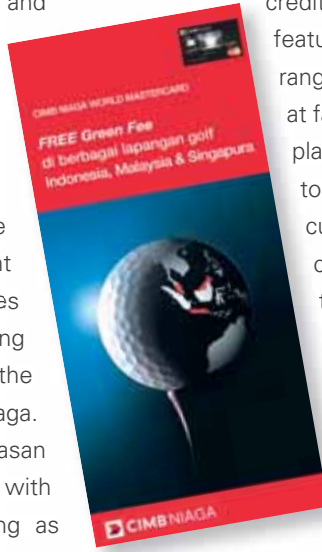
For 2014, CIMB Niaga Personal Loan has formulated several strategies to deepen its existing cross selling strategy and expand credit within the salaried market. With a plan to implement an accurate and strong strategy, CIMB Niaga Personal Loan is convinced that it can conclude 2014 with higher growth and better asset quality.

Cross Selling

CIMB@Work is a business model positioned as "a bank you can work at" and offers an array of integrated services to employees of CIMB Niaga corporate customers presenting a Company Benefit Program through payroll services that are integrated into a variety of credit facilities for employees and into our corporate customers' internal policies with flexible and convenient transactions through e-channels.

Direct Sales Funding is an effective selling channel to acquire new customers of payroll services and communities through CIMB Niaga's regularly held massive events. Direct Sales Funding focuses on the segment of salaried employees served by CIMB@Work and penetrates the community segment to increase the number of individual savings accounts.

The Telesales Service is an efficient customer point of contact to greet and reach out to customers from the day a customer opens an account, offering various products and services through phone banking services. By conducting a profiling through segment analysis and based on customer transaction patterns, Telesales also plays a key role in creating deeper relationships with CIMB Niaga savings customers through a suitable frame of contact relationship management and as part of customer experience. Telesales is proven to be effective in communicating programs of credit card usage to increase the number of individual transactions at CIMB Niaga. In 2013, CIMB Niaga collaborated with Yayasan Mitra Netra to provide those with blindness with professional career opportunities in banking as part of CIMB Niaga's commitment to its social responsibility. Since November 2013, CIMB Niaga's telesales has employed 10 blind people.



Credit Cards

In line with the rapidly evolving lifestyle, the Company's credit card business also continued to offer attractive features to card holders to meet their social needs ranging from dining out at fancy restaurants, shopping at famous boutiques, watching movies, traveling, and playing golf. The capability of the credit card business to meet customers' demands has increased customer loyalty and their credit card usage. Total credit card sales at the end of 2013 reached Rp15.3 trillion, showing an increase of 16% compared with the previous year.

The Company currently manages credit cards classified into seven classes: Classic, Gold, Gold Sharia, Corporate, Platinum, Infinite and World. In the midst of very competitive markets and despite new Indonesian regulations stating the limits for acquisition of credit card holders, the Company's credit card holders have increased

Insurance

As one particular business segment that contributes fees to CIMB Niaga, bancassurance had a strategy to improve services to meet customer needs and give a unique customer experience to CIMB Niaga's customers.

The implementation of the Insurance Business strategy involves cooperating with partner insurance companies to make a series of innovations ranging from educative program developments to internal certifications to 2,400 front line staff and sales force to allow them to give the best service to potential bancassurance customers with a range of life insurance and liability insurance products. Developing an online system for life insurance application using ipad technology for 476 salesmen of partner insurance company at selected branches, launching 2 life insurance products and 3 new liability products, and running some attractive programs for customers. One of our partners is PT CIMB Sun Life, which is a joint venture between CIMB Niaga, CIMB Group and Canadian company Sun Life.

As result, revenue generated at the end of 2013 reached Rp1,027 billion, showing an increase of 18% compared to 2012.



Evy Soenarjo

President Director of PT Global Teleshop Tbk
and Director of Trikonsel Oke Tbk

Our business group has more than 10 years of collaboration with CIMB Niaga in many areas. CIMB Niaga and our business group share the same desire of giving the best for consumers, in which we, as one of the largest telecommunications retail chains in Indonesia and CIMB Niaga as one of the largest banks in Indonesia, build synergy to provide the best service for our shared customers.

I am personally also a credit card customer of CIMB Niaga and I feel that CIMB Niaga has given me a lot of convenience. I have an impression that the Bank's customers are pampered with many benefits packed in sales preview program for new lines of branded fashion, discounts for dining programs at my favorite restaurants, cash back programs for new gadgets, and reward points which can also be used to get additional discounts while shopping at my favorite stores.

more than 7% to 1.62 million card holders at the end of 2013 primarily from strong growth in Premium credit cards.

CIMB Niaga Debit

As in the previous years, CIMB Niaga Debit continued to pamper its card holders with a range of exciting offers at selected merchants and convenient access at ATM networks within the country and overseas. In 2013, CIMB Niaga Debit entered into agreements with a number of major merchants such as Bakmi GM, Texas Fried Chicken and Nany's Pavillon to provide attractive promotional offerings such as discounts or free products for any customer spending that exceeds a certain amount. In addition, CIMB Niaga Debit extended its cooperation with major partners such as Hypermart, Lottemart, Foodmart and Century Health Care in the everyday 5% cash back program and with Cinema XXI/21 in the everyday free popcorn program ticket purchases made with CIMB Niaga Debit Card. In addition card holders can enjoy many more benefits when making transactions at more than 100 other partner merchants.

These attractive offers have boosted the volume of transactions and expenditures using CIMB Niaga Debit cards resulting in an increase of 37% from the previous year while the number of active card users increased 20%.

Savings products

The Company focuses on how to improve savings products in order to generate larger low-cost funds (CASA) in savings accounts. Our flagship savings products continued to be developed with a variety of features and attractive programs such as Tabungan Bank Niaga X-Tra, Tabungan Junior, Tabungan Mapan, Tabungan Pendidikan, and CIMB Niaga AirAsia Savers. The Company's savings product development covers a wide range of key market segments; children, teenagers, young adults and adults.

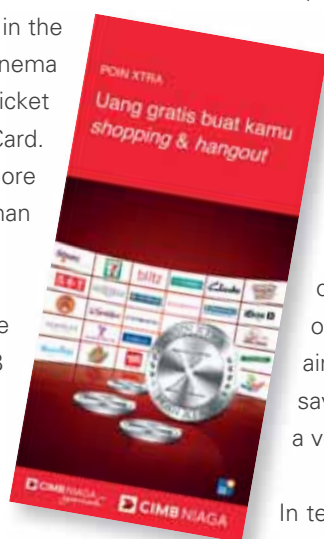
In 2013, the Company's growth strategy was focused on the acquisition of more savings products, customers and new accounts, increasing banking transactions through e-channels and debit cards, as well as encouraging an increase in average outstanding balances of customer accounts.

To implement this strategy, the Company in 2013 launched a reward program called 'Poin X-Tra' with the theme "Free money for your shopping and hanging out." Through this program, the Company's savings products provided a new experience for our customers. In addition to saving money customers also felt the sensation of free shopping at various selected merchants to exchange their 'X-Tra Points'. Holders of CIMB Niaga savings products Tabungan X-Tra, Tabungan iB X-Tra Mudaraba, CIMB Preferred Accounts, CIMB Niaga Private Banking Accounts, and Tabungan Usaha can participate in this program. They can collect X-Tra Points in many ways, by increasing the average outstanding balance of savings and checking accounts, making transactions via e-channel, debit cards, credit cards, by opening Tabungan Mapan /Tabungan Pendidikan, investing in Wealth Management products and when their mortgage/ auto loans are approved.

In another segment, the Company also launched a free 5 minute shopping program named " Festival Fantasi Junior" for customers of Tabungan Junior. While it can increase growth of Tabungan Junior product, this program is also aimed at providing an enjoyable experience in saving money by encouraging saving habits from a very young age.

In terms of its saving product feature development, the Company added a feature called 'detil transaksi' in order to monitor all transactions, which allows customers to track details of their transactions in their passbooks.

By the end of 2013, the growth strategy implemented for savings products showed encouraging results. More than 750,000 new accounts were opened, with a total accumulated funds amounting to Rp7.4 trillion. Thus, the total number of savings accounts in 2013 was more than 3.4 million accounts. That outstanding performance has earned the Company's Savings products the "Customer Loyalty Award" from SWA magazine in collaboration with Net Promoter and Hachiko. This award has certainly encouraged savings products to continue to innovate in terms of features and services through a variety of attractive promotional programs.



Branches

In this technological era nearly all banking transactions can be effected on line. However, branches are still needed as banking transactions sometimes need customer presence such as in check cashing and the issuance of commercial papers. In line with this need, in 2013 the Company added more branches through the opening of the Medan Icon Branch after successfully opening one in the Pondok Indah area and Alam Sutera Tangerang and with the addition of 15 mobile cash units in a number of large cities to expand reach and offer more convenient transactions.

Some initiatives have been made including opening a branch with a new format. Icon Branch is a flagship branch that offers more comprehensive products and services to customers. An icon branch has a gallery that serves as a multi function hall for meeting rooms, training, and exhibitions.

With the opening of the Medan Icon Branch in 2013, the Company had 4 Icon branches: in Jakarta, Tangerang, Bandung, and Medan. The Company has also empowered 15 mobile cash in some major cities in Indonesia.

Each Mobile Cash unit is equipped with an ATM machine to serve customers during an event with services a branch office normally cannot provide. This facility is expected to help extend the scope of services and give convenience to customers. The Company has also introduced a new model of branch called the Digital Lounge, with 13 Digital Lounges now operating at strategic shopping malls and office centers, operating hours are planned to be extended gradually to include weekend banking in possible locations.

By the end of 2013, the Company had a total network of 625 branch offices, 30 branch offices and 329 Sharia Mikro Laju outlets. Of the 625 branches, 537 branches also function as channeling offices for Sharia banking, while 99 of them function as Rahn pawn outlets. The Company also had 2,956 ATM units and 480 CDM units operating throughout Indonesia.



Service Quality

The essence of service excellence is the ability to answer customer needs and give experience that exceeds their expectations.

In line with the concept, in 2013, the Company made a series of constructive initiatives to improve quality in services and give a customer experience that is based on how to give services that exceed their expectations. This effort included monitoring service indicators that have direct impacts on customer experience and focusing customer centric by recording feedback and making some further checking on customer experience as to whether they enjoy our products/promotions/services we regularly offer them.

The Company's serious efforts to give service excellence to customers are manifested through the establishment of a special committee that works to discuss strategies, initiatives, and improvements related to customer experience.

The successful implementation of these initiatives was proven with the Company winning in several categories at the annual "Service to Care Award" event held by Mark plus Insight for example as the Company won the second place and had a higher score of 78% from 73% in the assessment made by customers. In delivery standards, the Company was able to retain its position within the 10 ten for the category of Best Bank Service Excellence Monitoring, climbing to the 6th position from previously the 7th for conventional service category. In sharia services, the Company's rank improved from the 5th position to the 2nd position. The Company also runs a regular program to allow a third and independent party to measure the Bank's service quality and customer satisfaction for more objective results in addition to internal measurements in order to maintain service quality.

Customer Complaints

Customer complaints are vital to a bank's business, as it reflects what customers need and want. A bank has to manage customer complaints in the best way possible to give a complaining customer a valuable experience. Currently the Company has a special unit for this function,

Customer Care, mainly tasked to ensure that customer complaints are handled properly under the guidance of BI regulations. Customers can file complaints with the Bank through various channels including print and social media. The Customer Care Unit is also equipped with a bank-wide customer complaint filing system that allows each customer complaint to be escalated to relevant units right away to be properly handled. Through this system, each customer filing a complaint will receive a registration number as a proof of his or her complaint, which he or she can use to track whatever follow up action has been made on the complaint. This system also helps the Bank to evaluate complaints and make improvements and prevent the same mistakes that cause such a complaint from reoccurring.

Besides this, the system makes it easier for the Bank to monitor complaint settlement levels, monitor Service Level Agreements for settlement of customer complaints and as a tool to make reporting of complaints in the area of finances to Bank Indonesia. As a public entity, the Company has also been active in the Banking Mediation Working Group with Bank Indonesia and OKJ and other participating banks to run programs of customer education through seminars on banking and other activities.

Branchless Banking

The Company fully supports Bank Indonesia's initiative to promote banking products and services to the society at large. To that end, in March 2013 the Company launched some of the latest innovations in banking services, namely Rekening Ponsel (Cellular phone Account) and Digital Lounge.

Rekening Ponsel is an innovative new service that allows users to make a variety of banking transactions at anytime and from anywhere using only a cell phone number. By the end of 2013, the Rekening Ponsel accounts continued to increase with 274,050 users.

Meanwhile, the Company first introduced its Digital Lounge to the public in April 2013, and now has 13 such lounges located in different parts of Jakarta and its surrounding areas. Equipped with the latest technology, the Digital Lounge has many facilities and offers complete banking services with the latest model of ATMs, CDMs and video transaction banking services with a large touch screens through which a customer can communicate with a banking agent/bank clerk who helps them in making banking transactions.

In 2013, the volume of CIMB Niaga's Branchless Banking transactions increased significantly, where 78% of a total of 123.78 million banking transactions were made through branchless banking services compared with only 22% made in person at branches. This increase was most apparent during the last 3 years showing a rapid shift of preference towards branchless banking.



The Company also has developed the e-Notifikasi feature in CIMB Clicks, which is a registration for SMS (texting) notification feature, which allows customers to receive a notification

for transactions made in their accounts. This e-Notifikasi feature complements many other features already available in CIMB Clicks, such as money transfer to bank accounts around the world. In addition, the Company has built cooperation with Western Union in money sending and receiving services from and to places all over the world via CIMB Clicks. Other features in CIMB Clicks include balance checking account changes, online money transfers to any bank operated in Indonesia, bill payments, and top up purchases.

By the end of 2013, the number of users of CIMB Clicks increased 26% and reached 776,000 users.

The Company's ATM Network was also strengthened through the addition of 699 new ATMs, making a total of 2,956 ATMs by year end. The Cash Deposit Machine (CDM)

network was also broadened with the addition of 249 units to reach a total of 480 CDM units by year end.

In addition to ATMs, CDMs, and SSTs that have become the most trusted devices for customers in making transactions, other branchless banking products such as Go Mobile have also begun to contribute significantly in terms of transaction volume in 2013. With its convenient features, Go Mobile is increasing the number of users, up significantly by 92% to reach 529,000 active users.



CIMB Niaga's Branchless Banking also provides call center 14041 and Preferred Phone Banking 500 800 as part of the Company's commitment to providing comprehensive services to customers.

Therefore, as an effort to be the leading bank in branchless banking services, CIMB Niaga will continue to develop a range of innovative banking solutions to customers and provide convenience and comfort while being a reliable banking partner.

DIGITAL LOUNGE

Dapatkan kenyamanan lagi dan lagi di Digital Lounge

Pleasure in banking

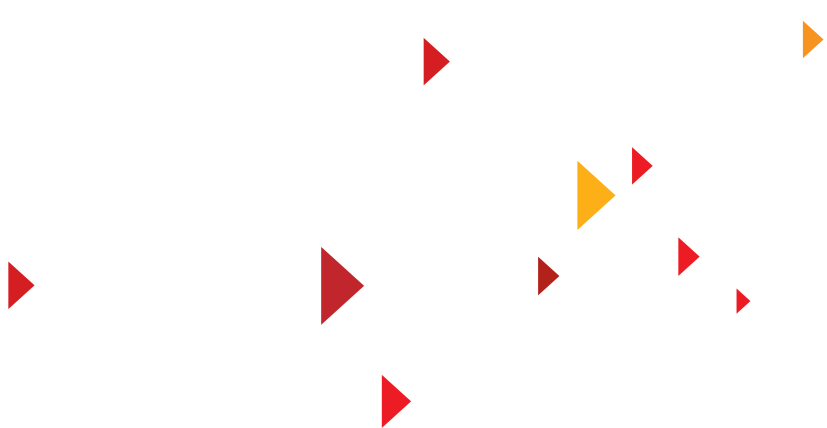
- ▶ Paperless account and deposit
- ▶ Monday to Sunday transactions through Video Banking
- ▶ Instant credit and debit card
- ▶ ATM and Cash Deposit Machines
- ▶ CIMB Clicks and Go Mobile

Kunjungi kami di:
 Pondok Indah Mall 2, Gandaria City, Pacific Place, Plaza Indonesia, Central Park, Emporium Pluit, Mall Artha Gading, Kuningan City, Graha CIMB Niaga & Citywalk Sudirman.

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INDONESIA MALAYSIA SINGAPORE THAILAND CAMBODIA

ASEAN FOR YOU **CIMB NIAGA**



Business and Operations Report

CIMB Preferred, Private Banking and Wealth Management showed a significant growth in profit before tax.

CIMB PREFERRED, PRIVATE BANKING AND WEALTH MANAGEMENT

The Indonesian economy's steady growth in recent years has resulted in a burgeoning middle class in this country. This has led to better quality of life, which resulted in a growing demand for better banking facilities.

To meet this demand, the Company manages a unit called CIMB Preferred, Private Banking & Wealth Management (PPWM) which provides special banking services to customers who have assets in excess of certain amount. CIMB Niaga PPWM service has been tailored to provide comfort for customers, especially through a variety of exclusive facilities with very personalized approach.

CIMB NIAGA PREFERRED, PRIVATE BANKING & WEALTH MANAGEMENT

CIMB Preferred, Private Banking & Wealth Management customers are served by Relationship Managers who have experience and are certified in their respective fields. The Company's Relationship Managers have been well trained to be able to communicate well and provide services that suit customers' lifestyles and financial needs. Various facilities including CIMB Niaga PPWM privilege and other added values are expected to facilitate customers in carrying out their daily activities.





▶ 16%

Total Customer Wealth of Private Banking grew 16% to Rp6.9 trillion

▶ 3%

Total Customer Wealth of CIMB Preferred grew 3% to Rp51.4 trillion

▶ 13%

Total Assets Under Management grew 13% to Rp10.9 trillion

The Company continually makes improvements in services provided in this segment. In 2013, CIMB Preferred & Private Banking customers were offered and could enjoy two new features, namely:

- Transaction Detail Passbook – is an easy way to monitor transactions through a passbook that allows customers to get the details of each of their transactions.
- e - Combined Statement – offers easy monitoring on transactions in each account via e - combined statement that informs not only customer's account balance but also their investments.

In order to keep up its mutually beneficial relationships with customers, CIMB Niaga PPWM regularly holds customer gathering events bringing up topics that are relevant to the needs and lifestyle of customers. The events allow good communication between customers and the Company making it easier for CIMB Niaga PPWM to get to better understand the needs of its customers.

In addition, CIMB Preferred & Private Banking customers are also offered a wide range of wealth management products designed to assist them in making plans for, to develop, and protect their assets. The Wealth Management Services are supported by nine (9) Investment Managers, two (2) strictly-selected insurance partners, and Treasury.



CIMB Niaga Wealth Management is connected with several financial institutions under CIMB Group in Indonesia such as CIMB Principal Asset Management, CIMB Sun Life, and CIMB Securities Indonesia. In addition, CIMB Niaga Wealth Management also has the privilege of having, designing, and making various kinds of excellent products that make its services unique in the industry.

Currently, CIMB Niaga Wealth Management offers 82 mutual fund products including 27 equity funds, 1 mutual funds index, 14 fixed income funds, 19 balanced mutual funds, 6 money market funds, and 15 protected funds. CIMB Niaga Wealth Management also distributes 2 single premium unit linked insurance partners and with through the active Treasury unit, offers a variety of bonds, structured products, and foreign currency exchange services.

Since 2012, every year the Company plays an active role in SOSEDU (Sosialisasi dan Edukasi) "Ayo Investasi Pekan Reksa Dana" which is a program of the OJK and APRDI. The purpose of this program is:

1. To educate the public about the importance of investing, from early ages to have a better future.
2. To socialize mutual funds as well as insights about how to know a trusted Investment Management company.
3. To educate the public through counseling to expose the threat of illegal investments.

PERFORMANCE IN 2013

CIMB Preferred, Private Banking & Wealth Management continued to improve its performance year after year. This unit experienced a growth of 38% in profit before tax (PBT) compared with the previous year and revenue of Rp72 billion. Total Customer Wealth under management (TCW) increased 16% to Rp6.9 trillion.

CIMB Preferred also showed encouraging performance and posted a growth of 25% in PBT in 2013 compared with the previous year and revenue of Rp292 billion. Total Customer Wealth increased 3% to Rp51.4 trillion at the end of 2013.

Meanwhile, Wealth Management also showed a promising achievement with a growth of 28% in PBT and total revenue of Rp388 billion. Assets Under Management (AUM) increased 13% to Rp10.9 trillion.

OUTLOOK 2014

In 2014, CIMB Niaga will continue to improve service in its PPWM, and focus on how to build a stronger position by expanding market share in this business segment.

One of the initiatives to be implemented in 2014 will be segmentation, with which upper middle class customers will be directly identified by CIMB Private Banking & Preferred and be offered services and facilities that are suitable for their needs through the Company's channels.

In Human Resources, CIMB Niaga PPWM will continue to improve the quality of its relationship managers through a series of training and professional certification courses in the areas of risk management and product knowledge.



Mira Mantra Hadiprana
PT. Grahacipta Hadiprana

I have been a loyal customer of CIMB Niaga since 1989. I have to admit that CIMB Niaga Private Banking has quality services that allow easy and quick transactions yet still with proper rules and procedures.

In general, the products and services offered by CIMB Niaga Private Banking are quite competitive compared to those offered by other banks. CIMB Niaga has also been very communicative in informing updates about its banking products and responsive to our issues as customers and give immediate and best solutions. The BizChannel greatly facilitates our company in performing its daily operational transaction and projects.

I hope my 25-year relationship with CIMB Niaga will remain solid and that CIMB Niaga will keep up its professional culture and continue to improve its products and services to meet the increasing needs of customers and enhance their satisfaction.



Business and Operations Report

In order to build strong and expandable relationships to serve micro businesses, the Company has integrated its CSR into business units for sustainable benefits.

SMALL, MEDIUM and MICRO ENTERPRISE

As its business grows to meet more complex needs, CIMB Niaga has established a new directorate of SMME (Small Medium & Micro Enterprise) that is primarily tasked to focus on serving the banking needs of small medium and micro businesses. The decision has been made to assist the SMME segment with special attention.

CIMB Niaga has implemented a strategic measure to give assistance to the SMME segment through CSR activities that are incorporated into business units. This new directorate will strive to build sustainable and expandable relationships with customers through a CSR program themed "Akademi UMKM CIMB Niaga", which contains a training series for business practice tailored for customers so they will have the knowledge and necessary competence to expand not only profitable but also sustainable businesses.

SME Commercial

The SME Unit handles both individual and corporate customers that need financing with a credit ceiling of up to Rp25 billion. In 2013, better achievements of this unit were seen in terms of financing distributed, customer funds raised, and profitability.







Tjahjono Alim

President Director of PT Surya Pertiwi (PT Surya Toto)

Our company has been CIMB Niaga's customer for more than 15 years for its reputation as the provider of quality banking product and services that give us comfort and security.

CIMB Niaga's banking products and services have contributed well to our transactions as it offers comprehensive banking services to its customers in Indonesia through integrated efforts in retail and corporate banking and payment service transactions.

CIMB Niaga's commitment has been focused on integrity and diligence to give an upmost attention to customers and service them fully and with sincerity.

Going forward, CIMB Niaga will be able to maintain and even improve its service excellence for customer satisfaction.

In 2013, the distribution of SME financing increased 10% to Rp18.7 trillion. A similar accomplishment was seen in the third party funds of this segment (CASA including checking and saving accounts), which grew by Rp1.9 trillion or showing an increase of 7.3%. This growth in customer funds was achieved thanks to cooperation established with and support from the Funding, Bancassurance & Service (FBS) Unit under the Consumer Directorate as the funds raiser and through cross selling activities in which FBS worked closely with SME. This increase of third party funds was supported by the implementation of the value chain concept applied on the distributors and suppliers of SME debtors.

The increase in SME financing distribution was accompanied with significant improvements in credit quality. This was achieved through strong cooperation with the Asset Recovery and Restructuring Unit, an improved handling

of debtors' accounts by SME relationship managers, and a better early detection effort performed by the Head Office in collaboration with the credit reviewer unit, who gives assistance in improving the quality of credit proposals.

Faced with more intense competition and higher expectations of its customers for banking products, SME has carried out constructive initiatives such as: the BME (Branch Manager Entrepreneur) concept, Business Credit System (BCS), and SME Processing Centre. SME has also made improvements in credit portfolio monitoring, credit quality early detection, and existing SME credit analysis system. The quality of SME staff has continuously attended to improvements by organizing training with better scheduling and more comprehensive training materials.

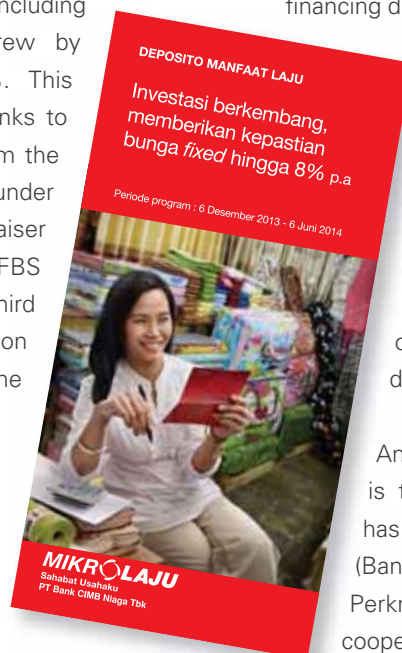
These improvements are intended to secure a sustainable growth of credit, a good quality of credit, and more reliable SME staff who are enthusiastic about helping customers with a higher contribution, while contributing largely to the Indonesian business environment.

Commercial Linkage

The Commercial Linkage (CL) Unit has a specific target market, as financing by this unit does not apply a one-to-one method as in general commercial banking, but through an indirect approach via strategic partners. This indirect scheme includes executing, channeling and joint financing.

One of the successfully applied business models is financing distributed to palm oil farmers (plasma). In distributing credit to these farmers CL established partnerships with KUD (Village Cooperative Units) and major companies engaged in the planting of this commodity. Farmers use credit from CIMB Niaga to establish and maintain palm oil plantations whose harvests are to be purchased by palm oil plantation companies who are also debtors of Commercial Banking Division.

Another sector that is also a target of CL is that of financial institutions, where CL has also established partnership with BPD (Bank Pembangunan Daerah) and BPR (Bank Perkreditan Rakyat) and a large number of cooperatives.



CL also distributes multi purpose credit to the retired. Going forward, credit in this segment will be further developed initiated through a strategic measure in which CIMB Niaga was appointed as the official payer of funds for retired civil servants, army officers, and police officers.

In 2013, credit disbursed by CL increased 21% to Rp9.1 trillion. One of the many points supportive of this increase was an effective cross selling effort among customers of Corporate Banking and those of High End Commercial. The quality of credit is maintained through cooperation with the Reviewer team, and support from Business Development team both to provide a Lending Model for standardized collaboration with partners and the Asset Recovery and Restructuring team for settlements of non performing loans.

Mikro Laju

The small, medium and micro businesses have a strategic role in the Indonesian economy. To give a clearer picture, data released by the Ministry of Cooperative and Small and Medium Business in December 2012 suggest that this segment had 56.5 million businesses that employ up to 110 million people. SMME business are known to have weathered the toughest time of global economic recession that has presented an unfavourable business climate.

Through Mikro Laju, CIMB Niaga offers and provides banking services to micro and small businesses to expand and grow a sustainable business. Mikro Laju has a flagship product, which is a financing scheme of up to Rp1 billion.

In funding, CIMB Niaga Mikro Laju comes with a wide selection of competitive savings products with a competitive interest rate. In 2013, Mikro Laju introduced the "Deposito Manfaat Laju" program as an effort to raise customer funds. This program is aimed at micro and small businesses to encourage them to be familiar with investing and saving at banks.

To strengthen its sustainable positioning as a micro bank with integrated services, Mikro Laju CIMB Niaga offers a variety of financing and funding products through iB X –Tra Emas, a gold pawning service, and money transfer service through Western Union.



Micro credit distributed in 2013 increased about 11% reaching Rp2.126 trillion with an acceptable NPL level of 2.5% serving approximately 15,218 customers. Meanwhile, CIMB Niaga through its Mikro Laju has raised customer funds of Rp239 billion, or increasing 37% compared to the figure recorded a year earlier, and serving 91,933 funding customers.



Yeyen Yuhaeni
Owner of Wedding Gown Shop

I have been a customer of Mikro Laju since 2009. For those four years, I have been banking with CIMB Niaga and found so much comfort, including a nearby Mikro Laju outlet from where I run business, friendly and ready to help staff and an easy credit process.

It is our hope that CIMB Niaga Mikro Laju will gain more success and provide more comfort to all of its customers.

Business and Operations Report

Through the application of the right strategy, Commercial Banking has significantly improved its funding structure, in which the composition of low cost funds has continued to become larger.

COMMERCIAL BANKING

In the midst of the less favourable Indonesian macroeconomic situation due to the ailing global economy and higher fuel prices, Commercial Banking was still able to reach some of its financial and business targets set for 2013.

Commercial Banking focused on financing to corporate customers who need credit of around Rp200 billion targeting six leading economic sectors:

- Agribusiness
- Manufacturing
- Trade
- Automotive
- Property
- Consumer Goods.







Ronald Akili

Owner of PT Tiga Rasa, PT Casa Jati Padang and PT Isa Development

Bank CIMB Niaga has been our business partner since we first began our business in Jakarta in 2009. This partnership has gone well because the CIMB Niaga can help us expand and optimize our business with its wide product and service offerings. As we opened our new business in Bali in 2010, this relationship extended. And as our business has grown, CIMB Niaga has been there to offer a range of additional products tailored to the needs of our business.

Our relationship with CIMB Niaga is more than business ties between a bank and its customers, but has become a familial relationship; we get to know almost everyone that works at CIMB Niaga who interacts every day with us, from tellers to Directors.

It is our hope that this well-nurtured relationship to complement each other can be extended and I am sure we can grow together to reach the next level of growth.

Therefore, Commercial Banking Commercial decided to focus its work program in 2013 by:

- Increasing CASA funds through enhanced customer account transactions, either as part of financing requirement terms or encouraging debtors to select us as their main bank for transacting business.
- Facilitating customer needs for more convenient business activities and for business expansion plans into the ASEAN Region to optimize CIMB Group's Regional Desk through Networking Events, Business Matching, and Market Checking.
- Continuing the success of the dual banking concept through the optimization of the potential of both branch and commercial banking staffs to market both conventional and sharia products, and work with sharia business units in adapting Commercial Banking commercial products into sharia products.

- Encouraging a variety of activities that can generate fee-based revenue, especially from trade finance transactions made by commercial customers as well as through the cross-selling efforts to promote products such as BizChannel@CIMB and CIMB@work in collaboration with Transaction Banking units and synergies with other directorates to provide comprehensive services to customers.
- Utilizing a customer's network value chain from business activities to increase in low cost funds (CASA).
- Providing faster Service Level Agreement (SLA) processes through the Business Credit System successfully launched in 2012.
- Monitoring Asset Quality to maintain a sound level of non-performing loans (NPL).

In financing, Commercial Banking's strategy to focus on certain industrial sectors and offer faster loan processing through the Business Credit System has been implemented properly allowing the loan volume to reach Rp33,837 billion, or showing an increase of 7% from 2012.

While loan volume grew satisfactorily, Commercial Banking remained focused on asset quality. A strategy adopted in 2013 was to maintain asset quality including through strict monitoring of debtors classified on the watchlist, collect overdue receivables and coordinate with the Asset Recovery & Restructuring Unit to resolve old NPLs and prevent new ones. Efforts made by Commercial Banking successfully kept NPLs at 2.2% by the end of 2013.

Meanwhile, funding in Commercial Banking in 2013 reached Rp27,985 billion and despite showing a decrease of 2.2% over the previous year it showed a much better funding structure as evidenced by larger composition of low-cost funds, which grew from 29.3% in 2012 to 36.8 % in 2013. This better funding structure was supported by an increase in the CASA ratio that grew 22.6% to Rp10,288 billion in 2013.

On the other hand, fee-based income primarily from trade finance transactions also grew significantly at a 61% annual rate from the previous year. Looking ahead, to further encourage the accumulation CASA accounts, Commercial Banking will intensify cooperation with Transaction Banking to encourage larger volumes and numbers of transactions, optimize the business value chain approach, and provide greater support to product owners related to CASA flows such as the Alternate Channel Unit and other units.

To improve the performance of trade finance, Commercial Banking will focus on how to improve the competence of people who are in charge of handling transactions and that of marketing personnel, while continuing to encourage product innovation in international trade finance.

Commercial Banking also managed to cut overhead costs by prioritizing productive spending and applying a tight cost control system starting within the smallest unit in order to contribute positively to higher profitability.

Supporting function

Established within the Commercial Banking organizational structure is a supporting function called Business Product & Strategic Development (BPSD) to facilitate Commercial Banking portfolio development through business transactions and those of potential industries, develop integrated funding products and payment services for commercial customers, and contribute to process improvement while also preparing Commercial Banking strategy.

In 2013, this support function was able to support financing and funding activities in Commercial Banking. By applying the concept of the value chain supported by the availability of financing products that can facilitate business activities between larger corporations or between principals and distributors, contractors or dealers in the downstream business chain, it is expected that low cost funds in Commercial Banking will increase.

In addition, in order to improve the credit process. The Company continued to develop its Business Credit System (BCS) to adopt the latest technological developments, one of which is through the virtual Private Network (VPN) application.

OUTLOOK 2014

Going forward, Commercial Banking will grow in line with the Company's strategic direction planned for 2014. Commercial Banking will seek opportunities and continue to build synergies. 2014 will be a year with numerous opportunities in which we are likely to see continued improvements of the Indonesian economy, increased levels of purchasing power and growth of household consumption. Challenges to be faced in 2014 will be due to the unrecovered global economy still characterized by uncertainties, pressures from the estimated fall of the BI benchmark rates and heated socio-political situation due to the upcoming general and presidential elections.

Growth targets set for 2014 have been stated, and these present challenges for Commercial Banking. To achieve these targets, Commercial Banking has prepared the following strategies:

- To maximize revenue per customer by increasing added value to customers, encouraging customers to use more of our products and striving to be the main bank for customers both in their business activities and in the individual relations.
- Penetrating new markets while building stronger and deeper business relationships with existing customers.
- Expanding the distribution network to reach more customers.
- Improving the quality of human resources through training and programs specifically designed to meet the needs of Commercial Banking.
- Conducting initiatives in order to maintain Asset Quality.
- Expanding the scope and range of financing product bundling and payment services to be offered to commercial customers demonstrating potential for larger CASA funds.

Business and Operations Report

Corporate Banking was focused on maintaining quality financing through more selective growth and a tighter credit process. In addition, a diversification strategy was also implemented in order to not rely only on credit distribution.

CORPORATE BANKING

Corporate Banking is one of CIMB Niaga's pillars of growth that respectively contributed 28% and 21% to the Bank's total financing and total funding. In terms of revenue generation, Corporate Banking is one of the largest contributors and currently contributing 34% of total Net income.

The Vision of Corporate Banking in 2013 was to become "Indonesian Gateway for the Leading ASEAN Franchises". To reach this objective, Corporate Banking has implemented several key strategies in particular to anticipate 2013 that turned out to be less favourable to the Indonesian mining and commodity sectors especially those of coal and palm oil, which have long been our target markets for the corporate segment. Hence, aware of risks inherent in the industries and due the slowing growth of the economy of China, Corporate Banking has diversified revenue streams and decided to rely not only on credit distribution.

Strategies to diversify revenue streams encompassed raising corporate customer funds through larger low cost checking accounts, more trade finance transactions and other transactions that will add to our non-interest income and reduce our reliance on high margin financing such as project finance and acquisition financing.





▶ 0.8%

The total non performing loans declined 0.8% to Rp1,463 billion in 2013

▶ 7.8%

Trade Finance Transaction increased 7.8% to USD5,242.7 in 2013

▶ 36%

Fee based income increased 36% to Rp162 billion in 2013

We also made changes of focus in targeted industries by becoming less concentrated on financing in the coal, palm oil, and property sectors and have become more focused on other industries. This effort was done to keep corporate Banking from heavy reliance on just a few industries.

Credit Distribution

Corporate Banking experienced rather insignificant growth in financing compared to a year earlier. By the end of 2013, financing was recorded at Rp42,280 billion, 34% of which was distributed as working capital and the remaining 66% was for investments.

Faced with an upward movement of the BI benchmark rate that was worsened by the uneven recovery from the global financial crisis, CIMB Niaga management felt the necessity to be extra prudent and selective with regards to credit expansion. On the other hand, 2013 was a year when credit expansion had to be controlled to prevent more severe impacts of the macro economy that stemmed from a trade deficit.

Despite lower asset growth, the Bank was able to maintain the quality of financing distributed. Corporate Banking non performing loans were recorded at 3.3% during the Q4 of 2013. Corporate Banking has also strived to increase its capability in managing risks that tend to show an increasing level of uncertainty be it credit risk, market risk, or liquidity risk through stress tests conducted on those certain accounts more likely to be exposed to risks emerging in a slower economic growth, interest rate increases, and the depreciation of the value of the Rupiah. As a result, Corporate Banking managed to reduce the amount of its non performing loans by 7.5% compared to what it had in 2012.

Description	2011	2012	2013
NPL (Rp billion)	1,431	1,435	1,463
Impaired (Rp billion)	2,570	1,956	2,700
Loan (excl. Syariah) (Rp billion)	39,124	42,564	43,280
NPL Ratio (%)	3.7%	3.4%	3.4%
Impaired Ratio (%)	6.6%	4.6%	6.2%

Syndication Loans

CIMB Niaga is one of the most active banks to engage in syndicated loans in Indonesia, especially during the last five years.

Customers enjoying syndicated loans in 2013 were those engaged in the mining, energy, and agribusiness sectors.

During the year, CIMB Niaga acted also as the arranger of 3 (three) syndicated loans that all combined amounted to USD640 million. This has placed CIMB Niaga as one of the most active banks with a 2% market share. Significant financing transactions included a syndicated loan in the amount of USD470 million given to PT Agro Multi Persada under which contract CIMB Niaga was appointed as the mandated lead arranger and bookrunner.

Fund Raising

Corporate Banking plays an active role to raise customer funds, which ranges from that of corporate customers, State Owned Enterprises, and non-bank financial institutions such as Securities, Pension Funds, Insurance companies, multi finance companies, and Fund Managers. The key focus is to increase low cost funds (checking account) by providing customers with banking transaction services through a variety of cash management services such as e-tax, e-chain, cargoLink, payroll, billpayment, transfer, investor account through the CIMB@Bizchannel with supports from cross selling effort in Forex, Trade Finance, Value Chain, and merchant and e-Commerce transactions.

To reach this objective, implemented were strategy coordination in Wholesale Banking Funding, industrial organization structure adjustment, knowledge improvement to understand customers better for better solutions, and disciplined enforcement in the sales process and tracking, tiering clients, and coordination in pipeline management.

In addition, to improve relationships with customers, Corporate Banking carried out a number of activities to give added value to its customers through Round Table Meetings by Industry, Client Gathering Appreciation Programs, the Signing Ceremony for Cash Management, Business Prospect & Economic Outlook Seminars and training for Forex (Trade Finance) for customers who may need them.

By the end of 2013, total funds raised in Corporate Banking reached Rp28.9 trillion comprising demand deposits and checking accounts, where the latter showed an increasing share of 37.7%.

Financial Institutions

The Financial Institution Unit serves as a corridor for cooperation with other financial institutions both domestic and overseas as an effort to expand business. Cooperation established in 2013 proved effective to increase transactions in cash management, trade finance, remittance, financing needs, and capital market activities.

This business focus was also done by building synergy with product managers and branches within the CIMB Niaga and CIMB group. This can expand and increase transactions in Cash Management, Trade Finance, Remittance, financing needs, and activities in the capital market. A number of partnerships in 2013 were able to increase transactions in Cash Management, Trade Finance, Remittance, financing needs, and activities in the capital market. These included strategies one of which was for partnerships with product managers and branches within the Company and CIMB Group.

Securities Services

Securities Services is one unit of Corporate Banking that generates fee-based income. Banking services offered by this unit relates to customers activities at the Capital Market, including services in custodian bank, trustees, agency, and settlement or payment bank.

Custodian Bank

As a custodian bank, the Company has established a strong reputation and is experienced for more than 20 years. Products offered through this service include discretionary funds, Reksa Dana Funds, Unit Link, mandatory deposits for insurance fund, retail obligations, and cross border investment products.

Currently, assets managed and administered by CIMB Niaga Custodian Bank are those traded on the Indonesian Stock Exchange and Global Stock Exchanges by Investment Managers, Insurance Companies, Securities, Pension Fund, Foundations, and local and global financial institutions and government bodies.

Trustee

As a Trustee, the Company has experience of more than 20 years. The Company has been the Trustee for more than 154 bond issuances in Indonesia. There are currently 46 outstanding bond issuances with Rp43.1 trillion.

As agent, the Company offers agency services with regards to activities at the capital market such as monitoring agent, payment agent, conversion agent, guarantee agent, and escrow agent. Related to credit facilities, services offered include facility agent, escrow agent, and guarantee agent.

The Company also plays an active role in the Indonesian Trustee Association and the Indonesian Stock Exchange. By the amount of assets under management, the Company's Trustee ranks 3rd in Indonesia.

Settlement Bank

Since the zero account system was first applied for transaction settlements at the Indonesian Stock Exchange by the Indonesian Stock Custodian Central, the Company has been trusted to act as a settlement bank for four consecutive periods with the period of 2011-2015 as the most recent appointment. This trust reflects the quality of service and the Company's readiness and performance in handling stock transaction settlement to support securities, custodian banks, and Self Regulatory Organization (SRO) at the Indonesian Stock Exchange.

For the last five years, since 2009, the Company has been the biggest settlement bank for Indonesian Central Securities Depository (KSEI) by transaction amount. The Company handled 138,292 transactions amounting to Rp2,915 trillion, representing 45% of the total value of transactions at KSEI for the year.

To follow up the implementation of funds separation agreed by KSEI and all functioning settlement banks on 1 February 2012, the Company established partnerships with securities firms to open bank accounts at CIMB Niaga. Up to the end of 2013, the Company has entered into agreements in Investor Account Contracts with 61 securities firms.

Some of the comprehensive services the Bank offers to the capital market, be they investors, securities firms, or SRO, include an access to Host-to-Host through Gateway@CIMB and the BizChannel@CIMB internet banking. These all reflect the Company's eagerness to provide services to the Indonesian Capital Market.

2014 Prospects

With an estimated economic growth range of 6.1% - 6.2% in 2014, Corporate Banking still sees an enormous potential of financing given the sizes of industries by which our financing is expected. Therefore, Corporate Banking will continue its efforts to expand credit with stronger portfolio diversification successfully established this year, despite global uncertainties and the near term general election throughout which businesses are projected to slow down and new investments emerge.

The selection of the right industries with great focus on industries to be targeted will make us better understand such industries including their inherent risks. In addition, Corporate Banking will be more selective in financing distribution by prioritizing companies that are managed with sound and transparent good corporate governance.

Key challenges are expected to emerge in the human resources, credit portfolio risk, banking regulation, and certainly the more intense competition due to the growing number of banks tapping into this industry. The presence of more foreign banks will also add to the number of competitor banks. In response to this, Corporate Banking – enforcing the theme ASEAN for You upheld by CIMB Group - will continue to improve its services through more product innovations and by taking advantage of CIMB Group's wide networking in south east Asia and by encouraging more cross border and cross selling transactions. To support these initiatives, Corporate Banking will improve performance in internal process, organization, and human resources aspects and continue to maintain the quality credit and keep credit risks within its credit profile well controlled.



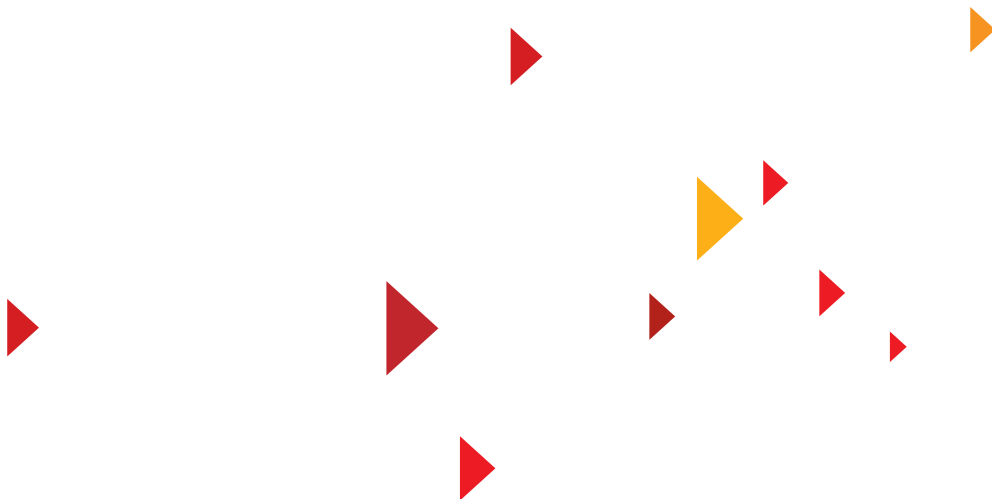
Mochtar Riady

Founder/Chairman Lippo Group

The Company has become of the role model bank in Indonesia. Cooperation between Lippo Group and CIMB Niaga has been built from tens of years ago. This has been made possible thanks to professional services CIMB Niaga offers.

Product innovations and excellent banking services have made CIMB Niaga the bank of choice for companies within Lippo Group. CIMB Niaga serves more than what a normal bank usually offers.

In the future, we believe that CIMB Niaga will perform even better and become the best bank in the Indonesian banking world. Becoming the bank of choice for business people like us.



Business and Operations Report

Treasury and Capital Market showed high performance in the midst of a very challenging year. This achievement was supported by collaboration with the Company's other units in conducting training for Treasury and cross selling products.

TREASURY & CAPITAL MARKET

EXTERNAL AND INTERNAL OUTLOOKS

In 2013, the Indonesian macro economy suffered a decline in line with BI's increasing benchmark from 5.75% to 7.5% as a response to higher inflation. The Capital Market also suffered a decline followed by the sinking value of Rupiah against the US Dollar due to the widening trade deficit in 2013.

TREASURY

CIMB Niaga's Treasury strategy is to consistently execute the four strategies initiated in 2012: integration, innovation, optimization, and adaptation.

Integration, refers to the optimum utilization of CIMB Group experience in order to widen the product and service portfolio and deepen expandable relationships with existing customers.



Innovation, promotes a heavy focus on product innovation that gives added values to customers while optimizing the roles of alternate channels to improve business processes and services.

Optimization, creates a larger 'wallet sharing' through cross selling efforts; taking advantage of relationships long established with corporations, investment firms, and SOEs; expanding business through the optimization of branch offices and human resource management; and complying with the government's regulations, policies and audit standards.

Adaptation, makes the necessary adjustments to work plans and strategies by becoming more responsive to those changes.

This strategy entails a focus on five key targets the first of which is to keep a focus on market making products/ transactions and hedging transactions. The second is to focus on how to generate larger fee-based income from both retail and corporate customers, domestic and overseas; the third focus is to accommodate and adapt to the business needs of other units but still through prevailing rules and regulations. The fourth focus is to mitigate risks and improve operational systems and processes whether in business aspects or in control and monitoring. The fifth focus is to optimize the effectiveness of human resource management in order to align our potential to the Bank's business and to keep developing skills and competence of Treasury staff.

2013 PERFORMANCE

In 2013 the Treasury Division demonstrated excellent performance posting revenue of Rp3,654 billion. The biggest contributor of this revenue was due to the net interest margin spread within the management of liquidity and the commercial paper portfolio of Rp2,984 billion (78.4%), followed by income from foreign exchange transactions that reached Rp655 billion (17.2%), and from commercial paper trading that reached Rp183 billion (5%).

Compared to that of 2012, income from foreign exchange and derivatives in 2013 suffered a significant decline although forex transaction volume remained stable, albeit with a sinking

value of the Rupiah against the US Dollar. This decline was due the shrinking volume of derivative hedging in line with the slower growth of lending in the banking sector.

Meanwhile, a higher income from forex transactions was reached thanks to joint KPI, intensive training for Treasury products for the marketing divisions of the units of Consumer Banking, Commercial Banking, and Corporate Banking, and cross selling transactions.

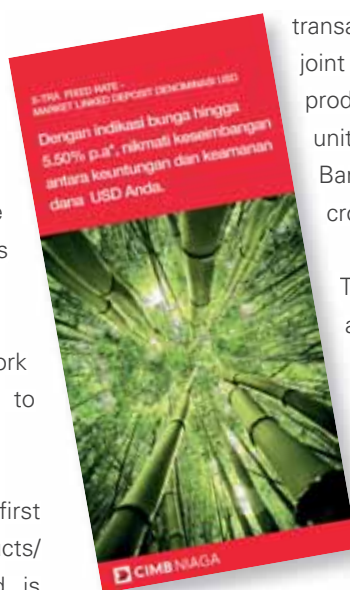
Treasury also carried out more intense activities in commercial paper transactions, through both trading and market making efforts. The increase in interest rates and the impacts from the global economic policies have put pressures on the price of commercial paper.

To mitigate risk, the commercial paper trading unit has conducted a re-profiling of existing commercial paper portfolios, besides, keeping up its role as a Primary dealer of the Government bonds and selling agent of retail ORI. This commercial paper trading is supported by an alliance with Consumer Banking, Private Banking, and Preferred.

In 2013, Treasury successfully expanded its Sharia Treasury business. The Profit Before Tax of Sharia Treasury increased 32% to Rp184 billion from the previous year's figure. The Sharia Treasury unit also collaborates with other business units. Besides sharia product development such as Forex

transactions (Tomorrow, Spot), Bank Notes and SIKA, the Sharia Treasury has also been active in forex and commercial paper trading.

Treasury has also earned recognition for its service excellence from Asia Money Magazine. From Asia Risk Magazine, Treasury in November 2012 earned an award at the House of the Year 2013 Event for its outstanding performance in Derivatives Risk Management and Asset Liability Management.



ASSET-LIABILITY MANAGEMENT

CIMB Niaga's Loan to Deposit Ratio at 90.39% showed a decrease from the previous year's 95%. Throughout 2013, the Bank was consistently pushing an effort to raise more funds to maintain liquidity in the future in order to anticipate an increasing interest rates, beginning to occur in the second semester of the year. Besides this, with the application of BI's Liquidity Coverage Ratio measures effective early in the year, the Bank began to control its lending growth at a manageable level.

Meanwhile, to finance expansion in customer financing, especially in the mortgage and automotive sectors, in November 2013 the Bank issued senior bonds with a tenor of 3 – 5 years; thus generating proceeds of Rp1,450 billion.

2014 PROSPECTS

The Treasury and Capital Market unit will continue to expand business through the execution of its long-term strategy of integration, innovation, optimization, and adaptation, and make whatever adjustments deemed necessary. To achieve and maintain sustainable growth, Treasury relies on three main pillars, which are distribution channel, customer orientation, and system and infrastructure development. Collaboration and cooperation with other business units will be strengthened, which is coupled with more extensive and intensive effort to unleash customer potential and prospects while further developing systems to support business expansion.



Asiroha Situmorang
Vice President & Controller
PT Freeport Indonesia

PT Freeport Indonesia and its thousands of employees have been CIMB Niaga's customers since 1995. As one of our major banks, CIMB Niaga is professional, innovative, quick and always provides the best banking services. In addition, CIMB Niaga offers competitive rates.

We do get the assistance that we need and are satisfied with the way CIMB Niaga services us, including in our foreign exchange transactions, bank guarantees, and other services.

It is our hope that CIMB Niaga will continue its success and retain its leading position.

Business and Operations Report

Transaction Banking continued to generate strong revenues primarily due to the implementation of the right strategies, such as increasing brand awareness, developing new products and improving customer service standards.

TRANSACTION BANKING

2013 was a year of consolidation for Transaction Banking as this particular function was integrated into one unit that serves corporate, commercial and SMME (Small Medium and Micro Enterprise) banking customers with Transaction Banking products including Cash Management, Cross Border Remittance, Trade Finance and the value chain in order to serve customers and improve overall operating accounts in trade finance and FX income.

A couple of strategies were implemented to achieve objectives, among other measures, by increasing brand awareness, developing and launching more products, attracting more customers through product campaign programs and continuously improving service standards to customers.

To increase brand awareness in the market, Transaction Banking held a variety of customer events at the Company's branches throughout Indonesia. Leveraging its extensive branch network, the Bank continued to encourage active selling to customers as reflected in the Transaction Banking significant business growth in 2013.





In product development, Transaction Banking continued to innovate in order to provide comprehensive services to customers. To improve cash management services the Company has integrated its Internet banking products for corporate customers – the BizChannel@CIMB - with flagship products for individual segments the Rekening Ponsel to give end-to-end electronic banking solutions.

Other product development is the overseas remittance service offered as the Malaysian Ringgit (MYR) Remittance, “Transfer Same Day Gratis” and CIMB Money Transfer service widely used by Indonesian workers and students living overseas. CIMB Money Transfer is a personalized service that allows money transfer within minutes, to and from agents of CIMB Money Transfers that can be cashed in or simply made to the account of an agent of CIMB Money Transfer.

Transaction Banking Product House



New products continued to be developed for trade finance services to give more benefits to customers including product development without recourse Factoring as a financing facility to suppliers to follow up product Factoring with recourse launched in the previous year. Other products that have been developed is the Bank Payment Obligation (BPO) to answer the need for a new payment method in export and import transactions.

For service in the value chain, the Company has offered financing solutions through the Account Receivables Financing scheme and the Distributor Financing scheme especially designed for key players in the consumer goods, food and beverage, computer, electronics, and telecommunications industries as well as support services in construction projects. To support its cashless solution program, the Company has developed products called BizCard private label cards for value chain transactions made between a seller and a buyer. These products allow us to get mandates from customers engaged in the retail industry and from major distributors in Indonesia.

In addition to product development, Transaction Banking has initiated a strategic cooperation with large Indonesian companies as in the one established with one of Indonesia's large seaports in Indonesia for which the Company provides electronic payment solutions at the port and the agreement the Company has entered into with PT POS Indonesia to improve its remittance services especially to cover areas our branches currently cannot reach.

The Company sees service levels to customers as a very important factor for its Transaction Banking business to give them better services, and hence services are periodically reviewed to know how customers feel about our services. Another facility to improve after-sales service in Transaction Banking is the Call Center hotline 14042, which is dedicated to customers who wish to get quick and comprehensive information related to our cash management products and services and the Trading Desk designed for customers who wish to get whatever information they may need related to Trade Finance products.



Anie S. Handayani

General Manager Corporate Finance,
Krakatau Steel

I have been very pleased with the support from CIMB Niaga's Trade Finance products and services for over 11 years.

CIMB Niaga's Trade Finance products and services are very innovative with very competitive charges. This shows that CIMB Niaga truly understands the needs of its customers.

We really feel that sense of comprehensiveness and we hope our relationship will remain mutually beneficial into the future.

As a testament to its world-class achievement, Transaction Banking in 2013 earned awards from eminent media in the Asia Pacific region including "The Asset Triple A Awards 2013" for the category of Best Service Provider - Cash Management, "Asian Banking & Finance Awards 2013" for the category of Indonesian Domestic Cash Management Bank of the Year and Indonesian Domestic Trade Finance Bank of the Year. In addition, CIMB Niaga's Transaction Banking was voted by medium size corporate customers as the Best Foreign Cash Management Bank in Indonesia for Domestic Cash Management Services.

For Cross Border Remittance products, the Company earned "The Straight Through Processing STP Excellent Award" for USD and EUR from Deutsche Bank, "STP Award Outstanding Payment Formatting and Straight-Through Rate" from Bank of New York and "STP Award 2013" from Citibank.



Toto Heli Yanto

General Manager of PT Pelindo III
Banjarmasin Branch

We would like to express gratitude to PT Bank CIMB Niaga Tbk for the great help that has enabled us to meet our operational needs such as Cash Management System, Tax Payment, and BizCard.

With regard to the above, we are also grateful for the dedication of CIMB Niaga Cash Management to serve us with excellent services. CIMB Niaga Cash Management team has shown the best service and support to its customers, and therefore we are confident that our agreement will enable us to improve our services and operational efficiency and accelerate our business growth.

Performance in 2013

Thanks to these efforts Transaction Banking posted an increase of 36% in revenue. The increase was generated by all Transaction Banking products, which are Cash Management that grew 35% and Trade Finance that grew 44% from the previous year.

Penetration in internet banking for corporate customers, BizChannel@CIMB continued to increase in line with an increase of 25% in the number of users and an increase of 37% in the number of transactions over the previous year. The increase in the number of transactions was dominant in the online tax payment service, e-Tax Payment, which increased 112%.

The number of transactions in retail remittance increased 36% from the previous year in line with a larger number

of customers and was the result of strategic partnership development to expand the remittance network. Meanwhile, Fees derived from Trade Finance increased 36% from the previous year supported by trade finance facilities that increased 36%.

Prospects in 2014

In 2014, Transaction Banking focused on increasing CASA funds to generate low cost funds, Trade Finance Loans, Fee Income and FX income by encouraging customers to make more transactions through the Company. Important initiatives planned for 2014 include:

1. Utilizing the Company's extensive network (nearly 1,000 branches throughout Indonesia) and CIMB Group's network in 12 Asia Pacific countries to improve Transaction Banking products penetration in both domestic and global markets, especially in Asia.
2. Continuing to innovate and improve product competitiveness where Cash Management will be focused more on mobile and cashless solutions and through the addition of new features in internet banking for corporate customers the BizChannel@CIMB such as online foreign exchange trading with a competitive rate. For Trade Finance, the implementation of BPO product as a new payment method in export and import transactions will be one of the key focuses.
3. Continuing to improve services to customers by strengthening infrastructure and Human Resources aspects.
4. Strong risk management to protect customers and corporations from business risks through enhanced risk awareness, stronger infrastructure and the implementation of anti fraud management to mitigate risks.
5. Continuing to improve collaboration and coordination with relevant business units to acquire new customers and encouraging cross-sell among existing customers.

All of the initiatives are intended to help us reach business targets and grow faster than the industry while gaining more market share and strengthening the role of Transaction Banking as one of the Company's flagship products.



BizChannel@CIMB

Internet banking korporasi untuk layanan *trade finance*, *cash management* dan *valuta asing*

- Pembayaran pajak secara on-line.
- Digunakan untuk pembukaan L/C (Letter of Credit) atau Bank Guarantee.
- Kemampuan remote approval.
- Proses approval transaksi yang beragam dengan Authorization Matrix.

Info lebih lanjut:
www.cimbniaga.com | Phone Banking 14042 | CIMB Indonesia

TRADE
Solusi total transaksi perdagangan bisnis Anda

INDONESIA MALAYSIA SINGAPORE THAILAND

TAX PAYMENT

Aman, mudah, nyaman dengan sistem *real time online*

- Pembayaran pajak secara *real time online*.
- Langsung dapat Nomor Transaksi Penerimaan Negara (NTPN).
- Langsung cetak Bukti Penerimaan Negara.

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 CIMB Indonesia | CIMBIndonesia

Business and Operations Report

Sharia Banking continued to improve performance by offering universal, secure, convenient, and fair banking transactions to its customers.

SHARIA BANKING

During 2013, CIMB Niaga Syariah performed solidly in terms of profitability, growing 30% with the CASA ratio recorded at a higher 36%. Through its Sharia Business Unit, CIMB Niaga earned the trust from the Ministry of Religious Affairs of the Republic of Indonesia as it was selected to manage the haj fund and as a sharia institution that is authorized to receive wakaf funds.

SHARIA BANKING INDUSTRY

For the last several years, the Indonesian sharia banking industry has grown strongly. The average growth rate of the industry within the last five years 2007-2012 was 40%, with both financing and funding respectively expanding 40%. This positive growth was supported by the growing interest of the community towards sharia banking products and services.

There are currently 35 Sharia bankers in Indonesia comprising 11 Islamic banks (BUS) and 24 Sharia Business Unit (UUS). The range of Sharia banking products and services have widened as well. Besides Sharia Society Financing Bank (BPRS), Sharia banks network expanded about 26%, or growing from having a total of 2,101 offices in 2012 to 2,421.





Dudy Supriyadi

Director of PT Kertabumi Teknindo

Our company is engaged in Genset power rental whether Diesel or Gas Engines. We are currently enjoying an iB financing facility from CIMB Niaga Syariah for procurement of generator sets and other supporting devices.

Thanks to CIMB Niaga's assistance we have managed to secure the availability of generator sets. We can deliver on time services to our customers, allowing our company to grow and expand. Now we rent out generator sets in various locations throughout the nation.

One of many other features of CIMB Niaga iB investasi is that it gives us a certainty with regards to our agreed tenor without being impacted by potential economic tension.

We hope that we expand this collaboration in more years to come.

Business Performance

In 2013, CIMB Niaga Syariah's income net profit sharing increased by Rp129 billion or 30% to Rp552 billion. This increase in operational income was pushed by an increase of Rp237 billion in revenue from financing distribution (before profit sharing distribution) or 36% to Rp901 billion, and an increase of Rp5 billion in fee based income, or 188%, to Rp14 billion. Meanwhile, operational expenses were managed more effectively and showed an increase of only 28% or Rp77 billion to Rp353 billion. Hence, CIMB Niaga Syariah's profit before tax reached Rp179 billion or increasing 30% from Rp138 billion a year earlier.

CIMB Niaga Syariah's total assets expanded 9% or by Rp789 billion from Rp9.07 trillion in 2012 to Rp9.86 trillion. The increase in assets came partly from growth in saving accounts and demand deposits, commercial paper, and placements at BI.

Checking accounts grew Rp103 billion or 31% from Rp328 billion in 2012 to Rp431 billion in 2013. Meanwhile, savings accounts increased by Rp470 billion or 33% from Rp1.44 trillion in 2012 to Rp1.91 trillion in 2013. Demand deposit accounts experienced a decline of 21% or by Rp1.09 trillion from Rp5.23 trillion in 2012 to Rp4.13 trillion. This was due to weaker financing that needed some adjustment in high cost management. Therefore, the CASA ratio increased from 25% in 2012 to 36% in 2013. At the same time the customer base of saving products increased 20% to 598,794 customers by December 2013.

The customer base growth was also seen in financing products as the number of customers increased to 134,056. Meanwhile, outstanding financing at CIMB Niaga Syariah in 2013 was Rp6.63 trillion or 13% up compared to the comparable period in 2012.

Factors that weakened growth in 2013 included:

- Settlements made by some segments or in some products that were higher than new financing.
- The implementation of Loan to Value Policy issued by Bank Indonesia to apply the same down payment percentage to sharia financing as that to conventional financing, which resulted in a significant decline in financing portfolio of mortgages and auto loans.
- Prudence and Pricing, as the implementation of SEBI no.15/40/ DKMP on the implementation of risk management at Banks that provide financing/credit to customers for secured property and auto loans and improvements in the implementation of prudential principles have weakened customer capability to afford mortgages or auto loans. With regards to financing, increases in the BI rate have decreased net margins as the cost of funds increased. To reduce cost of funds, the Bank needs to enlarge the portion of low cost funds in addition to making some re-pricing in financing. However re-pricing carries the potential to reduce the financing portfolio.
- Improvements in IT or the automation of financing into loan originating system and Retail Credit System also reduced the financing portfolio.

Gross Non Performing Financing of Gross NPF in 2013 was 3.6% while Net NPF was 2.58%.

In view of business operations, CIMB Niaga Syariah saw some improvements. REO (Operational Efficiency Ratio) improved from 65.2% in 2012 to 64.5% in 2013. Meanwhile, Cost to Income Ratio (CIR) also improved from 35.2% in 2012 to 34.5% in 2013. This indicates that sharia business operations have become more efficient compared to 2012.

Product and Service Development

CIMB Niaga Syariah's performance in 2013 was supported by efforts to expand business including products and services. Continuing what was focused on in the previous years, products and services were developed by applying the concept of Dual Banking Leverage Model (DBLM). This model has been intended to help CIMB Niaga meet society's expectations through comprehensive sharia product and service offerings that are just about equal in quality to those of CIMB Niaga's conventional and even better than average of the Islamic banking industry.

By availability, CIMB Niaga has 53 offerings all together including 12 Sharia savings products, 10 sharia financing products, 7 financing models, 8 card products and services and business merchants, 9 Transaction Banking and Trade Finance products, and 7 Sharia-based Treasury Services. The number of products and services available in 2012 increased 16% following the introductions of 7 new products and services.

Besides, CIMB Niaga Syariah is also fully supported by the Company's Branchless Banking such as ATM, SST, CDM, CIMB Clicks, Go Mobile, Preferred Phone Banking and Rekening Ponsel with features that are equal in quality to its parent entity and better than the industry.

In November 2013, the Company through its sharia business unit earned the trust from the Ministry of Religious Affairs of the Republic of Indonesia as it was selected to manage the haj fund with 16 other banks. All the 17 banks were selected from 35 sharia banks and commercial banks through a very tight selection and evaluation process, all of which comprise 6 sharia banks, 3 sharia business units, and 8 sharia business units of Regional Development Banks (BPD). In the same month, the Company through its sharia business units was authorized to receive wakaf funds. These two key assignments are expected to add to the Company's product and service portfolio and meet customer needs.

Sharia Compliance

At CIMB Niaga Syariah, compliance with Sharia principles is important in all banking activities. In upholding Sharia compliance, Sharia supervision is managed by Sharia Supervisory Board (DPS) which is assisted by CIMB Niaga's Internal Audit function, Compliance Group and Sharia Advisory Group within the Sharia Business Unit. This mechanism is expected to help secure optimum Sharia compliance in all CIMB Niaga Syariah's business activities.

To ensure sharia compliance, CIMB Niaga has selected and appointed three national leaders and Sharia economists as its Sharia Supervisory Board members. They are Prof. Dr. M. Quraish Shihab, MA; Prof. Dr. Fathurrahman Djamil, MA, and M. Taufik Ridlo, Lc, Dipl. EC.

Throughout 2013, the sharia compliance process ranged from product development, Sharia Supervisory Board monthly meetings to compliance review of financing activities to sharia principles, the Bank's financing and banking services in some sharia branches. In addition, Internal Audit conducted reviews on sharia branches in terms of their sharia compliance.

The SSB reporting was prepared in adherence to applicable standards and submitted to Bank Indonesia once in every semester while the GCG Syariah self-assessment was performed twice in the year with the results prepared in reports and submitted to Bank Indonesia once in the year as compliance to regulation.

Network Expansion

Other efforts in business development are conducted through CIMB Niaga Syariah's network expansion to broaden public access to Sharia banking products and services. This expansion included Sharia Branch Offices (KCS) and conventional branch offices at which Sharia services are also available (Office Channeling or OC) and rahn service outlets.

The number of KCS increased from 26 in 2011 to 29 KCS and 1 KCPS in 2013 in 18 provinces and 23 cities, which are Nanggroe Aceh Darussalam, North Sumatra, South Sumatra, West Sumatra, Riau, Jambi, Lampung, Jakarta, Banten, West Java, Central Java, Yogyakarta, East Java, South Sulawesi, East Kalimantan, South Kalimantan, West Nusa Tenggara and Bali.



In 2013, a total of 29 new OC offices were opened in Jakarta, Bali, Nusa Tenggara, Kepri and Medan. Meanwhile 24 OC offices were closed due to closing and status downgrading of some conventional branches. Therefore, compared to 2012, the OC network increased 0.9% from 532 to 537 offices spread across 18 province and 95 cities in Indonesia.

Sharia services are also available at the Company's various networks such as the Mikro Laju Outlets that offer financing products Gadai Emas iB X-Tra and Gadai Emas iB Preferred, SME branches, Mortgage Center offerings also KPR Syariah, and Auto Centers offering also KPM syariah. Meanwhile, there are 99 SME network offices that also offer sharia financing. Sharia services are also available at 45 Mortgage Centers, 20 Auto Centers, and 51 CIMB Preferred. Gold pawn financing outlets increased 11.24% or by 10 more outlets from 89 to 99 outlets.

In addition, CIMB Niaga Syariah was fully supported by Branchless Banking CIMB Niaga, including ATM, SST, CDM, CIMB Clicks, Go Mobile, Preferred Phone Banking and Rekening Ponsel.

Human Resources

To optimize its business performance, CIMB Niaga Syariah made human resource as one of its key focuses in 2013. In order to improve human resource competence, CIMB Niaga Syariah cooperated with the Company's Unit Learning and Talent Development (LTD) to organize a series of training programs and socialization on the dual banking system and sharia products and services. This was intended to equip training participants with sharia banking products and services that can increase cross selling activities to push growth in sharia banking growth.

As per December 2013, dual banking-oriented sharia banking product and services training and socialization included 78 training sessions participated in by 2,582 employees from the different business and support units.

AWARDS AND APPRECIATION IN 2013

As the Company's sharia business unit, CIMB Niaga Syariah has an objective to answer the growing demand of the Indonesian people for innovative, safer, and more beneficial universal banking services. To support quality services, CIMB Niaga Syariah combines technology with its comprehensive services and excellent service quality. Banking transactions CIMB Niaga offers are universal, safe, convenient, and fair for all parties.

CIMB Niaga Syariah's effort to provide sharia banking products and services to the community has earned it some recognition. During 2013, CIMB Niaga Syariah received a number of appreciations and awards from the community for its excellent performance.

In January 2013, CIMB Niaga Syariah was among the top 5 of TOP BRAND by Marketing-Frontier Magazine for its Tabungan iBExtra.

In February 2013, CIMB Niaga earned the 2nd place at the Islamic Finance Award held by Karim Business Consulting in the category of The Best Syariah Unit, the 2nd place for the category of The Most Expansive Financing, and again, the 2nd place in the category of The Most Expansive Third Party Fund.

In April 2013, CIMB Niaga Syariah earned awards at the 2013 Indonesian Bank Loyalty Award (IBLA) event in the category of Saving Account of Islamic Banking held by Infobank magazine in collaboration with MarkPlus Insight, a research agency.

In June 2013, CIMB Niaga Syariah earned Banking Service Excellence Award (BSEA) 2013 held by Infobank Magazine in collaboration with Marketing Research Indonesia (MRI). Based on the Bank Service Excellence Monitor (BSEM) survey conducted by MRI, CIMB Niaga was placed 2nd in the category of service excellence among the Indonesian sharia business units. This rank was better than the 5th place in the previous year. In addition, CIMB Niaga also earned the 1st place in the category of ATM, 2nd place in Customer Service and banking hall equipments, 3rd place in teller, telephone, and room comfort.

In the same month, CIMB Niaga was selected as one of the recipients of Anugerah Indonesia Property & Bank Award for The Most Innovative KPR" from Property and Bank Magazine.

In November 2013, CIMB Niaga Syariah received the 'Excellent' Predicate at the Infobank Sharia Finance Award 2013 held by Infobank Magazine.

In the same month, Infobank Magazine gave awards to CIMB Niaga Syariah which were the 3rd place for Sharia Saving, and 1st place for Digital Sharia Business Unit Brand category at the 2013 Digital Brand of the Year Event.



FOCUS AND STRATEGIES IN 2014

Based on available data for the industry, the opportunity for sharia banking business to grow and expand is still wide open. This sector is also supported by the Indonesian Government, the Indonesian Legislature and Bank Indonesia.

Their support has been manifested through the issuance of regulations including the Law no 21 of 2008 about sharia banks, demonstrating strong legitimacy toward development in sharia banking industry, and Law no 42 of 2010 on amendments on PPN Law and PPNBM effective 1 April 2010 that eliminates double value added tax for murabhaha-based trade transactions.

In 2014, CIMB Niaga Syariah's focus will be how to improve productivity, develop network infrastructure, broaden product line and increase knowledge of human resource.

In order to have more product offerings, CIMB Niaga will innovate for new financing products for customers in MMQ or mutanaqisah-based agreement, Lease Based Financing in the form of Bi Tamlik Ijarah Muntahiya-based agreement.

In addition, improvements in the credit card segment will include Syariah Platinum Card Development. To gain larger third party funds, the focus will be how to increase CASA portion through haj savings as CIMB Niaga has been

assigned for the task by the Ministry of Religious Affairs as mentioned above.

Skill and competence improvement will be done through continuous education programs with a heavy focus on convenience and excellence CIMB Niaga Syariah's products offer. Besides internal training, CIMB Niaga will also continue to educate the public about sharia banking through a program themed "Easy Ways to go Sharia", run Syariah Banking Development Program and strengthen its promotional program by providing sales kits for commercial and consumer products.

Network infrastructure development will include systemized financing for consumer and commercial segments. Systemized network infrastructure development related to risk management will also be a key focus of CIMB Niaga Syariah in the coming 2014.



Financial Performance Analysis

In 2013, the Company continuously innovates and develops new products and services to meet the needs of its dynamic customers. Being the 5th largest bank in Indonesia, the Company keeps growing while maintaining its asset quality to support healthy profitability performance.

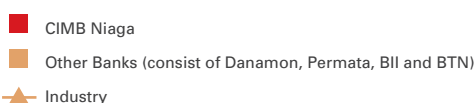
This financial performance analysis is based on the Consolidated Financial Statements of PT Bank CIMB Niaga Tbk and Subsidiaries, which have been prepared and presented in accordance with the Indonesian Financial Accounting Standards. All information in these consolidated financial statements has been disclosed in a complete and truthful manner, do not contain any incorrect information or material facts, nor do they omit information or material facts.

The Consolidated Financial Statement of PT Bank CIMB Niaga Tbk have been audited by an independent auditor KAP Tanudireja, Wibisana & Associated, a member firm of PWC Global Network with the opinion fairly in all material respects. The consolidated financial position of PT Bank CIMB Niaga Tbk and Subsidiaries dated 31 December 2013, statement of comprehensive income and statement of cash flow for the year ended on that date are in accordance with the Indonesian Financial Accounting Standards.

This analysis stated for financial performance dated 31 December 2013, 2012 and 2011. In 2013, some discussion on the business segment PT Bank CIMB Niaga Tbk have been reclassified in accordance with changes in directorate structure, primarily in Small, Medium and Micro Enterprises segment. Financial performance in foreign currency are disclosed in equivalent Indonesian Rupiah with exchange rate position at Rp12,170/US\$ as of 31 December 2013.



CIMB Niaga	Ratio	Other Banks and Industry																
Net Interest Margin																		
<p>The Company's Net Interest Margin declined by 53 bps to 5.3% in 2013.</p> <p>This was due increment in Bank Indonesia's benchmark rate on 5 phases during 2013 amounting to 175 bps resulted in tight funding competition in the market.</p>	<table border="1"> <caption>Net Interest Margin Data</caption> <thead> <tr> <th>Year</th> <th>CIMB Niaga</th> <th>Other Banks</th> <th>Industry</th> </tr> </thead> <tbody> <tr> <td>2011</td> <td>6.5%</td> <td>6.5%</td> <td>5.9%</td> </tr> <tr> <td>2012</td> <td>5.6%</td> <td>6.7%</td> <td>5.5%</td> </tr> <tr> <td>2013</td> <td>5.3%</td> <td>6.1%</td> <td>4.9%</td> </tr> </tbody> </table>	Year	CIMB Niaga	Other Banks	Industry	2011	6.5%	6.5%	5.9%	2012	5.6%	6.7%	5.5%	2013	5.3%	6.1%	4.9%	<p>Other banks NIM was deteriorated by 55 bps to 6.1% in 2013 (2012: 6.7%).</p> <p>Impacted by the funding competition in 2013, average industry NIM lowered by 60 bps to 4.9% compared to the same period of previous year at 5.5%.</p>
Year	CIMB Niaga	Other Banks	Industry															
2011	6.5%	6.5%	5.9%															
2012	5.6%	6.7%	5.5%															
2013	5.3%	6.1%	4.9%															
Fee Income Ratio																		
<p>The Company's Fee Income Ratio increased by 58 bps to 25.2% in 2013.</p> <p>The increase was primarily due to higher income from foreign exchange gains.</p>	<table border="1"> <caption>Fee Income Ratio Data</caption> <thead> <tr> <th>Year</th> <th>CIMB Niaga</th> <th>Other Banks</th> <th>Industry</th> </tr> </thead> <tbody> <tr> <td>2011</td> <td>22.6%</td> <td>22.6%</td> <td>33.0%</td> </tr> <tr> <td>2012</td> <td>23.6%</td> <td>19.3%</td> <td>30.5%</td> </tr> <tr> <td>2013</td> <td>25.2%</td> <td>20.1%</td> <td>26.0%</td> </tr> </tbody> </table>	Year	CIMB Niaga	Other Banks	Industry	2011	22.6%	22.6%	33.0%	2012	23.6%	19.3%	30.5%	2013	25.2%	20.1%	26.0%	<p>Average Fee Income Ratio of other banks increased by 78 bps to 20.1% in 2013.</p> <p>Meanwhile, Industry's Fee Income Ratio decreased by 452 bps to 26.0% compared to previous year of 30.5%.</p>
Year	CIMB Niaga	Other Banks	Industry															
2011	22.6%	22.6%	33.0%															
2012	23.6%	19.3%	30.5%															
2013	25.2%	20.1%	26.0%															
Cost of Credit /CoC Ratio																		
<p>The Company's Cost of Credit declined by 5 bps to 0.8% in 2013. (2012: 0.9%).</p> <p>The Company's Cost of Credit improved each year and better than average other banks.</p>	<table border="1"> <caption>Cost of Credit Ratio Data</caption> <thead> <tr> <th>Year</th> <th>CIMB Niaga</th> <th>Other Banks</th> <th>Industry</th> </tr> </thead> <tbody> <tr> <td>2011</td> <td>1.6%</td> <td>1.6%</td> <td>1.4%</td> </tr> <tr> <td>2012</td> <td>0.8%</td> <td>1.5%</td> <td>1.2%</td> </tr> <tr> <td>2013</td> <td>0.8%</td> <td>1.3%</td> <td>1.1%</td> </tr> </tbody> </table>	Year	CIMB Niaga	Other Banks	Industry	2011	1.6%	1.6%	1.4%	2012	0.8%	1.5%	1.2%	2013	0.8%	1.3%	1.1%	<p>Average Cost of Credit of other banks also lowered by 22 bps to 1.3% in 2013 (2012:1.5%).</p> <p>Decrement of Cost of Credit Ratio also occurred in Industry, of which lowered by 7 bps to 1.1% compared to previous year of 1.2%.</p>
Year	CIMB Niaga	Other Banks	Industry															
2011	1.6%	1.6%	1.4%															
2012	0.8%	1.5%	1.2%															
2013	0.8%	1.3%	1.1%															
Current Accounts and Savings Accounts / CASA Ratio																		
<p>Current Accounts and Savings Accounts (CASA) Ratio improved by 52 bps to 44.0% in 2013 compared to previous year position at 43.5%.</p> <p>Current Accounts and Savings Accounts grew by 2.9% and 17.9% respectively. The Company's CASA Ratio was higher than average other banks.</p>	<table border="1"> <caption>CASA Ratio Data</caption> <thead> <tr> <th>Year</th> <th>CIMB Niaga</th> <th>Other Banks</th> <th>Industry</th> </tr> </thead> <tbody> <tr> <td>2011</td> <td>42.9%</td> <td>42.9%</td> <td>55.7%</td> </tr> <tr> <td>2012</td> <td>43.5%</td> <td>43.2%</td> <td>57.2%</td> </tr> <tr> <td>2013</td> <td>44.0%</td> <td>42.3%</td> <td>56.2%</td> </tr> </tbody> </table>	Year	CIMB Niaga	Other Banks	Industry	2011	42.9%	42.9%	55.7%	2012	43.5%	43.2%	57.2%	2013	44.0%	42.3%	56.2%	<p>On another hand, CASA Ratio of other banks decreased by 82 bps to 42.3% compared to the same period of previous year at 43.2%.</p> <p>Funding competition resulted on weakening of Industry's CASA Ratio by 96 bps to 56.2% in 2013.</p>
Year	CIMB Niaga	Other Banks	Industry															
2011	42.9%	42.9%	55.7%															
2012	43.5%	43.2%	57.2%															
2013	44.0%	42.3%	56.2%															
Non Performing Loan – Gross / NPL Ratio																		
<p>The Company's NPL Ratio improved by 6 bps to 2.2% as a result of Company's policy to tighten loan distribution as an implementation of prudent banking practice.</p> <p>The Company's NPL Ratio stood below average other banks.</p>	<table border="1"> <caption>NPL Ratio Data</caption> <thead> <tr> <th>Year</th> <th>CIMB Niaga</th> <th>Other Banks</th> <th>Industry</th> </tr> </thead> <tbody> <tr> <td>2011</td> <td>2.3%</td> <td>2.3%</td> <td>2.2%</td> </tr> <tr> <td>2012</td> <td>2.4%</td> <td>2.4%</td> <td>1.9%</td> </tr> <tr> <td>2013</td> <td>2.2%</td> <td>2.3%</td> <td>1.8%</td> </tr> </tbody> </table>	Year	CIMB Niaga	Other Banks	Industry	2011	2.3%	2.3%	2.2%	2012	2.4%	2.4%	1.9%	2013	2.2%	2.3%	1.8%	<p>NPL Ratio of other banks lowered by 13 bps in 2013 to 2.3% compared to the same period on previous year of 2.4%.</p> <p>Improvement of NPL Ratio also occurred on Industry, of which decreased by 13 bps to 1.8% in 2013 (2012: 1.9%).</p>
Year	CIMB Niaga	Other Banks	Industry															
2011	2.3%	2.3%	2.2%															
2012	2.4%	2.4%	1.9%															
2013	2.2%	2.3%	1.8%															



CIMB NIAGA FINANCIAL PERFORMANCE

Main Discussion

In 2013, the Company recorded steady financial performance amidst fluctuation in Indonesia macro economy and managed to generate higher income than last year position. The Company continues to develop risk and liquidity management with prudent and stronger Asset and Liability Management to face fiercer business competition as well as dynamic banking environment in Indonesia.

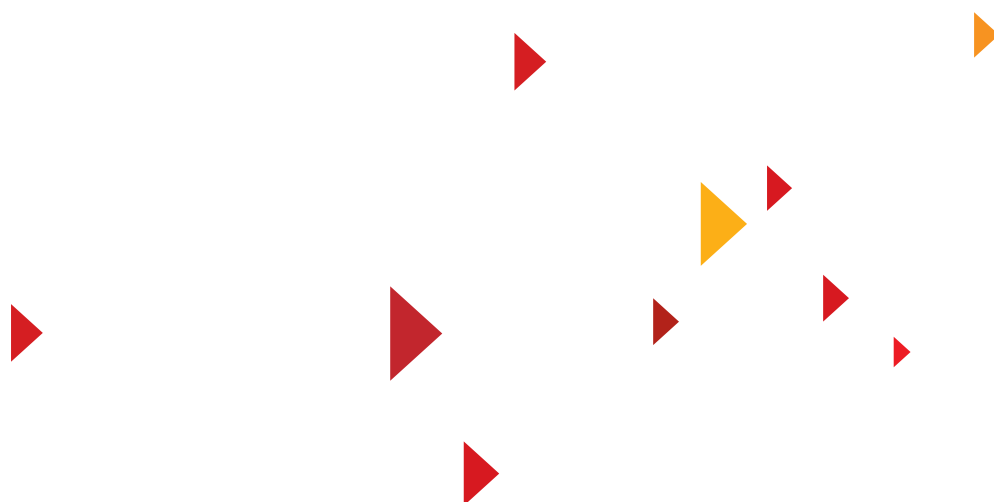
The company's achievements are highlighted as follows:

- Total loans grew by 8.0% to Rp157.0 trillion in 2013 (2012: Rp145.4 trillion).
- Total deposits from customers also increased by 8.4% to Rp163.7 trillion in 2013 (2012: Rp151.0 trillion).
- Total assets increased to Rp218.9 trillion in 2013 (2012: Rp197.4 trillion) showed an increased by 10.9%.
- Net interest income increased by 4.2% to Rp10.1 trillion in 2013 (2012: Rp9.7 trillion).
- Non interest income increased by 6.6% to Rp3.4 trillion in 2013 (2012: Rp3.2 trillion).
- Operating expense increased by 7.2% (2012: 15.8%) to Rp6.5 trillion in 2013 (2012: Rp6.1 trillion).
- Net income increased by 1.2% to Rp4.3 trillion in 2013 (2012: Rp4.2 trillion).

Along with the growth and as a part of developing its customer banking experience that limiting the constrain in maintaining excellence service to more than 4 million customers, the Company expanding its electronic networks through 677 additional ATM and SST machines to 3.159 units (2012: 2.482 units) and 249 additional CDM units or increased 108% to 480 units (2012: 231 units). The Company provided additional 15 units mobile branches to reach wider area and 13 digital lounges that deliver fast and hassle-free banking experience to retail banking customers.

In 2013, CIMB Niaga successfully improved its non-performing loan ratio at the lower level of 2.2% compared to previous year at 2.3%. Lower non-performing loan ratio proved that company's loan growth aligned with improvement in Company's asset quality.

The Company's achieved excellence rentability position with total income increased by 4.8% to Rp13.6 trillion (2012: Rp12.9 trillion) and continuance of efficiency program was able to managed company's operating expense only grew by 7.2% in 2013 (2012: 15.8%).



FINANCIAL POSITION

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION	2011	2012	2013	Change (%)	
	Rp billion	Rp billion	Rp billion	2011-2012	2012-2013
Cash and cash equivalent	21,524	31,446	31,542	46.1	0.3
Marketable securities and government bonds - Net	14,853	14,262	20,037	(4.0)	40.5
Loans - Gross	125,702	145,399	156,984	15.7	8.0
Allowance for impairment losses	(3,417)	(3,754)	(4,075)	9.9	8.5
Loans - Net	122,285	141,645	152,909	15.8	8.0
Fixed assets - Net	1,403	1,661	2,068	18.4	24.5
Other assets - Net	6,736	8,398	12,310	24.7	46.6
TOTAL ASSETS	166,801	197,412	218,866	18.4	10.9
Demand deposits	30,669	35,758	36,793	16.6	2.9
Saving deposits	27,748	29,893	35,233	7.7	17.9
Time deposits	73,397	85,364	91,711	16.3	7.4
Total deposits from customers	131,814	151,015	163,737	14.6	8.4
Deposits from other banks	1,754	3,220	806	83.6	(75.0)
Marketable securities issued and subordinated loans	4,510	7,112	8,939	57.7	25.7
Borrowings	5,000	6,227	8,591	24.5	38.0
Other liabilities	5,354	7,186	10,907	34.2	51.8
TOTAL LIABILITIES	148,432	174,760	192,980	17.7	10.4
Non-controlling interest	67	84	94	25.4	11.9
TOTAL EQUITY	18,302	22,568	25,792	23.3	14.3
TOTAL LIABILITY AND EQUITY	166,801	197,412	218,866	18.4	10.9

As of 2013, the Company delivered assets growth of 10.9% totalling Rp218.9 trillion, compared with the previous year (2012: Rp197.4 trillion), mainly supported by credit growth as main contributor by Rp11.3 trillion or 8.0% increased year on year. With these accretion, Company has successfully strengthened its position as the 5th largest bank in terms of assets. Aside from its credit growth, Company also transcribed the growth of deposits from customers by Rp12.7 trillion or increased by 8.4% compared to the previous year, with time deposits as the biggest contributor with 56.0% of total deposits from customer in 2013.

Loans

In 2013, the Company's total loans booked Rp157.0 trillion or increased by 8.0% compared to the figure recorded in the 2012 which amounted Rp145.4 trillion, placing Company as the 5th largest bank in terms of total loans.

This loan expansion was fair, considering the uncertainty of Indonesian macro economic condition in 2013. This challenging conditions required the Company to execute corporate strategy in regard to the precautionary approach to anticipate potential changes that will occur in the market. Therefore, in addition to selective loans expansion by carrying out the more competitive and innovative new products, the Company also strive to maintain the quality of loans.

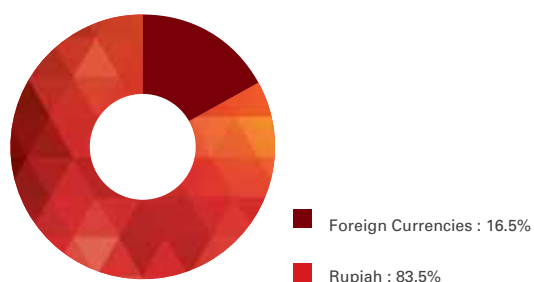
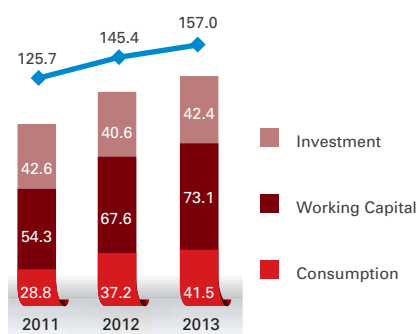
Loans by Currency

During the year 2013, the composition of loans denominated in Rupiah and foreign currencies were 83.5% and 16.5% respectively, showing relatively similar composition compared to the previous year. Rupiah denominated loans recorded at Rp131.1 trillion or increased by 7.4% year on year (2012: Rp122.0 trillion).

Meanwhile, foreign currencies denominated loans recorded at Rp25.9 trillion, which increased of 10.7% (2012: Rp23.4 trillion). Increment of foreign currencies exchange rates in 2013 impacted the Company's foreign currencies denominated loans.

Loans by Currency

CURRENCY	2011	2012	2013	Change (%)	
	Rp trillion	Rp trillion	Rp trillion	2011-2012	2012-2013
Rupiah	104.1	122.0	131.1	17.1	7.4
Fixed Interest Rate	12.4	15.8	19.3	27.8	21.5
Floating Interest Rate	91.7	106.2	111.8	15.8	5.2
Foreign Currencies	21.6	23.4	25.9	8.5	10.7
Fixed Interest Rate	1.0	0.9	0.8	(9.7)	15.2
Floating Interest Rate	20.6	22.5	25.1	8.9	11.8
Total	125.7	145.4	157.0	15.7	8.0

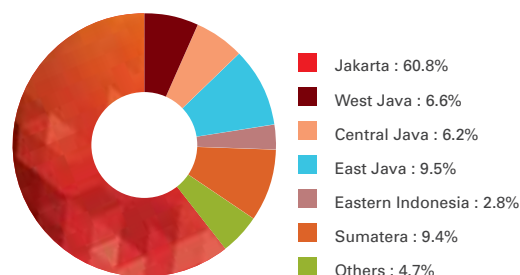
Loans Composition by Currency**Loans by Type of Use (Rp trillion)****Loans by Type of Use**

The Company's successful achievement of 8.0% loan growth in 2013 was mainly contributed from working capital loans and investment loans. Working capital loans distribution recorded Rp73.1 trillion or increased by 8.1% compared to the previous year (2012: Rp67.6 trillion), whilst investment loans reached Rp42.4 trillion or 4.5% increased (2012: Rp40.6 trillion). Whereas, consumer loans increased by 11.6% to Rp41.5 trillion (2012: Rp37.2 trillion).

Working capital loans were the biggest contributor of the total loans in 2013 with 46.5%, followed by investment loans with 27.0% and consumer loans contributed 26.5% of the Company's total loans.

Loans by Geographic

Based on distribution areas, the Company's largest loan portfolio was distributed in Java Area, representing 83.2% of total loans in 2013 (2012: 84.6%), with Jakarta Area as the highest contributor by 60.8% of total loans.

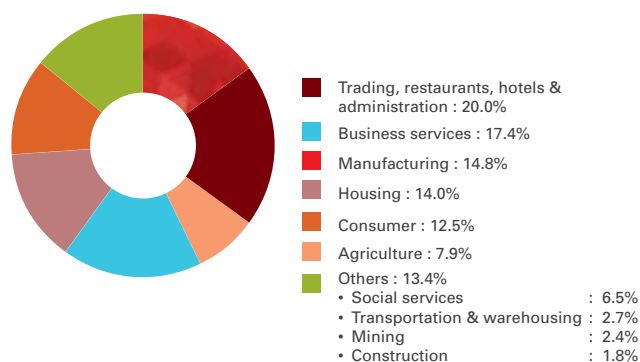
Loans Composition by Geographic**Loans by Geographic**

GEOGRAPHIC AREA	2011	2012	2013	Change (%)	
	Rp trillion	Rp trillion	Rp trillion	2011-2012	2012-2013
Jakarta	77.4	94.1	95.4	21.5	1.5
West Java	12.5	9.7	10.4	(21.9)	6.4
Central Java	9.5	8.9	9.7	(6.5)	8.7
East Java	10.1	10.3	15.0	1.8	45.7
Eastern Indonesia	5.5	4.7	4.4	(14.7)	(6.2)
Sumatra	7.8	13.0	14.7	66.3	13.2
Others	2.7	4.7	7.4	68.7	57.7
Total	125.7	145.4	157.0	15.7	8.0

Loans by Economic Sector

Meanwhile, according to the economic sector, the biggest contribution derived from trading, restaurants, hotels & administration sectors by 20.0% (2012: 18.4%), followed by business services sector at 17.4% (2012: 16.6%) and the industrial sector at 14.8% (2012: 14.9%).

Loans Composition by Economic Sector



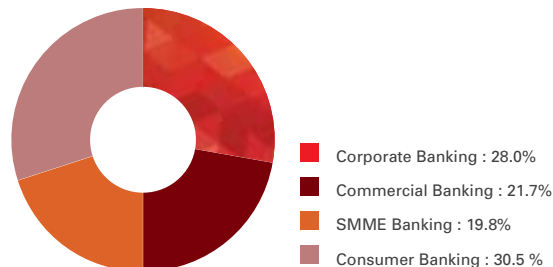
Loans by Economic Sector

ECONOMIC SECTOR	2011	2012	2013	Change (%)	
	Rp trillion	Rp trillion	Rp trillion	2011-2012	2012-2013
Manufacturing	19.2	21.6	23.2	12.9	7.2
Trading, restaurants, hotels & administration	20.4	26.8	31.4	31.4	17.1
Agriculture	8.6	9.7	12.4	12.0	28.5
Business services	19.8	24.1	27.4	21.8	13.3
Housing	18.9	20.6	21.9	9.0	6.6
Consumer	9.9	16.6	19.5	67.7	17.7
Others	28.9	26.0	21.2	(10.2)	(18.5)
Total	125.7	145.4	157.0	15.7	8.0

Loans by Business Segment

Based on the business segmentation, Consumer Banking represented 30.5% of total loans, increased by 8.6% to Rp47.9 trillion in 2013 (2012: Rp44.1 trillion). Whilst Corporate Banking, Commercial Banking and Small, Medium and Micro Enterprises (SMME) Banking contributed by 28.0%, 21.7% and 19.8% respectively to the Company's total loans.

Loans by Business Segment



Loans by Business Segment

BUSINESS SEGMENT	2011	2012	2013	Change (%)	
	Rp trillion	Rp trillion	Rp trillion	2011-2012	2012-2013
Corporate Banking	39.8	43.5	43.9	9.4	0.9
Commercial Banking	24.5	30.3	34.1	23.7	12.6
SMME Banking	22.7	27.5	31.1	20.7	13.1
Consumer Banking	38.7	44.1	47.9	14.0	8.6
Total	125.7	145.4	157.0	15.7	8.0

Non-performing Loans

Total of Non-performing Loans (NPL) slightly increased by Rp210.5 billion to Rp3.5 trillion in 2013 (2012: Rp3.3 trillion). Thus resulted improved NPL ratio, as shown by the NPL gross Ratio at 2.2% in 2013 (2012: 2.3%).

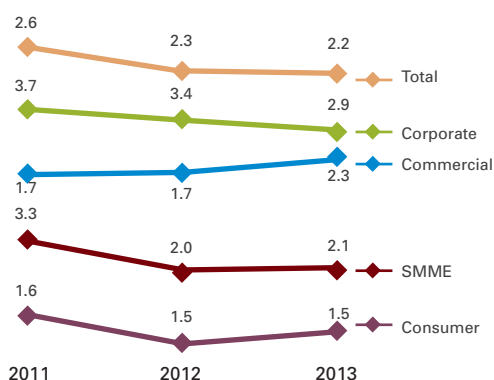
Based on business segments, Corporate Banking NPL ratio improved from 3.4% in 2012 to 2.9% in 2013, on the other hand, the Commercial Banking and SMME Banking were

deteriorated to 2.3% (2012: 1.7%) and 2.1% (2012: 2.0%) respectively. In terms of economic sectors, non-performing loans from industrial sectors contributed the biggest composition of 24.1% in 2013 (2012: 31.3%), followed by trading, restaurants, hotels, and administration at 15.7% (2012: 16.6%).

NON-PERFORMING LOAN BY ECONOMIC SECTOR	2011		2012		2013		Change (%)	
	Rp billion	%	Rp billion	%	Rp billion	%	2011-2012	2012-2013
Manufacturing	1,142	34.7	1,015	30.9	833	23.8	(11.1)	(18.0)
Trading, restaurants, hotels & administration	755	23.0	540	16.4	541	15.5	(28.5)	0.2
Housing	396	12.1	412	12.5	515	14.7	3.9	25.2
Transportation, warehousing & communications	350	10.7	408	12.4	500	14.3	16.6	22.4
Business services	131	4.0	272	8.3	439	12.6	107.9	61.1
Consumer	121	3.6	215	6.6	257	7.2	76.2	20.1
Mining	37	1.1	148	4.5	194	5.6	298.9	31.0
Social services	219	6.7	149	4.5	100	2.9	(32.1)	(32.6)
Electricity, gas & water	100	3.1	106	3.2	80	2.3	6.1	(24.8)
Construction	19	0.6	9	0.3	19	0.6	(53.7)	116.6
Agriculture	15	0.4	13	0.4	19	0.5	(9.6)	41.6
Total	3,286	100.0	3,287	100.0	3,497	100.0	0.0	6.4

Industrial sector NPL was mainly due to consumer goods sector with Rp100.8 billion or contributed 12.1% from total industrial sector NPL, followed by textiles amounted to Rp32.0 billion or representing 3.8% of industrial sector NPL.

NPL Ratio (%)

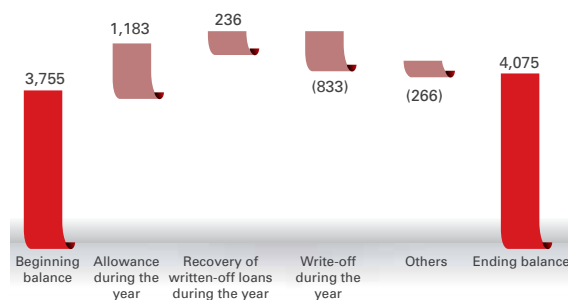


Impaired Loans

During 2013, impaired loans increased by 29.6% to Rp5.0 trillion compared to the previous year at Rp3.9 trillion. The increase resulted impaired loans ratio deteriorated from 2.7% in 2012 to 3.3% in 2013. This was primarily due to Corporate Banking that deteriorated from 4.6% in 2012 to 6.2% in 2013.

Allowance for impairment losses during the year 2013 amounted to Rp3.9 trillion showed an increase from the previous year (2012: Rp3.7 trillion).

Allowance for Impairment Losses Movement (Rp billion)



Cash and Cash Equivalents

In 2013, cash and cash equivalents composition were as follows:

CASH AND CASH EQUIVALENTS	2011	2012	2013	Change (%)	
	Rp trillion	Rp trillion	Rp trillion	2011-2012	2012-2013
Cash and current accounts with BI and other banks	15.4	19.1	22.0	23.5	15.6
Placement with other banks and BI	6.1	12.4	9.5	103.4	(23.3)
Total	21.5	31.4	31.5	46.1	0.3

Cash and Current Accounts with BI and Other Banks

In 2013, cash increased by 37.6% to Rp4.9 trillion as a result from the Company's networks expansion such as electronic channels, mobile cash and digital lounges. Whilst current accounts with other banks rose by 19.6% to Rp3.2 trillion and current accounts with Bank Indonesia grew by 8.7% to Rp13.9 trillion in 2013 to meet Bank Indonesia's minimum reserve requirements.

Placement with Other Banks and Bank Indonesia

Placement with Bank Indonesia and other banks representing 4.3% of the total assets amounted to Rp9.5 trillion in 2013, showing a decrease of 23.3% compare to previous year (2012: Rp12.4 trillion).

Marketable Securities and Government Bonds - Net

In 2013, marketable securities and government bonds composition were as follows:

MARKETABLE SECURITIES AND GOVERNMENT BONDS - NET	2011	2012	2013	Change (%)	
	Rp trillion	Rp trillion	Rp trillion	2011-2012	2012-2013
Marketable securities	4.4	6.0	9.8	36.5	63.2
Government bonds	6.8	8.1	10.2	18.3	26.3
Securities purchased under resale agreement	3.6	0.2	0.1	(94.5)	(65.6)
Total	14.9	14.3	20.0	(4.0)	40.5

Marketable Securities

In 2013, CIMB Niaga booked an increment in marketable securities by 62.7% to Rp9.8 trillion (2012: Rp6.0 trillion) and contributed 4.5% from the total assets.

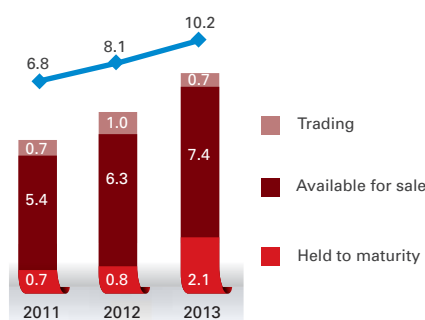
Such increase was due to improvement of available for sale portfolio by Rp2.1 trillion to Rp5.6 trillion or increased by 59.8% (2012: Rp3.5 trillion), followed by increase of trading portfolio by Rp1.7 trillion to Rp2.7 trillion in 2013.

Government Bonds

Government bonds contributed 4.7% of total assets in 2013. Showing an increased by Rp2.1 trillion or 26.3% to Rp10.2 trillion compared to the previous year (2012: Rp8.1 trillion).

During 2013, the Company sold Government bonds with nominal value amounted Rp57.1 trillion (2012: Rp43.3 trillion) with total realized gain of Rp190.7 billion (2012: Rp445.7 billion). The company's Government bonds was fixed interest rate portfolio with average rate of 6.6% (2012: 7.9%) for Rupiah denominated Government bonds and 6.7% (2012: 5.5%) for foreign currencies denominated Government bonds.

Government Bonds (Rp trillion)



Fixed Assets

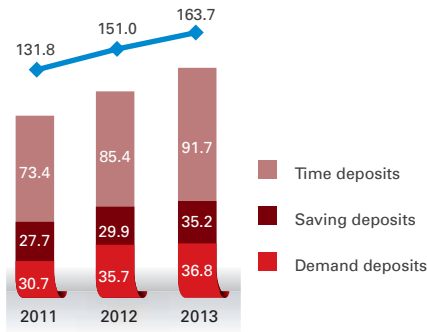
Total fixed assets recorded at Rp2.1 trillion or increased by 24.5% during 2013 (2012: Rp1.7 trillion), in line with Company's expansion in building, office inventories and additional electronic networks.

Deposits from Customers

Company's credit growth in 2013 also complemented by the increase of deposits from customers by 8.4% totalling Rp163.7 trillion (2012: Rp151.0 trillion).

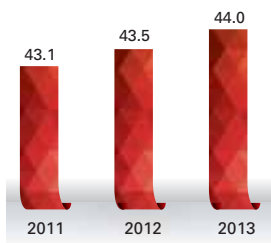
The composition of the deposits from customers consist of 22.5% in demand deposits, 21.5% in saving deposits and 56.0% in time deposits. The increment of deposits from customers showed in low-cost funds such as demand deposits grew by 2.9% to Rp36.8 trillion and the saving deposits grew by 17.9% to Rp35.2 trillion compared to the previous year. The growth of low-cost funds followed by growth of time deposits by 7.4% to Rp91.7 trillion.

Deposits from Customers (Rp trillion)



Since higher growth of low-cost funds compare to growth of time deposits, CASA ratio increased by 52 bps from 43.5% in 2012 to 44.0% in 2013.

CASA Ratio (%)



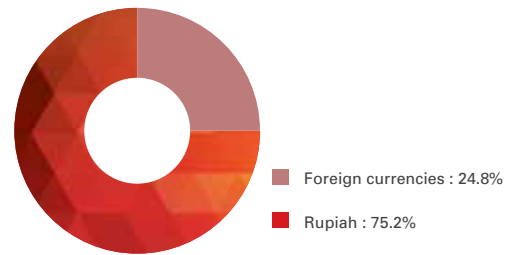
In line with the company policy, Loan to Deposit ratio decreased by 55 bps to 94.5% in 2013 (2012: 95.0%). This was due to higher growth from deposits from customers relative to the total loans growth.

Deposits from Customers by Currency

By the type of currency, Rupiah denominated deposits from customers contribute 75.2%, followed by foreign currencies denominated deposits from customers by 24.8% of total deposits from customers in 2013.

Compared to 2012, Rupiah denominated deposits from customers increased by Rp4.0 trillion or 3.3% to Rp123.1 trillion in 2013 (2012: Rp119.1 trillion), followed by increased in foreign currencies denominated deposits from customers by Rp8.8 trillion or 27.4% to Rp40.7 trillion (2012: Rp31.9 trillion).

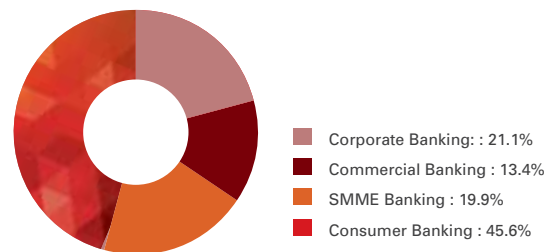
Deposits from Customers by Currency



Deposits from Customers by Business Segment

Based on the business segmentation, in 2013 Consumer Banking has the largest contribution of 45.6%, followed by Corporate Banking of 21.1%, SMME Banking of 19.9% and Commercial Banking of 13.4% respectively.

Deposits from Customers Composition by Segment



The growth of deposits from customers was seen in all business segments, with a significant growth in Consumer Banking of which grew by 10.5% in 2013 to Rp74.7 trillion (2012: Rp67.6 trillion) with time deposits and saving deposits as the biggest contributors. Followed with Corporate Banking increased by 10.2% to Rp34.5 trillion or (2012: Rp31.3 trillion), SMME banking increased by 8.5% to Rp32.6 trillion (2012: Rp30.0 trillion). Meanwhile Commercial Banking was slightly decreased by 0.6% to Rp21.9 trillion compared with the previous year (2012: Rp22.0 trillion).

Deposits from Customers by Segment

BUSINESS SEGMENT	2011	2012	2013	Change (%)	
	Rp trillion	Rp trillion	Rp trillion	2011-2012	2012-2013
Corporate Banking	24.8	31.3	34.5	26.4	10.2
Commercial Banking	18.7	22.0	21.9	18.1	(0.6)
SMME Banking	25.5	30.0	32.6	17.7	8.5
Consumer Banking	62.8	67.7	74.7	7.5	10.5
Total	131.8	151.0	163.7	14.6	8.4

Saving Accounts

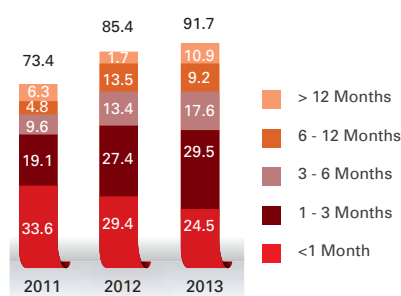
Saving accounts as a featured product of the Company's in low cost funding increased by Rp5.3 trillion or 17.9% to Rp35.2 trillion in 2013 (2012: Rp29.9 trillion).

The increase was due to Company's successful effort in executing promotional programs for saving accounts products to attract customers.

With X-Tra savings and Air Asia Savers savings as flagship products of the Company, both offered many benefits and convenience for customers. One of the promotional program with most welcome enthusiasm is Poin X-Tra redemption with Blitz Megaplex ticket, this monthly event from X-Tra savings allows customers to get two free Blitz Megaplex tickets by redeeming 100 Poin X-Tra every Sunday in all Blitz Megaplex outlets. Overall, the X-Tra savings representing 77% composition of total saving accounts or totalling Rp27.2 trillion.

Time Deposits by Period of Contracts

Time Deposits by Period of Contracts (Rp trillion)



Based on period of contracts, there was a shift in the time deposits composition. In 2012, the biggest composition was from less than a month time deposits, representing 34.4%, followed by 1-3 months time deposits by 32.1%, 6-12 months time deposits by 15.8%, 3-6 months time deposits by 15.6% and >12 months time deposits by 2.1%. Whereas in 2013, the biggest composition was from 1-3 months time deposits representing 32.2%, less than a month time deposits by 26.7%, followed by 3-6 months time deposits by 19.2% and 6-12 months time deposits by 10.1%. As for >12 months time deposits representing 11.8%.

Marketable Securities Issued

During 2013, CIMB Niaga has published the Continuous Bonds with total Rp1.45 trillion divided into Series A amounted Rp285 billion tenor 2 years until 20 November 2015 with 8.75% interest rate per annum, Series B amounted Rp315 billion tenor 3 years until 20 November 2016 with 9.15% interest rate per annum and Series C amounted Rp850 billion tenor 5 years until 20 November 2018 with 9.75% interest rate per annum.

In February and April 2013, the Company's subsidiary, CIMB Niaga Auto Finance has issued Medium Term Notes (MTN) totalling Rp600 billion with fixed interest rate, of which divided into MTN I amounted to Rp200 billion tenor 3 years until 15 February 2016 with 8.50% interest rate per annum and MTN II amounted to Rp400 billion tenor 3 years until 16 April 2016 with 8.20% interest rate per annum.

Subordinated Loans

The Company's subordinated loans recorded to Rp3.0 trillion, slightly decreased by 2.2% compared to the previous year (2012: Rp3.0 trillion). In November 2011, the company has settled all the subordinated bonds issued in 2006. On 8 July 2010 the Company issued Subordinated Bonds I with fixed interest rate amounted Rp1.4 trillion and Subordinated Bonds II on 23 December 2010 amounted to Rp1.6 trillion.

Equity and Capital Structure

The company's total equity increased by 14.3% from Rp22.6 trillion in 2012 to Rp25.8 trillion in 2013. The increase was mainly due to the increase in retained earnings due to recognition of net income for current year by Rp4.3 trillion.

In 2012 and 2013 there was no increase in paid-in capital, but there was unrealised losses on available for sale securities portfolio by Rp755.6 billion.

Equity Composition

EQUITY	2011	2012	2013	Change (%)	
	Rp trillion	Rp trillion	Rp trillion	2011-2012	2012-2013
Share capital	1.6	1.6	1.6	-	-
Additional paid-in capital	7.0	7.0	7.0	0.0	0.0
Unrealised (losses) gains on available for sale marketable securities	0.3	0.3	(0.8)	11.7	(346.1)
Other equity	0.1	0.1	0.1	0.0	0.0
General and statutory reserves	0.4	0.4	0.4	0.0	0.0
Retained earnings	8.9	13.2	17.5	47.2	32.4
Total Equity	18.3	22.6	25.8	23.3	14.3

CAPITAL ADEQUACY RATIO / CAR (%)	2011	2012	2013
Tier I capital	10.3	12.3	12.9
Tier II capital	2.9	2.9	2.5
CAR with credit risk	14.8	17.0	17.4
CAR with market risk	(0.2)	(0.1)	(0.1)
CAR with operational risk	(1.4)	(1.7)	(1.9)
Total CAR	13.2	15.2	15.4
CAR Industry	16.1	17.4	18.1

Capital Structure

In 2013, the Company recorded higher Capital Adequacy Ratio (CAR) from 15.2% in 2012 to 15.4% in 2013.

In line with the increase of company profitability, Tier-1 CAR increased by 64 bps to 12.9% in 2013 (2012: 12.3%). Whilst Tier-2 CAR decreased by 44 bps to 2.5% in 2013 (2012: 2.9%).

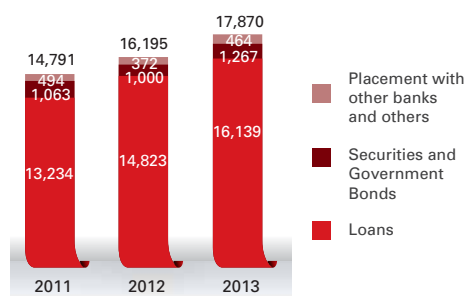
COMPREHENSIVE INCOME

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME	2011	2012	2013	Change (%)	
	Rp billion	Rp billion	Rp billion	2011-2012	2012-2013
Interest and sharia income	14,791	16,195	17,870	9.5	10.3
Interest and sharia expense	(6,864)	(6,486)	(7,749)	(5.5)	19.5
Net Interest Income	7,927	9,709	10,121	22.5	4.2
Other fees and commissions	1,630	1,941	2,204	19.1	13.5
Foreign exchange gains	316	442	13	39.8	(97.2)
Others	315	332	403	5.2	21.6
Total Other Operating Income	2,261	2,715	2,620	20.1	(3.5)
Allowance for impairment losses on financial and non-financial assets	(830)	(1,143)	(1,203)	37.6	5.3
Gain (losses) from changes in fair value of trading financial instruments	(145)	27	626	(118.2)	23x
Gain from sale of marketable securities	357	489	197	37.0	(59.8)
Personnel expense	(2,228)	(2,882)	(3,229)	29.4	12.1
General and administrative expense	(2,618)	(2,762)	(2,885)	5.5	4.4
Promotion expense	(385)	(412)	(381)	7.0	(7.4)
Total Operating Expenses	(5,231)	(6,056)	(6,495)	15.8	7.2
Net Operating Income	4,339	5,741	5,866	32.3	2.2
Non operating (expense) income - net	53	46	(34)	(13.1)	(173.7)
Income before income tax	4,392	5,787	5,832	31.8	0.8
Income tax expense	(1,215)	(1,537)	(1,536)	26.5	(0.1)
Net Income	3,177	4,250	4,296	33.8	1.1
Non-controlling interest	(3)	(17)	(14)	495.0	(18.0)
Net Income Attributable to Equity Holders to Parent	3,174	4,233	4,282	33.4	1.2

Interest Income

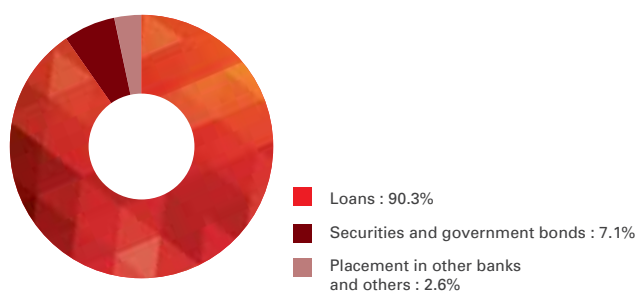
Interest income increased by Rp1.7 trillion to Rp17.9 trillion or grew 10.3% in 2013 (2012: Rp16.2 trillion). This growth was a higher compared to previous year growth of 9.5%. The increase was primarily due to higher interest income from loans by Rp1.3 trillion or increased 8.9% from last year position of Rp14.8 trillion.

Interest Income (Rp billion)



Interest income from loans contributed 90.3% of the Company's total interest income, in which investment loans and working capital loans contribute Rp4.9 trillion and Rp4.4 trillion respectively to total interest income from loans. Meanwhile, the company's offered competitive rate in the market of which the average lending rate for Rupiah denominated loans in 2013 declined by 36 bps to 11.7% (2012: 12.0%), as for foreign currency denominated loans also declined by 17 bps to 6.1% (2012: 6.3%).

Interest Income Composition (%)



Interest income from government bonds and marketable securities contributed 7.1% of total interest and sharia income followed by interest income from placement with other banks and others with contribution of 2.6%.

Interest income from government bonds and marketable securities increased by Rp266.6 billion or 16.8% to Rp1.3 trillion in 2013 compared to previous year position at Rp1.0 trillion. The increased was due to higher average interest rate for foreign currencies denominated securities by 46 bps to 0.6% (2012: 0.2%), whereas interest rate for Rupiah denominated marketable securities declined by 12 bps to 7.5% in 2013 (2012: 7.6%).

While interest income from placement with other banks and others also increased by Rp91.9 billion or 24.7% to Rp464.3 billion in 2013 compare to previous year at Rp372.4 billion. The increase was in line with higher average interest rate for Rupiah denominated placement by 93 bps to 5.5% (2012: 4.6%), whereas average rate for foreign currencies denominated placement was declined by 41 bps to 0.2% (2012: 0.6%).

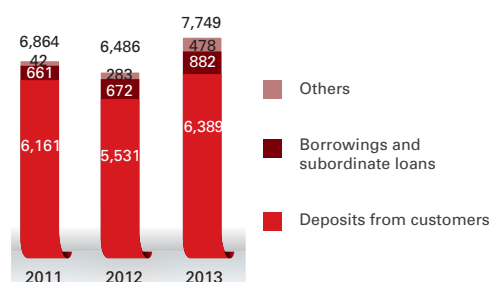
Interest Expense

Interest expense increased by Rp1.3 trillion or 19.5% to Rp7.7 trillion compare to previous year position at Rp6.5 trillion. The increase was primarily contributed from higher interest expense of deposits from customers.

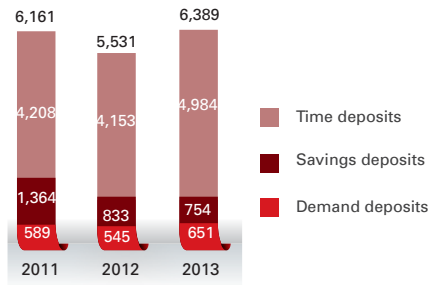
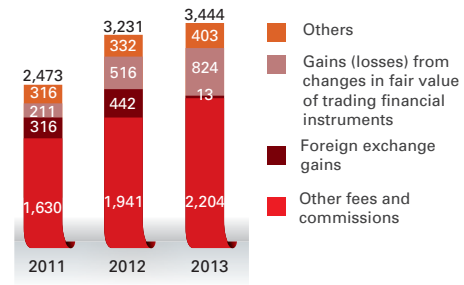
In 2013 total interest expense of deposits from customer increased by 15.5% to Rp6.4 trillion (2012: Rp5.5 trillion). Time deposits as a major contributor of interest expense of deposits from customer amounting Rp5.0 trillion or increased by 20.0% in 2013. This was in line with higher time deposits portfolio that grew by 7.4% and average rupiah denominated time deposits interest rate increased by 62 bps to 6.7% (2012: 6.0%), whilst average foreign currencies denominated time deposits interest rate declined by 10 bps to 2.1% (2012: 2.2%).

The increased also contributed from interest income on demand deposits that increased by 19.5% to Rp650.8 billion (2012: Rp544.6 billion). On the other hand, interest expense on saving deposits declined by Rp78.4 billion or 9.4% in 2013 in line with lower average rupiah denominated saving deposits interest rate by 46 bps to 2.4% (2012: 2.9%) and average foreign currencies denominated saving deposits interest rate declined by 70 bps to 0.5% (2012: 1.2%).

Interest and Sharia Expense (Rp billion)

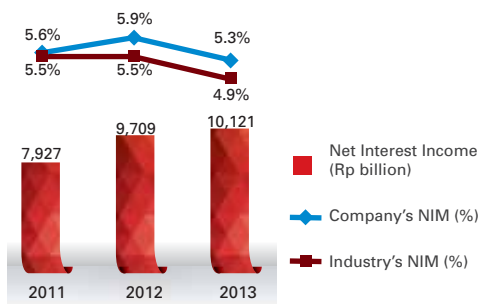


Increment also experienced by interest expense on borrowings and subordinate loans by Rp210.4 billion or 31.3% to Rp882.1 billion compare to previous year at Rp671.7 billion.

Interest Expense of Deposits from Customers (Rp billion)**Non Interest Income (Rp billion)****Net Interest Income**

Overall interest rate was decreased in 2013, either lending interest rate or funding interest rate. An opposition to higher Bank Indonesia benchmark interest rate in 2013 amounted total increase of 175 bps to 7.50% (2012: 5.75%).

In 2013, higher increment of interest income than interest expense generated increase in net interest income by Rp411.5 billion or 4.2% to Rp10.1 trillion (2012: Rp9.7 trillion). However, increment of net interest income in 2013 resulted lower net interest margin (NIM) by 53 bps to 5.34% (2012: 5.87%).

Net Interest Income and NIM**Non Interest Income**

Non interest income increased by Rp212.8 billion or 6.6% to Rp3.4 trillion compare to previous year at Rp3.2 trillion. The increase was mainly contributed from other fees and commissions increment by Rp262.7 billion or 13.5% to Rp2.2 trillion (2012: Rp1.9 trillion), followed by higher gain from changes in fair value of trading financial instruments by Rp308.3 billion or 59.8% to Rp824.0 billion (2012: Rp515.7 billion).

Other fees and commissions increment in 2013 was mainly due to increase in several accounts as follows; customer administration fees by Rp86.4 billion or 38.3% to Rp312.3 billion (2012: Rp225.9 billion), followed by bancassurance fees by Rp55.6 billion or increased by 31.6% to Rp231.6 billion (2012: Rp176.0 billion), increase in export-import document fees contribute Rp43.2 billion or 47.7% to Rp133.5 billion (2012: Rp90.4 billion), and also higher merchant commissions by Rp39.9 billion or 18.8% to Rp251.5 billion (2012: Rp211.7 billion). Other fees mainly consist of commissions on credit cards, clearing and transfer fees, agency fees, custodial services fees, annual fee income, and transaction related to debit card and ATM.

Higher non interest income resulted increment of fee income ratio in 2013 by 58 bps to 25.2% compare to previous year position of 24.6%.

Operating Expenses

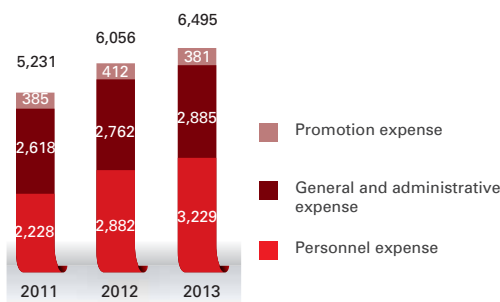
In line with the Company's growth, operating expenses also increased by Rp438.5 billion or 7.2% to Rp6.5 trillion compare to previous year position at Rp6.1 trillion. The Company successfully managed cost efficiency program in 2013, resulted lower increment of operating expense by 7.2% compared to previous year operating expense growth of 15.8%.

Operating expenses increase was mainly due to higher personnel expense by Rp347.3 billion or 12.1% to Rp3.2 trillion (2012: Rp2.9 trillion). With the highest contributor was increment of salaries and allowance expense by Rp246.4 billion or increased by 9.5% in 2013 to Rp2.9 trillion (2012: Rp2.6 trillion), this was in line with additional number of employees to 14,342 (2012: 14,224).

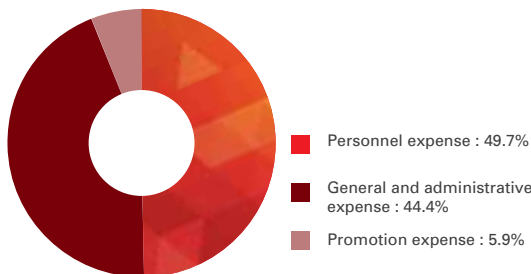
While general and administrative expense also increased by Rp121.6 billion or 4.4% to Rp2.9 trillion in 2013 (2012: Rp2.8 trillion). Increment was contributed mostly from rental expense, depreciation and maintenance expense by Rp153.9 billion, followed by other expense increased by Rp70.0 billion, communication and transportation expense by Rp49.9 billion. The increase was partially offsetted by lower professional fees of Rp167.2 billion.

On the other hand, promotion expense was decreased by Rp30.4 billion or 7.4% to Rp381.4 billion in 2013 (2012: Rp411.9 billion). Thus, cost to income ratio increased by 181 bps to 48.0% in 2013 compare to previous year position at 46.2%.

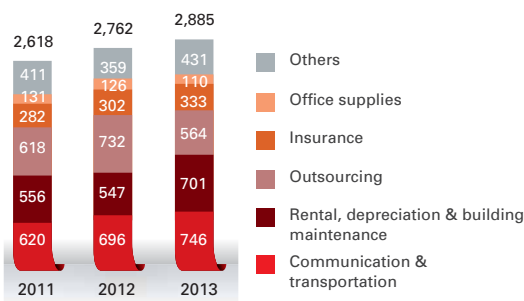
Operating Expenses (Rp billion)



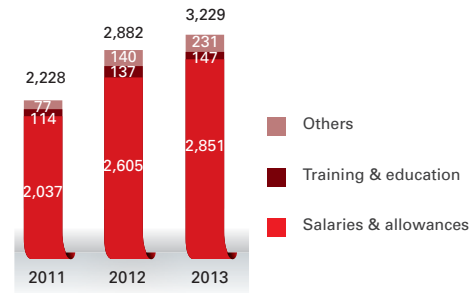
Operating Expenses Composition (%)



General and Administrative Expense (Rp billion)



Personnel Expense (Rp billion)



Cost Efficiency Program

To improve profitability, the Company continues to innovate through cost efficiency program both for Operating Expenditure (Opex) and Capital Expenditure (Capex) which can be implemented in entire line of business of the Company. Some of the initiatives to improve operating expenditure in 2013 were "Cool AC Rent" program to save repair and maintenance cost of Air Conditioner (AC) as well as electricity expense; using digital promoting media; using conference call media in meeting; and using own building facilities to held training program.

In 2013, the Company established Smart Spending Policy 2013 and Smart Spending Competition 2013 to enhance employees' involvement to give their best idea of cost efficiency program to the Company. Some notifications via e-mail and memos were given to relevant parties to actively involve in this program.

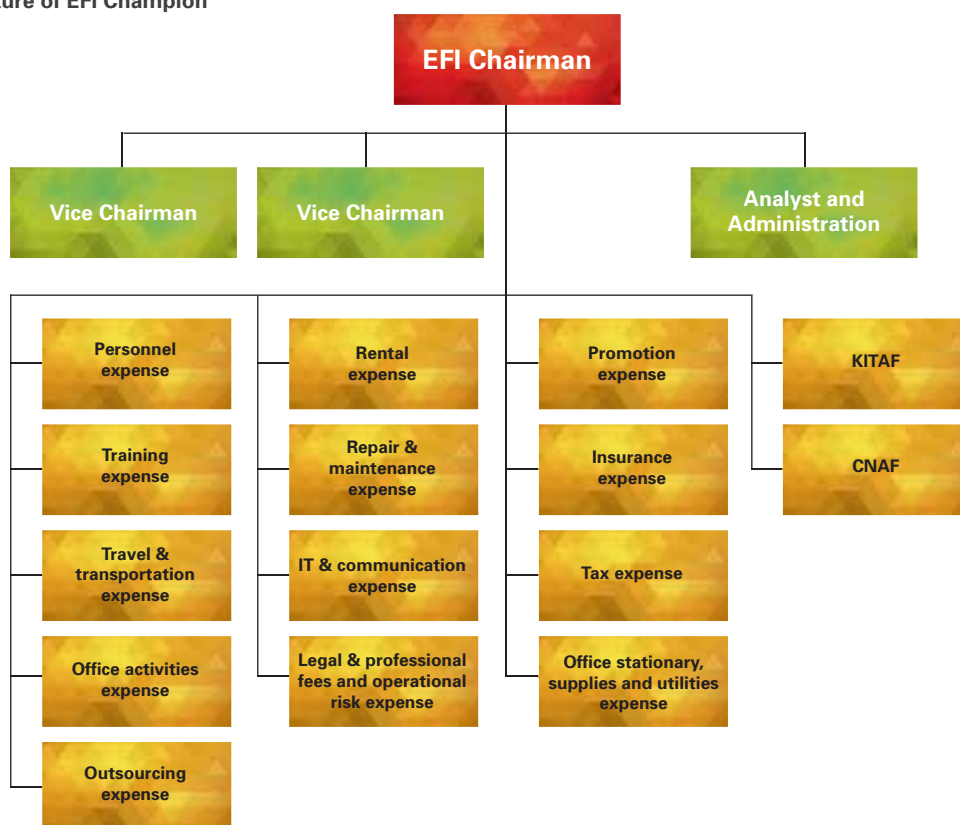
As of 2013, the Company successfully saved operating expense (Opex) by Rp704.2 billion or increased by Rp231.7 billion compared to previous year (2012: Rp472.5 billion). The cost efficiency was primarily from savings in personnel expense by Rp335.8 billion and general, administration, and other expenses by Rp308.5 billion.

Cost Efficiency of the Company is presented as follows:

(Rp billion)	2011			2012			2013		
	Target	Actual	Saving	Target	Actual	Saving	Target	Actual	Saving
Promotion expense	394	385	9	415	412	3	441	381	60
General and administrative expense	2,304	2,618	(314)	3,309	2,762	547	3,193	2,885	308
Personnel expense	2,367	2,228	139	2,805	2,882	(77)	3,565	3,229	336
Total Operating Expenses	5,065	5,231	(166)	6,529	6,056	473	7,199	6,495	704

The Company established organisational structure as a part of related business unit to monitor the implementation of cost efficiency program. The organisational structure of Cost Efficiency (EFI Champion) is presented as follows:

Organisational Structure of EFI Champion



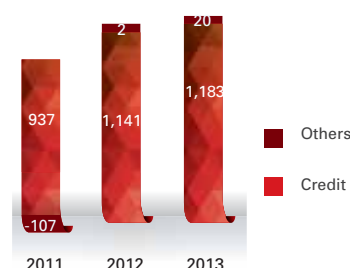
Impairment Losses on Financial and Non-financial Assets

Impairment losses on financial and non-financial assets increased by Rp60.6 billion or 5.3% to Rp1.2 trillion in 2013 compare to previous year position at Rp1.1 trillion. The increase in 2013 was lower compare to previous year increase by 37.6% as a result of manageable asset quality.

Increment in impairment losses on financial and non-financial assets primarily due impairment losses on loans increased by Rp42.5 billion or 3.7% consist mostly of consumer financing receivable. In line with the increase of impairment losses on loans, impairment ratio also increased by 54 bps to 3.2% compare to previous year position at 2.7%. Accounting for

impairment losses on financial and non-financial assets in the Company was align with implementation of SFAS 50 (2010 revision) and SFAS 55 (2011 revision).

Impairment Losses on Financial and Non-financial Assets (Rp billion)



Income Before Tax and Income Tax Expense

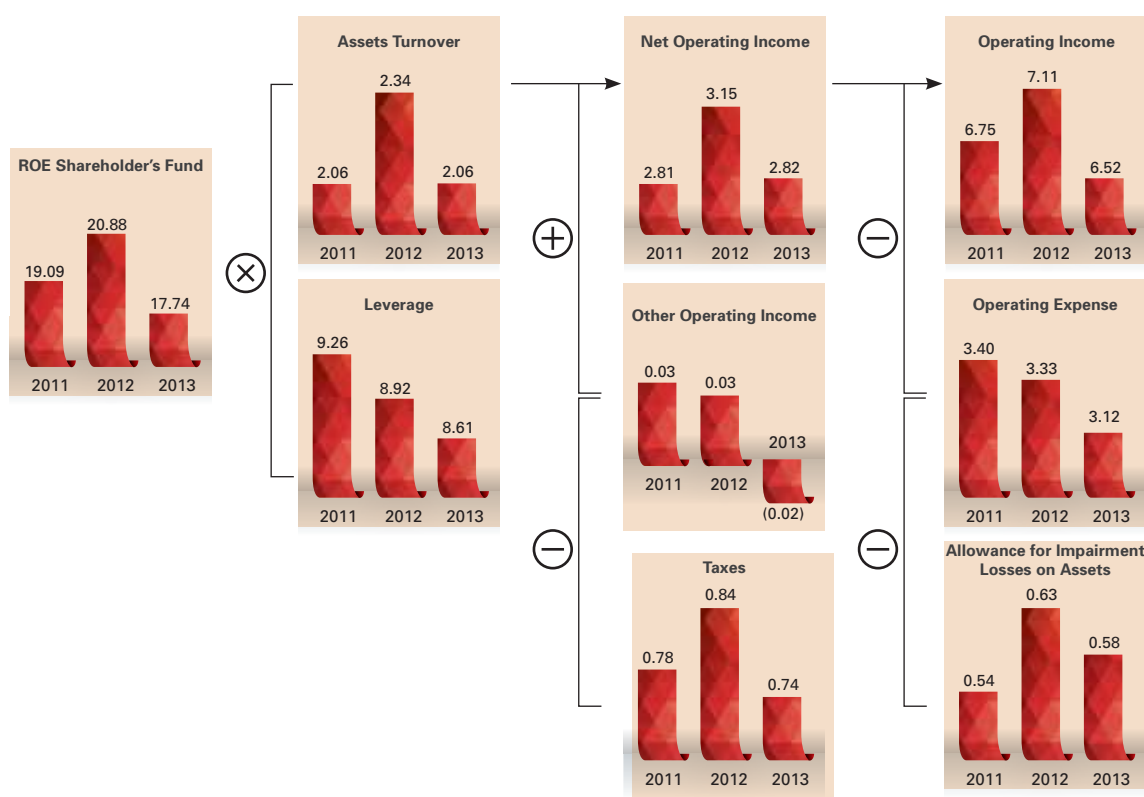
Overall operation of the Company delivered increase in income before tax by Rp45.0 billion or 0.8% to Rp5,832 billion compare to previous year position at Rp5,787 billion. The increase was supported by increment of operating income by Rp125.1 billion with net interest income as the highest contributor that increased by Rp411.5 billion.

Meanwhile, the Company's income tax expense declined by Rp1.2 billion to Rp1,536 billion compare to previous year position at Rp1,537 billion.

Net Income

Income before income tax increment also impacted on increase in net income by Rp49.3 billion or 1.2% to Rp4.3 trillion in 2013 compare to previous year position at Rp4.2 trillion. Along with increment in net income, the value of the investment of the shareholders / Earning per Share (EPS) also increased by Rp1.96 to Rp170.40 per share (2012: Rp168.44).

DuPont Chart (%)



Other Comprehensive Income and Total Comprehensive Income

Other comprehensive income booked a loss amounted Rp1.1 trillion in 2013 compare to previous year profit of Rp32.8 billion. The loss was mainly due to losses from changes in fair value of available for sale marketable securities by Rp1.5 trillion, this was in line with lower average market price of available for sale marketable securities in 2013 compare to previous year. Losses from changes in fair value of available for sale marketable securities and government bonds was in line with lower average market price of related marketable securities in 2013 compare to previous year.

Losses in other comprehensive income resulted lower total comprehensive income by Rp1.0 trillion or 24.5% to Rp3.2 trillion in 2013 compare to previous year profit of Rp4.3 trillion.

COMPREHENSIVE INCOME	2011	2012	2013	Change (%)	
	Rp billion	Rp billion	Rp billion	2011-2012	2012-2013
Net Income	3,177	4,250	4,296	34	1
Other Comprehensive Income	66	33	(1,062)	(50)	(33x)
Total Comprehensive Income	3,243	4,283	3,234	32	(24)

STATEMENT OF CASH FLOW

Cash Flow from Operating Activities

During 2013, the Company received net cash flow from the operating activities amounting to Rp4.0 trillion, mainly from the interest income by Rp20.5 trillion.

Cash Flow from Investing Activities

Net cash flow from investing activities booked Rp6.3 trillion, particularly comes from increment of the Marketable Securities and Government Bonds by Rp5.6 trillion in 2013.

Cash Flow from Financing Activities

Net cash flow from financing activities in 2013 amounting Rp3.6 trillion which derived from borrowings increased by Rp2.4 trillion and marketable securities issued increased by Rp1.9 trillion.

With increment in net cash during the year 2013 totalling Rp2.5 trillion, the cash and cash equivalent position at the end of 2013 reached Rp34.2 trillion or increased for Rp2.5 trillion (2012: Rp31.7 trillion).

Cash Flow Composition

CONSOLIDATED STATEMENTS OF CASH FLOW	2011	2012	2013	Change (%)	
	Rp billion	Rp billion	Rp billion	2011-2012	2012-2013
Cash flow from operational activities	(4.4)	9.4	4.0	(312.2)	(57.3)
Cash flow from investment activities	(1.6)	(3.1)	(6.3)	103.0	101.6
Cash flow from financing activities	4.2	3.4	3.6	(20.0)	6.4
Effects on exchange rate difference	-0.0	0.3	1.2	(0.0)	261.4
Increase (decrease) in cash - net	(1.8)	10.0	2.5	(656.6)	(75.0)
Cash and cash equivalent at beginning of the year	23.5	21.7	31.7	(7.6)	45.9
Cash and cash equivalent at end of the year	21.7	31.7	34.2	45.9	7.9

Commitments and Contingencies with Credit Risk

COMMITMENTS AND CONTINGENCIES	2011	2012	2013	Change (%)	
	Rp billion	Rp billion	Rp billion	2011-2012	2012-2013
Commitments					
Unutilised portion of fund activities	(37,174)	(43,788)	(56,498)	17.8	29.0
Outstanding Irrevocable letters of credit	(1,631)	(2,640)	(3,513)	61.8	33.0
Others	(3)	(3)	(5)	6.3	84.1
Commitments - Net	(38,809)	(46,432)	(60,016)	19.6	29.3
Contingencies					
Contingent receivable	620	1,257	1,654	102.6	31.6
Guarantees received	8	537	780	66x	45.0
Interest receivable on non-performing assets	613	719	875	17.4	21.6
Contingent payable	(3,063)	(3,971)	(4,079)	29.6	2.7
Guarantees issued	(3,063)	(3,971)	(4,079)	29.6	2.7
Contingencies - Net	(2,443)	(2,714)	(2,426)	11.1	(10.6)
Commitments and Contingencies - Net	(41,251)	(49,146)	(62,442)	19.1	27.1

On 31 December 2013, 2012, and 2011, the Company did not have any potential dilutive shares. In a normal banking business, the Company has commitments and contingencies which are not disclosed in consolidated statement of financial position.

The amount of commitment and contingency with credit risk dated 31 December 2013 increased by Rp13.3 trillion or 27.1% to Rp62.4 trillion (2012: Rp49.1 trillion). The increase was primarily due to an increase in unutilised portion of funds facilities by Rp12.7 trillion to Rp56.5 trillion (2012: Rp43.8 trillion).

DISCUSSION ON THE COMPANY'S SOLVENCY

Referring to Bank Indonesia circular letter (SEBI) No.11/16/DPNP regarding The Implementation of Risk Management for Liquidity Risk, it is stated that liquidity risk is type of risk arising from the Company's failure to cover due obligation with its cash flow or high quality current asset, without disturbing the Company's activities and conditions.

Therefore, the Company conducts stress testing on regular basis with several scenarios to identify potential liquidity problems and ensure the Company's current exposure is within the regulated liquidity risk tolerance. The test result must show that a Company must be able to survive for the next one month under agreed stress assumptions. Assumptions in stress scenarios are determined by taking account historical data for the last 5 years, events experienced during a stress situation and guidelines given by the Basel Committee. Tests are performed for each currency types in which compliance assessment is imposed against all currencies combined.

In addition, the Company also has operating guidelines that must be followed in the event of a risk to the Company's funding sources when the Company is experiencing a liquidity crisis referred to as Contingency Funding Plan. A crisis can occur as a result of internal and external factors such as:

- A weakening credit rating;
- Bad publicity about the Company's credibility and solvency;
- Systemic events, such as a sovereign default;
- Negative economic indicators and others.

Stress Testing

In the preparation of stress testing, the Company sets up some liquidity crisis scenarios that might occur, for example massive amounts withdrawals of customers deposits beyond normal condition with no placement of new funds or deposits, deteriorating quality of loans that affect the Company's cash inflows, the termination of interbank facilities and the withdrawal of the remaining outstanding balance to which debtors are supposed be committed.

In such test, the Company is expected to survive without help from external parties to cover an increase in cash outflows and decrease in cash inflows by liquidating liquid instruments such as: Placements with Bank Indonesia (FASBI/SBI/Term Deposits), Government Bonds and Corporate Bonds by referring to SEBI No 15/11/DPNP regarding Short Term Funding Facilities (FPJP).

Based on the position on 31 December 2013, the liquidity stress test results show that the Company under simulated crisis conditions is able to meet its obligations for the next one month.

Contingency Funding Plan

When the Company encounters a liquidity crisis, it needs to have operating guidelines to allow proper crisis handling and restore public confidence towards the Company. The procedures are specified in the Emergency Funding Plan.

In Bank Indonesia Circular Letter (SEBI) No 11/25/PBI/2009, it is stipulated that risk management requires active participation and direction of the boards of directors and commissioners. Therefore, procedures in the Emergency Funding Plan are approved by both of the Boards of Directors and Commissioners.

In this procedure, 21 Early Warning Signal Indicators have been determined including internal, macro and economic indicators as initial signals of an economic crisis. These indicators are monitored daily by the Risk Management Unit. If certain indicators are outside the limit agreed, the Funding Crisis Assessment Declaration (FCDA) Team will assess whether or not such situation will lead to a crisis. Results from the assessment will be the basis for the Risk Management Committee to validate the recommendations.

If the Risk Management Committee agrees with the recommendations from the FCDA teams that the situation will turn into a crisis, the Company will activate the crisis management committee called Funding Crisis Management Team (FCMT).

This Committee consists of all Directors and several supporting units lead by the President Director. In a crisis, FCMT is authorized to conduct crisis management measures, both in terms of operations and communications to improve the current situation. The Company has made trials according to the guidelines contained in the Contingency Funding Plan, in which crisis handling simulations and applications are made by relevant units.

This trial is conducted to test the readiness of all related units if the Company encounter a crisis situation. Things that need to be achieved out of the trials are the speed and appropriateness of procedures and guidelines established by FCMT by the executing units. Inputs obtained during trials will be used for improvements in CFP procedures. According to the procedure, trials are performed regularly.

BUSINESS SEGMENT PERFORMANCE ANALYSIS

Corporate Banking

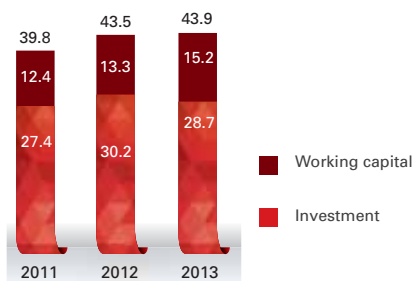
By the end of 2013, Corporate Banking booked decrease in income before income tax amounted Rp163.5 billion or 7.7% to Rp2.0 trillion from last year (2012: Rp2.1 trillion), while representing 33.5% of the Company's total income before tax in 2013.

The decrease was mainly caused by lower net interest income by Rp199.5 billion or 11.3% from Rp1.8 trillion in 2012 to Rp1.6 trillion in 2013, followed by 52.0% increase in operating expense to Rp309.7 billion (2012: Rp203.8 billion). Despite of decrease in net interest income, Corporate Banking managed to post slight growth in loans portfolio by Rp0.5 trillion or 1% to Rp43.9 trillion (2012: Rp43.5 trillion).

Corporate loan contributed 28.0% of the Company's total loans in 2013. Corporate loans are divided into investment loans and working capital loans. Investment Loans accounted for the largest contribution to Corporate Banking with proportion of 65.4%, while working capital loans contributed the remaining 34.6%. The growth of working capital loans was the main contributor in corporate loans, which grew by 14.6% from Rp13.2 trillion in 2012 to Rp15.2 trillion in 2013. However, investment loans decreased by 5.1% from Rp30.3 trillion in 2012 to Rp28.7 trillion in 2013.

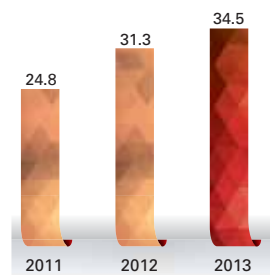
Whilst by currency, loans denominated in Rupiah accounted for 60.7% of total corporate loans or amounted to Rp26.7 trillion in 2013 (2012: Rp27.2 trillion). Loans denominated in foreign currencies accounted for 39.3% of the total corporate loans or amounted to Rp17.3 trillion in 2013 (2012: Rp16.3 trillion). Meanwhile non-performing loans (NPL) ratio improved from last year level of 3.4% to 2.9% in 2013.

Corporate Banking Loans* (Rp trillion)



* include Treasury portion

Corporate Banking Deposits from Customers (Rp trillion)



Total deposits from customers in Corporate Banking increased by Rp3.2 trillion or 10.1% from Rp31.4 trillion in 2012 to Rp34.5 trillion in 2013, and impact a drop in LDR of Corporate Banking by 11.7% from 138.9% in 2012 to 127.2% in 2013. From total Corporate Banking deposits of Rp34.5 trillion in 2013, CASA represented 31.7% while the remaining 68.3% was represented by time deposits.

In 2013, Corporate Banking succeeded in maintaining its position as the largest payment bank appointed by the Indonesian Central Securities Depository (KSEI) to serve transaction settlements at the Indonesia Stock Exchange with a total volume of payment transactions amounted Rp2.2 trillion in 2012 to Rp2.9 trillion in 2013, or representing 45% of the total value of transactions in KSEI throughout 2013.

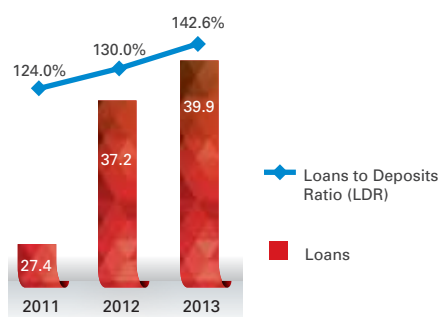
Commercial Banking

Total Commercial Banking loans grew by Rp2.7 trillion or 7.3% amounted to Rp39.9 trillion (2012: Rp37.2 trillion). With this increase, Commercial Banking represented 25.4% of the Company's total loans in 2013.

Total deposits from customers of Commercial Banking recorded Rp28.0 trillion in 2013 (2012: Rp28.6 trillion) showing a higher LDR ratio by 12.6% from 129.8% in 2012 to 142.6% in 2013.

Meanwhile, net interest income of Commercial Banking contributed 15.3% to the Company's total net interest income, in line with Commercial Banking loans growth in 2013. By the end of 2013, Commercial Banking recorded income before income tax amounting Rp972.1 billion, decreased by Rp165.6 billion or 14.6% compare to previous year (2012: Rp1.1 trillion). The decrease was due to higher allowance from impairment losses amounted Rp201.5 billion or 113.7% to Rp378.7 billion in 2013 (2012: Rp177.2 billion).

Commercial Banking Loans and LDR (Rp trillion, %)



Commercial Banking loans quality deteriorated during 2013, as reflected by a higher NPL ratio by 50 bps from 1.7% in 2012 to 2.3% in 2013. Commercial Banking loans consist of High End Commercial Banking and Sharia Banking.

High End Commercial Banking

High End Commercial recorded a declining in income before income tax of 15.1% from Rp1.0 trillion in 2012 to Rp854.0 billion in 2013. This was primarily due to decreased net interest income by 3.6% to Rp1.13 trillion in 2013 (2012: Rp1.09 trillion).

The increase in net interest income was supported by loans growth of Rp3.7 trillion to Rp33.2 trillion in 2013 (2012: Rp29.5 trillion). While impaired loan ratio deteriorated to 2.1% in 2013 (2012: 1.9%) followed by NPL ratio also increased from 1.6% in 2012 to 1.9% in 2013.

Total deposits from customers decreased by Rp0.1 trillion or 1% from Rp21.6 trillion in 2012 to Rp21.5 trillion in 2013, showing an increase in CASA ratio at 37.0% with an improved LDR by 17.9% from 136.6% in 2012 to 154.4% in 2013.

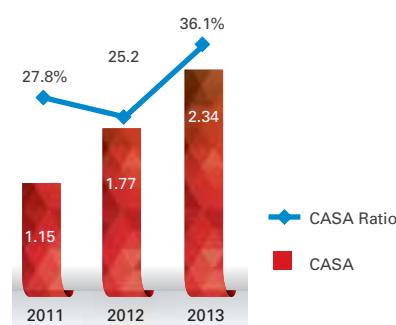
Sharia Banking

Sharia net interest income increased to Rp459.7 billion (2012: Rp376.2 billion), complemented with an increase in non interest income to Rp14 billion (2012: Rp5 billion). The increase resulted on improvement in cost to income ratio to 34.2% in 2013 (2012: 36.9%).

Sharia low cost fund increased by 32% from Rp1.8 trillion in 2012 to Rp2.3 trillion in 2013, which resulted higher CASA ratio to 36.1% in 2013 from 25.2% in 2012. While total sharia financing recorded Rp6.7 trillion in 2013. To provide excellent and wider services CIMB Niaga sharia banking

has 30 branches consist of 29 sharia branches and 1 sharia sub-branch, of which higher than previous year number of branches by 27 branches. With this additional network operates, CIMB Niaga sharia banking placed at 3.7% market share of sharia financing and also 3.7% market share of sharia deposits from customer in 2013.

Sharia CASA and CASA Ratio (Rp trillion, %)

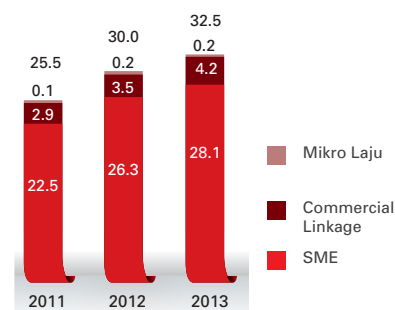


Small, Medium and Micro Enterprises (SMME) Banking

SMME booked higher income before tax by 7% to Rp1,232.7 billion in 2013 (2012: Rp1,150.5 billion). Higher income before income tax was derived from higher loans by 13.1% to Rp31.1 trillion (2012: Rp27.5 trillion). Small and Medium Enterprise (SME) banking contributed 10.4% increased from Rp17.8 trillion in 2012 to Rp19.6 trillion in 2013, followed by commercial linkage loans increased by 20.5% from Rp7.6 trillion in 2012 to Rp9.1 trillion in 2013. In line with the growth in loans, NPL ratio increased by 8 bps from 2.0% in 2012 to 2.1% in 2013.

Total SMME banking customer deposits increased by Rp2.5 trillion or 8.3% from Rp30.0 trillion in 2012 to Rp32.5 trillion in 2013, resulted higher loan to deposit ratio by 405 bps from 91.5% in 2012 to 95.5% in 2013.

SMME Deposits from Customers (Rp trillion)



Mikro Laju

The Company’s micro finance business known as *Mikro Laju* intended to support micro-entrepreneurs in financial services. *Mikro Laju* loans increased by Rp211.4 billion or 9.8% from Rp2.1 trillion in 2012 to Rp2.4 trillion in 2013. *Mikro Laju* has 3 products, which are *Mikro Madya Loan*, *Mikro Utama Loan* and Rahn, managed by 350 outlets in 2013.

Consumer Banking

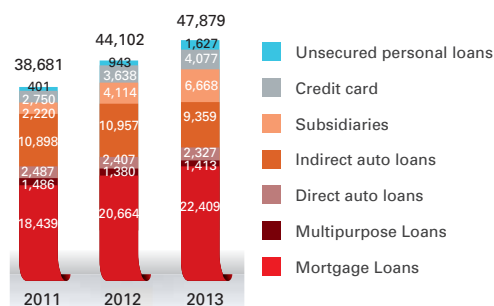
Consumer banking booked Rp2.0 trillion income before income tax in 2013 increased by Rp476.7 billion or 42% compared to previous year of Rp1.5 trillion. The increase was supported by higher net interest income by Rp587.5 billion or 20% to Rp3.5 trillion compared to previous year of Rp2.9 trillion. Higher net interest income was in line with growth in consumer banking loan portfolio which increased by Rp3.8 trillion or 9% from Rp44.1 trillion in 2012 to Rp47.9 trillion in 2013.

Consumer Banking loan are categorized to 5 products which are Mortgage Loan, Auto Loan, Credit Card, Multipurpose Loan and Personal Loan.

Mortgage loan and auto loan was the highest contributor in Consumer Banking with 47% and 38% in 2013, followed by credit card, personal loan and multipurpose loan by 9%, 3% and 3% respectively. Overall asset quality of Consumer Banking was improved with NPL ratio at 1.5% in 2013 (2012: 1.6%).

Personal loan booked the highest loan growth by 72% to Rp1.6 trillion in 2013 from Rp0.9 trillion in 2012. The Company held its position as the fifth largest banks in mortgage loan provider with 8.0% market share in 2013, proved by mortgage loan increased by Rp1.7 trillion or 8% to Rp22.4 trillion in 2013 (2012: Rp20.7 trillion). With KPR X-tra Dinamis, X-Tra Cash and X-Tra Fixed as the most demanded products in 2013 with bundled product savings and more favorable interest rate. Mortgage loan asset quality was maintain at 2.2% NPL ratio in 2013.

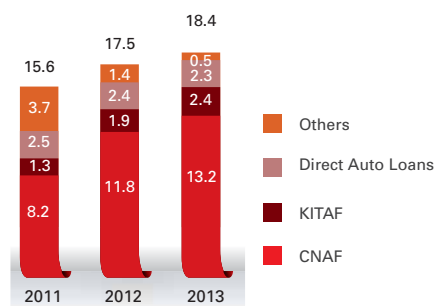
Consumer Banking Loans (Rp billion)



Meanwhile, auto loan increased by Rp875.9 billion or 5% from Rp17.5 trillion in 2012 from Rp18.4 trillion in 2013. Auto loan CIMB Niaga was divided into the following products, direct auto loan of which financing directly from CIMB Niaga branches and indirect auto loan of which financing with multifinance company (CIMB Niaga Auto Finance/CNAF and Kencana Internusa Artha Finance/KITAF) as business partners.

Increment in auto loan mainly contributed from Indirect Auto by Rp955.8 billion, of which CNAF grew by 11% amounted to Rp13.1 trillion and KITAF grew by 27% amounted to Rp2.4 trillion. The highest contributor of auto loan portfolio was CNAF with 72%, followed by KITAF, direct auto loan and other indirect auto loan by 13%, 13% and 3% respectively. Since 2011, CNAF entered two-wheeler financing business named Motor Laju with 27 operating outlets as of December 2013.

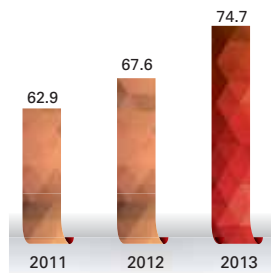
Auto Loans (Rp trillion)



Credit card grew by 12% from Rp3.6 trillion in 2012 to Rp4.1 trillion in 2013. Credit card business also reflected in higher number of credit card issued amounted 1.6 million cards in 2013 or increased by 7% compare to previous year of 1.5 million cards and placed the Company at 3rd rank in number of credit card issued with 10.7% market share as of December 2013.

Currently there are 7 products classified in the Company's credit card business, of which Infinite Card super-premium banking category launched in 2011 with 2,483 numbers of card holders and Rp313.6 billion volume of transaction in 2013. Credit card asset quality improved by 38 bps to 1.4% compare to 1.8% in previous year.

Consumer Banking Deposits from Customers (Rp trillion)



Total consumer banking deposits from customers increased by 11% from Rp67.6 trillion in 2012 to Rp74.7 trillion in 2013. This increment was a result of excellent segmentation strategy that tailored product with each market demand, enhanced product features, competitive rates in market and also attractive promotional programs.

In 2013, consumer banking CIMB Niaga offered 12 savings products, including X-Tra Reguler Savings, CIMB Preferred Savings and Mapan Savings as the most popular products with 59.4%, 21.4% and 7.6% contribution to total savings in 2013, respectively.

The Company cooperates with Hypermart, a retail company, to launch new savings product named Hypermart Savers. This product offered free administration fees and benefits such as cash back on purchase transaction in all Hypermart outlets.

To cope with the upcoming 2014 market competition, Consumer Banking implement dynamic product marketing strategy and linked with strategic merchants to provide next generation banking needs including attractive customer's reward program. To support higher customer funding strategy the Company also offered newest electronic banking networks such as Digital Lounge, *Rekening Ponsel* and mobile cash.

SUBSIDIARIES PERFORMANCE

Kencana Internusa Artha (KITA) Finance

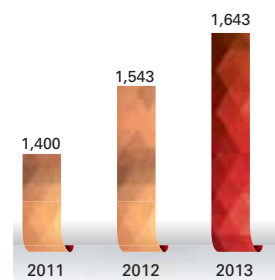
Kencana Internusa Artha (KITA) Finance is a multifinance company, in which 51% ownership was owned by CIMB Niaga, 44% by Marubeni Corporation Japan and 5% by PT Marubeni Indonesia. In 2013, KITA Finance had 455 employees working at 17 branches across Java, Sumatra, Kalimantan and Sulawesi. These branches are utilized to support its line of Retail Business.

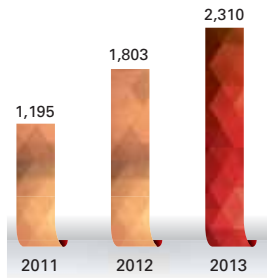
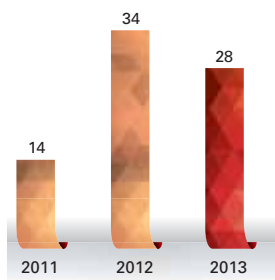
KITA Finance's financing grew by 28% to Rp2.3 trillion in 2013 (2012: Rp1.8 trillion) with total vehicle financed of 11,249 units (2012: 10,663 units). In addition, KITA Finance was able to increased new financing booking by 6% from Rp1,543 billion in 2012 to Rp1,643 billion in 2013.

Significant growth of KITA Finance is continuously balanced with the quality of its assets and managed under prudent principles. This is reflected in its low non-performing Loans (NPL), maintained at 0.47%.

KITA Finance aims to achieve total financing of Rp2.4 trillion in 2014 with a target of 16,486 vehicles financed and supported by opening two new branches. In order to achieve this planned business growth, KITA Finance will continue to provide training to all of its employees to enhance their technical and managerial skills.

KITA Finance New Financing Booking (Rp billion)



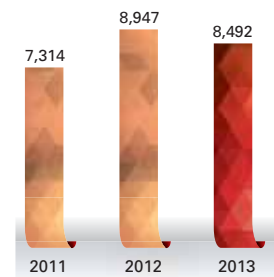
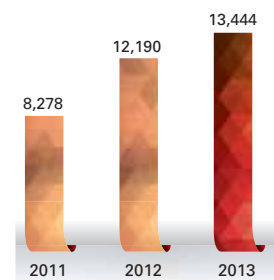
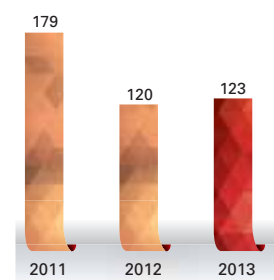
Financing (Rp billion)**Net Income (Rp billion)****CIMB Niaga Auto Finance (CNAF)**

CIMB Niaga Auto Finance (CNAF) is a four-wheelers and two-wheelers vehicle financing company. On 5 February 2013, CNAF increase its authorized capital from Rp500 billion to Rp1 trillion that consist of 20 million shares with nominal value of Rp50 thousand per share. From those authorized capital, the Company has placed amounted Rp299,820 million or 5,996,400 shares.

CIMB Niaga ownership in CNAF was 99.94%, with the remaining share was owned by PT Niaga Manajemen Citra by 0.06%. Additional capital injected was placed in order to strengthen the capital structure of CNAF for business expansion.

The company's growth in 2013 was moderate, by maintaining its NPL low at 0.93%, CNAF has shown its presence in the automotive market with car financing that recorded Rp8.5 trillion in 2013, a decrease by 4.5% from Rp8.9 trillion in 2012 with a market share in new car financing accounted for 6.15%. The decrease in car financing was due to Company's more selective strategy. However, CNAF successfully increased its receivables by 10.3% from Rp12.2 trillion in 2012 to Rp13.4 trillion in 2013. Company's income before tax was reported at Rp165 billion (unaudited) in 2013.

CNAF also cooperates closely with the Company. This cooperation increasingly pampered customers with a range of facilities such as CIMB Niaga ATMs, internet banking, and the utilization of CIMB Niaga wide network as customer payment channels. In addition, the company has cooperated with 1,618 dealers throughout Indonesia. This cooperation offers many benefits to the Company's partners, one of which is the policy for rewarding in which outstanding dealers are rewarded with an opportunity to have a trip overseas.

CNAF New Financing Booking (Rp billion)**Financing (Rp billion)****Net Income (Rp billion)**

As of 15 February and 16 April 2013, CNAF issued Medium Term Notes (MTN) amounting to Rp600 billion, divided as follows:

- MTN I accounted for Rp200 billion with a term of 3 (three) years, maturity date on 15 February 2016, and an interest rate of 8.5% and
- MTN II accounted for Rp400 billion with a term of 3 (three) years, maturity date on 16 April 2016 and an interest rate of 8.2%.

Related to the issuance of the MTN, CNAF earned "AA+ idn" rating from PT Fitch Ratings Indonesia.

DISCUSSION ON CAPITAL STRUCTURE AND MANAGEMENT POLICY FOR CAPITAL STRUCTURE

The Company's capital management policy is to maintain a strong capital position to support business growth and retain investors, depositors and customers while maintaining market confidence. In capital management, the Company always considers factors such as optimum capital return to shareholders, a good balance between higher returns and gearing ratios and benefits and also security in a sound capital position.

An assessment of the Company's capital ratio shows excellent results, exceed the requirements set by Bank Indonesia. Capital growth was in line with the Bank's Business Plan (RBB), demonstrating the Company's strong financial position to support business expansion.

Meanwhile, capital growth was maintain with the best efforts to increase profitability and consequently may increase returns for shareholders. Risk Weighted Assets (RWA) proportion as company's health measurement also maintain in certain level and adjusted with acceptable risk for the Company. Related to incentives for LDR reserve requirements, the Company has exceeded the minimum CAR required by Bank Indonesia, which is $9 \leq 10\%$ as the Bank's risk profile is on level 2 (Low to Moderate).

In terms of quality, permanent capital still dominates the component parts of capital where core capital is still the biggest element of the Company, with the ratio to ATMR exceeding the minimum stipulated by Bank Indonesia, which is at least 6%.

In addition to issued and paid-up capital, the Company is also issuing capital instruments in the form of bonds and medium term notes (MTN) for Subsidiary.

THE IMPLEMENTATION OF BASEL III FOR BANKING INDUSTRY

High leverage levels of the banking sector and a decline in asset quality combined to stimulate 2008 crisis. In addition, the most significant risk was especially with Systematically Important Financial Institutions (SIFIs) who were not supported by adequate liquidity buffers. Other contributing factors were quality problems in corporate governance, risk management and corporate transparency.

Associated with those factors, it became necessary to enhance the existing capital framework of BASEL II through the issuance of the new BASEL III framework by the Basel Committee on Banking Supervisory in December 2010, where the framework aims to:

- Improve the ability of banks to absorb potential losses from a financial crisis or economic crisis and prevent contagion spreading from the financial sector to the economic sector;
- Improve the quality of risk management, governance, transparency and fairness.

In general, BASEL III regulates:

- Definitions of quality and capital with the main focus on the common equity component and the availability of capital reserves (conservation buffer).
- Indicators for monitoring pro-cyclicality levels within financial systems and requires a bank to systematically prepare buffers in recovering economic conditions in order to absorb losses suffered during a crisis.
- Short term Liquidity, as in the Liquidity Coverage Ratio (LCD) and long term Liquidity, which is the Net Stable Long-term Funding Ratio (NSFR) to complete a bank's monitoring instruments for bank liquidity and inter-bank comparisons.
- The capital framework and BASEL III liquidity framework will begin to be applied gradually starting January 2013 until full implementation in January 2019.

DISCUSSION ON MATERIAL COMMITMENTS FOR CAPITAL EXPENDITURES

The Company's total expenditures for capital investment were as follows:

CAPITAL EXPENDITURES	2011	2012	2013	2014 Estimate
	Rp million	Rp million	Rp million	Rp million
Land	49,489	-	387	5,670
Buildings, including renovations and installations	44,607	129,317	156,414	462,508
Office equipment, machines, furniture and construction in progress	344,232	391,875	571,987	1,510,731
Motor vehicles	8,603	7,402	4,489	7,666
Total	446,931	528,594	733,277	1,986,575

During 2013, the Company's total expenditures for capital investments amounted to Rp733 billion or increased by Rp205 billion compared to previous year. The expenditure was mainly from an increase in inventory, machinery, office equipment and construction in progress by Rp180 billion, followed by Building expenditures of Rp27 billion.

The capital expenditures was financed by retained earnings every year. The objective of capital goods investment is mainly for development in Company's technology infrastructure, in line with the strategy to expand electronic networks. There were also expenditures for branch office renovations, purchases of equipment and office supplies.

In 2013 the Company is operating a total of 3,639 electronic networks or increase by 926 networks compare to previous year (2012: 2,713 networks). The increase was primarily due to an increase in the number of ATM machine by 699 units to 2,956 units and an increase of SST machine by 249 units to 480 units.

In 2014, Company plan to put investment in capital goods which is financed by Company's capital. The objective is to strengthen information and technology infrastructure as well as branch networks infrastructure to support product diversification and Company's services to create digital banking. The investment will improve Company's competitive value to fulfil the customers' needs.

In financing its capital goods investment, the Company tends to use Rupiah denominated expenditures in a way to protect Company's investment from the effect of fluctuation of foreign currencies. The Company also works with other parties in carrying out its business activities.

The agreements/binding engagements with third parties include:

1. An agreement for Transfer of Subscription in ATM Bersama Network Services signed on 7 January 2002 with PT Artajasa Pembayaran Elektronik (Artajasa);

2. An agreement with PT Bursa Berjangka Jakarta (BBJ) on 14 December 2000 for placement of compensation funds collected from future brokers as members of BBJ or other valid sources which is validated by Commodity Futures Trading Regulatory Authority (Badan Pengawas Perdagangan Berjangka Komoditi or Bappebti);
3. An agreement for Cooperation in the Development and Management of Internet Banking Services signed on 1 November 2006 with PT Pacific Communications Network (Pacomnet) for provision of applications for internet banking transactions. On 2 July 2002, another agreement with the same party was signed for the provision of Mobile SMS Banking for the development of mobile banking services via GSM;
4. Visa International Service Association Program Security Agreement for Letter of Credit on 9 October 2011 with Visa;
5. An agreement for Mastercard Membership Licensed with Mastercard International Incorporated on 9 July 1996;
6. A parent agreement with PT Silverlake Informatikatama on 15 November 1996 to license software for several applications.
7. Agreement with PT Infomedia Nusantara for organization and operation of Company's call center or customer service center. On 1 July 2007, CIMB Niaga also signed a cooperation agreement with PT Infomedia Nusantara for telesales services.
8. On 15 September 1989, CIMB Niaga signed a rental agreement with PT Permata Birama Sakti for a building located in CIMB Niaga Plaza, Jalan Jenderal Sudirman Kav.25 Jakarta
9. On 7 April 2008, CIMB Niaga signed a rental agreement with PT Niaga Manajemen Citra for a building located in Gedung Griya Niaga 2, Jalan Wahid Hasyim Blok B.4 No.3, Bintaro Jaya Sektor VII Tangerang.

2014 TARGET

Numbers below are key ratios and financial projection based on historical figures, estimated macro economic condition and the Company's confidence towards 2014 industry resistance:

1. Loan growth ranging at 8-12% level.
2. Deposits from customers grew by 9-14% with CASA ratio at level 42-45%.
3. Maintain asset quality with NPL ratio ranging at 2.3-2.9%
4. Loan to deposit ratio (LDR) at 89-95% level.
5. Net interest income grew at range 7-9%.
6. Return on equity (ROE) ranging at 14-15%.
7. Capital adequacy ratio (CAR) ranging at 14-18%.
8. Capital expenditures will be funded by the Company's capital ranging at 7-10% of the Company's share capital.

INFORMATION AND MATERIAL FACT SUBSEQUENT ACCOUNTANT REPORTS

On 23 September 2013, the Company signed Conditional Sale and Purchase Agreement ("CSPA") with Marubeni Corporation, PT Marubeni Indonesia and PT Niaga Management Citra to increase capital investment in KITA Finance through a 48.9% share purchase transaction so the composition of share ownership of PT Bank CIMB Niaga Tbk in KITA Finance will be 99.90%. PT Bank CIMB Niaga Tbk has received approval for the planned purchase from Bank Indonesia as stated in its letter dated 30 December 2013 No.15/158/DPB3/PB3-3/Rahasia. The share purchase was effective on 26 February 2014 and was announced through the Indonesian Stock Exchange in its letter No 175/HCAL-KP/II/14 dated 27 February 2014 regarding the disclosure of information that should be announced to the public.

IMPORTANT TRANSACTIONS WITH SIGNIFICANT AMOUNTS

Issuance of Bonds

During 2013, the Company and its subsidiary, CNAF issued:

Company issued Continuous Bonds I Bank CIMB Niaga Phase II in 2013 with a Fixed Interest Rate of 8.75%-9.75% accounted for Rp1.45 trillion on 14 November 2013. Meanwhile, on 15 February and 16 April 2013, CNAF issued Medium Term Notes (MTN) I and II amounting to Rp600 billion.

THE ALLOCATION OF FUNDS PROCEEDS FROM PUBLIC OFFERING

Allocation of Funds Proceed from Public Offering of Continuous Bonds I Bank CIMB Niaga Phase II of Rp1,450 billion or after deducted by emission expense to Rp1,447 billion (net) per 31 December 2013, which has been used at the amount of Rp158 billion to finance loans expansion in 2013. The Company has submitted the Report of the Allocation of Funds Proceeds from Initial Public Offerings to Financial Service Authority (OJK) through mail No. 001/MF/KP/II/2014, to Indonesia Stock Exchange through mail No. 037/HCAL-KP/II/2014 and to Indonesian Capital Market Electronic Library through mail No. 038/HCAL-KP/II/2014, all of them dated 13 January 2014.

Public Offering	Effective Date	Period	Realization Value on Bonds Issuance			Portions of Proceeds Plan based on Prospectus	Portions of Proceeds Realization based on Prospectus	Remaining portions of proceeds from Bonds issuance
			Total of Bonds Issuance	Fees of Bonds Issuance	Net Result	Loans Expansion (100%)	Loans Expansion (100%)	
Continuous Bonds I CIMB Niaga Phase II Year 2013	14-Nov-13	Dec-13	Rp1,450 billion	Rp3.3 billion	Rp1,447 billion	Rp1,447 billion	Rp158 billion	Rp1,289 billion

MATERIAL TRANSACTION INFORMATION THAT CONTAINS CONFLICT OF INTEREST AND/OR TRANSACTION WITH AFFILIATED PARTIES

During 2013, there were no material transactions undertaken by the Company that can be classified as conflict of interest transaction.

In 2013, Company made several transactions with affiliated parties, which included loans, deposits from customers and borrowings.

FINANCIAL INFORMATION CONTAINING EXTRAORDINARY AND RARE EVENTS THAT HAS BEEN REPORTED

During 2013, there were no extraordinary and rare events with financial impact.

REVIEW OF POLICY AND TOTAL CASH DIVIDENDS PER SHARE AND YEARLY TOTAL DIVIDENDS PAID OR ANNOUNCED FOR 2 (TWO) LAST YEARS BOOK

Based on the Annual General Meeting of Shareholders (AGM) held on 28 March 2013, it was approved that the remaining net profit for the financial year 2012 amounting to Rp4.23 trillion was recorded as retained earnings. Meanwhile, The Board of Directors and Board of Commissioners of Bank CIMB Niaga in their circular decision letters No. 001/CIR/DIR/IX/2011 dated 20 September 2011 and No. 001/CIR/BOC/X/2011 dated 21 October 2011, respectively, decided to pay interim dividend for the 2011 financial year with total amount of Rp199.8 billion (gross) or Rp7.95 (full amount) per share. This dividend has been paid on 30 November 2011. Appropriation of 2011 net income, based on Annual Shareholders General Meeting dated 21 March 2012, the shareholders agreed to record the remaining net income for the year of 2011 amounting to Rp2,974.3 billion as retained earnings.

MATERIAL INFORMATION ABOUT INVESTMENT, EXPANSION, DIVESTMENT, ACQUISITION OR DEBT/CAPITAL RESTRUCTURING

During the year 2013, there were no material investments, expansions, divestment, acquisition or debt/capital restructuring.

REVIEW OF CHANGES IN ACCOUNTING POLICY

The accounting policies applied are consistent with those of the consolidated financial statements for the years ended 31 December 2013, 2012, and 2011, which conform to the Indonesian Financial Accounting Standards.

Financial Accounting Standard Board of Indonesia Institute of Accountants (DSAK-IAI) has set Interpretation of SFAS, Revocation of SFAS and enhancement to the SFAS as follows:

1. SFAS 38 about Accounting for Restructuring Value of Transaction of Entities under Common Control;
2. The Interpretation of SFAS 21 about Real Estate Construction Agreement;

3. The Revocation of SFAS 51 about Accounting Quasi-Reorganisation; As at 28 December 2012, Bapepam issued regulation no.IX.L.1 about Quasi-Reorganisation; and
4. The enhancements to the SFAS 60 (Revised 2010). The enhancements mainly relate to the disclosure of financial assets, including withdrawal of requirements to disclose:
 - a. Fair value of collateral held as security; and
 - b. Carrying amount of financial assets that are neither past due nor impaired whose terms have been renegotiated.

The interpretation of SFAS, revocation of SFAS and enhancements to the SFAS are effective as at 2013. The implementation of IFAS 21, "Agreements for Construction for Real Estate" and the withdrawal of SFAS 44, "Accounting for Real Estate Development Activities", which would previously have been mandatory applied and withdrawn as at 1 January 2013, have been postponed until further notice by the Indonesian Financial Accounting Standards Board.

Management believes that the implementation and the withdrawal of the above Interpretation and Standard will not significantly impact the Bank's financial statements.

THE COMPANY'S STRATEGIC INITIATIVES 2013

The Company's strategic initiatives in 2013 are as follow:

1. High Margin Business

The Company will remain focused on providing high-margin businesses such as auto loans, micro-finance, personal loans, credit cards, and structured finance. Upholding the principles of prudence, the Company will also continue to develop auto financing through its subsidiaries, PT CIMB Niaga Auto Finance and PT KITA Finance. Focus in 2013 for micro finance was on increasing existing branch productivity and profitability.

2. Diversification of Revenue Streams

The Company will continue to improve and strengthen the Transaction Banking services, and improve Sharia business banking services through dual banking leverage model. In Transaction Banking services, the Company will make efforts to increase the number of transactions (trade finance transactions and bank guarantees, remittances), foreign exchange services, bancassurance and wealth management with more attractive offerings and services.

3. Low-Cost Funds (CASA) Growth

To generate larger customers' deposits especially low cost funds through strategic branch expansion, and approaching corporate clients through Corporate Client Solution.

4. Sales & Service Transformation

The Company's programs to enhance the overall customer banking experience, augment and develop branchless banking such as optimize ATM, CDM & SST, and improving Go Mobile services (mobile banking), as well as programs to improve turn-around time through more focused on customer experience in banking transaction.

5. Efficiency Improvement

Improving efficiency would be achieved through programs including information technology transformation program to support business growth and development in the future.

6. Strengthening Human Capital

The Company needs qualified human resources in running the business. To meet these goals, the Bank will sustain a high performance culture, talent management, leadership development, critical skills development and career mobility reinforcement.

In addition to the above mentioned business strategies, the Company also will prioritize the following initiatives in 2014:

- To shorten the loan end-to-end process;
- To continue maintaining quality of bank's assets;
- To continuously build cross-selling culture;
- To continue the momentum of innovation at branches and branchless banking;
- To develop winning culture to employees and managements;
- To continue growth in micro business;
- To focus on CASA and SME Banking, based on the geographical dimension;
- To increase synergies and broadening business opportunities in corporate banking and investment banking;
- To develop dual banking initiative with sharia unit;

FINANCIAL PROJECTIONS IN THE BANK'S 2014 BUSINESS PLAN

To support economic growth in Indonesia, Company plans to implement business development strategy in all of its segments (Retail, Corporate, Commercial & SMME). The Company will also put its best efforts to increase customers' funds through expansion of service networks such as branchless banking and agent banking, attracting new customers, and new marketing products. Those initiatives are expected to increase total customers' funds by 9% - 14% from previous year to maintain liquidity ratio or straight LDR at a ratio level of 89% - 95%.

Capital structure reflected in capital adequacy ratio (CAR) is to maintain above 14%, whereas return on equity in 2014 is expected at 14%-15%.

Based on PBI no. 14 /26/PBI/2012, Bank Indonesia has set a category for commercial banks based in the business (BUKU) which was adjusted with core capital held by the bank. It is aimed at structuring the scope of business activities and the opening of an office network adapted to the capacity of capital to increase in endurance, competitiveness, and efficiency of national banks.

The Company is embracing the opportunity that given by BUKU 4 category, which will provide greater prospects to expand and broaden its operation. Advantages that could be achieved by The Company in this category are able to do capital investment in financial institutions in the whole world, and perform capital investment with maximum 35% of bank's equity and open network office in all areas outside of the country. In 2013, the Company is in BUKU 3 category.

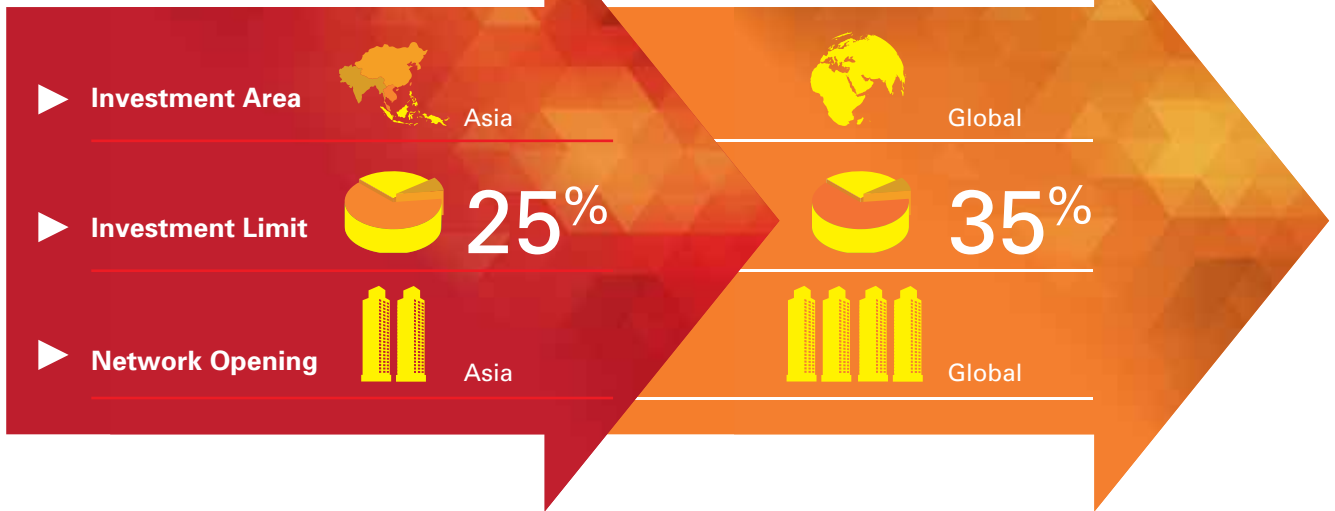
Bigger Opportunity in BUKU 4

BUKU 3

Tier I Capital : Rp5 - 30 trillion

BUKU 4

Tier I Capital : > Rp30 trillion



REVIEW IN MARKETING ASPECTS

To support the achievement of its short and long-term strategic plans, the Company continues to provide the best products and services to customers through effective marketing.

The Company continues to pay attention to the quality of service excellence and respond to customer needs in its entire business segment, and the Company believes that delivering service even beyond customer expectations is still the best solution for the business. The Company continues to meet prospective individual customers' needs through products such as auto loans and mortgages CIMB Niaga.

Auto loans CIMB Niaga provides the best solution by providing a range of innovative financing schemes while working with the sole agent (ATPM) and authorized dealers of various brands. In addition, to give value added to prospective customers. Mortgages business offers X-tra Solution, services given to customers to choose selection of housing location with relatively faster credit agreement process.

To increase low-cost funds, one strategy adopted is to offer a variety of benefits and advantages of certain savings products for consumers. CIMB Niaga X-Tra Savings have become one of the most promoted products of CIMB Niaga. Famous for its "No Problem" slogan, it offers many benefits and features to customers like free monthly administration, free e-channel transaction, and free cash withdrawal at any CIMB Niaga ATM both local and overseas (certain conditions apply).

In the case of alternate channels, the Company remains consistently focused on the development of electronic distribution channels to be able to answer greater challenges in the era of advanced technology as it is today. In Indonesia, CIMB Niaga operates 2,956 ATMs as recorded at the end of 2013 and target to established 750 additional ATMs in 2014. Meanwhile, in the end of 2013, internet banking CIMB Clicks reached 776 thousand users with an average of 805 thousands transactions per month, while CIMB Go Mobile reach 529 thousands users with an average of 225 thousands transactions per month.

The Company continues to develop innovative strategies to increase Company's market share in the future. Office networks intensification strategy to expand marketing area continuous to develop by the Company. Those strategies are as follows: movement of idle branches to more potential areas, introducing Digital Lounge concept for customers in town area, and an addition of mobile cash during 2013. The Company continues to innovate in development of branchless banking concept where digital technology facilitates more efficient and practical banking transactions.

Corporate Banking in 2013 conducted series of strategic initiatives such as encouraging the growth of financing by sharpening customer segmentation by establishing specialized industrial units, and a business approach to optimise value chains to drive business growth throughout CIMB Niaga through referral and cross-selling efforts.

The Company also developed Small, Medium, and Micro enterprises (SMME) segment by separating the segments from Commercial Banking. It aimed to facilitate SMME customers' needs more optimal in the future. The fulfilment of SMME customers' needs were facilitated through expansion of office networks as well as financing program integration between SMME customers and Corporate or Commercial customers.

For sharia banking, the Company is going to continue the successful implementation of its dual – banking concept by optimizing branch office potential marketing sharia-based products and coordinating with the CIMB Niaga Sharia Business Unit in adapting the Bank's conventional products to be developed into sharia-based banking products.

CIMB Niaga Treasury and Capital Markets segment suffered a year of turbulence in 2013 due to some unexpected events at the macroeconomic level. However, Treasury and capital markets Unit remained consistent with regards to the implementation of customer-oriented strategies and programs including through market making activities for foreign exchange products for Corporate and Commercial Banking, cross-selling foreign exchange products, and more intense marketing activities for structured products in synergy with CIMB Group. This was done by continuing to ensure compliance with regulations and conditions.

For its Transaction Banking, the Company in 2013 focused on electronic - based services advantages to support customers' activities through operational efficiency, especially for their banking activities. Transaction Banking flagship products include the New BizChannel@CIMB, Gateway@CIMB, BizCard, and e-tax payment, which is a service for tax payment that can be made in real time and on line through BizChannel@CIMB, as well as Internet banking for corporate customers.

The Company in 2014 will continue to meet the above-mentioned customers' needs as an effort to create a strong foundation for long-term strategy achievement, which is to secure high margin business, revenue diversification, growing low-cost funds, sales and services transformation, improved efficiency and human resources development.

THE PRIME LENDING RATE (SBDK)

Subsequent to the issuance of Bank Indonesia Regulation No. 7/6/PBI/2005 regarding Transparency in Product Information and Use of Customer Personal Data (State Gazette of the Republic of Indonesia of 2005 No.16, Supplement to the State Gazette of the Republic of Indonesia No. 4475) and Bank Indonesia Regulation No. 3/22/PBI/2001 regarding Transparency of Financial Bank (State Gazette of the Republic of Indonesia of 2001 No. 150, Supplement to State Gazette of the Republic of Indonesia No. 4159) as amended by Bank Indonesia Regulation No. 14/14/PBI/2012 regarding Transparency and Publication of Bank's Report (State Gazette of the Republic of Indonesia of 2012 No. 199 and Supplement State Gazette of the Republic of Indonesia No. 5353), Bank Indonesia issued a Circular Letter of Bank Indonesia No. 15/1/DPNP.

Bank Indonesia requires all commercial banks engaged in conventional banking in Indonesia to report and publish their prime lending rates in Rupiah. This information transparency measure on prime lending rate reflects an effort to provide clarity to customers and enable customers to assess the benefits and costs of financing products offered by banks. In addition, the prime lending rates are also intended to improve good governance and encourage healthy competition in the banking industry, among other measures, through the creation of better market discipline.

Basically, the prime lending rates are the lowest interest rates that used as the basis for the Company to determine the interest rates charged to customers. The prime lending rates are calculated based on three (3) components, the Cost of Funds for Credit (CoF) arising from fund raising activities usually closely related to BI rates, the Bank's overhead costs during business operations in the form of non interest expenses not incurred by fund raising activities and credit distribution, and profit margins specified for financing. The prime lending rate calculation is yet to include the risk premium component of debtors whose amount depends on a bank's assessment of the risk inherent in each debtor. Thus interest rates charged to customers are not necessarily equal to prime lending rates.

Bank Indonesia requires all commercial banks in Indonesia to report and publish the prime lending rate on monthly basis to Bank Indonesia which is to be calculated for 3 (three) types of loans, corporate loans, retail loans, Small

and Medium Enterprise loans, and consumer loans (consisting of mortgage and non-mortgage). However, Bank Indonesia leaves it to the internal policy of each company to determine which method of calculation and business segment grouping to be used.

The Company classifies business segments as follows:

1. Corporate loans are loans given to Corporate Banking and High End Commercial customers;
2. Retail Loans including loans given to Small-Medium Enterprise and Special Lending;
3. Micro Loans;
4. Personal Loan are loans given to Mortgage customers and non-mortgage (Auto Loan) customers.

Prime Lending Rate	Corporate Loans	Retail Loans	Micro Loans	Consumer Loans	
				Mortgage	Non-Mortgage
31-Mar-13	9.85%	10.75%	19.00%	10.80%	10.70%
30-Jun-13	9.85%	10.75%	19.00%	10.80%	10.45%
30-Sep-13	10.35%	10.85%	19.00%	11.10%	10.45%
31-Dec-13	11.00%	12.00%	20.00%	11.50%	12.00%

Information on the prime lending rate can be seen in publications in each office and/or the Company's official website (www.cimbniaga.com).



REVIEW OF CHANGES IN REGULATION THAT HAVE SIGNIFICANT IMPACT TO THE COMPANY

Legislation (including Bank Indonesia Regulation)	Significant Changes from Previous Regulation or the Principles of the New Regulation	Reason of Changes	Impact on CIMB Niaga
Bank Indonesia Circular Letter No. 15/1/DPNP dated 15 January 2013 regarding Prime Lending Rate Transparent Information	<p>Prime Lending Rate was calculated each year in percentage (%) based on components as follow:</p> <ol style="list-style-type: none"> 1. Cost of credit from funding activity; 2. Banks overhead expense excluding interest expense of funding and lending including deferred tax expense; and 3. Banks profit margin from lending activity <p>Prime lending rate was calculated for the following credit :</p> <ol style="list-style-type: none"> 1. Corporate 2. Retail 3. Micro 4. Consumption (Mortgage and Non Mortgage) <p>Prime lending rate calculation only for Rupiah denominated credit and reported monthly to Bank Indonesia and also posted online on Bank Monthly Report (LBBU).</p> <p>SBDK report consist of:</p> <ol style="list-style-type: none"> 1. Detail on prime lending rate calculation 2. Credit category of prime lending rate 3. Risk premium estimated components 4. Prime lending rate 	<p>Transparency of information on the prime lending rate (prime lending rate) is necessary to give clarity to customers and enables them to assess the benefits and costs of loans offered by the Bank.</p> <p>The application of prime lending rates also reflects an effort to improve good governance and create fair competition in the banking industry</p>	The Company has calculated and disclosed its prime lending rates for all credit types
Bank Indonesia Circular Letter No.15/2/DPNP dated 4 February 2013 regarding Banking Single Ownership in Indonesia	Bank Indonesia implements banking single ownership policy including: <ol style="list-style-type: none"> 1. Merger or consolidation of banks; 2. Formed parent company in banking industry; 3. Formed Holding function 	In order to strengthen national banking industry through banking single ownership policy	On 31 December 2013, CIMB Group Sdn Bhd as a controlling owner of CIMB Niaga didn't have ownership in other banks in Indonesia
Bank Indonesia Circular Letter No.15/6/DPNP dated 8 March 2013 regarding Banking Business Activity based on Capital	<p>Commercial bank activity categorized into 4 categories (BUKU). The higher banks' capital, the wider its activity coverage.</p> <p>Based on Tier I capital, the 4 categories as follow:</p> <ol style="list-style-type: none"> a. BUKU 1 is bank with Tier I capital less than Rp1 trillion b. BUKU 2 is bank with Tier I capital Rp 1 – 5 trillion c. BUKU 3 is bank with Tier I capital Rp 5 – 30 trillion d. BUKU 4 is bank with Tier I capital more than Rp30 trillion <p>Commercial bank activity consist of :</p> <ol style="list-style-type: none"> 1. Products issuance or activities to served customer 2. Products or activities consist of: <ol style="list-style-type: none"> a. Funding b. Lending c. Trade finance d. Treasury e. Arranger and syndication f. Payment system and electronic banking g. Other fee and services 3. Investment activities 4. Temporary investment activities in order to rescue credit 	Bank need to have adequate capital to support product issuance or other banking activities and also risk management implementation to minimize risk on those products or activities	Based on its Tier I capital, the Company is classified as BUKU 3

Legislation (including Bank Indonesia Regulation)	Significant Changes from Previous Regulation or the Principles of the New Regulation	Reason of Changes	Impact on CIMB Niaga
<p>Bank Indonesia Circular Letter No. 15/7/DPNP dated 8 March 2013 regarding Commercial Bank's Network Opening based on Core Capital</p> <p>Bank Indonesia Circular Letter No. 15/8/DPbS dated 27 March 2013 regarding Sharia Bank's and Sharia Unit's Network Opening based on Core Capital</p>	<p>Bank Indonesia groups Indonesia into six banking zones based on the degree of saturation on the part of Banks and to even out development across zones. Zone 1 shows the most saturated zone while zone 6 shows the most unsaturated zone.</p> <p>Banks take into account the allocation of Tier based on location and type of offices for both existing offices and future offices planned for opening. Banks with positive Tier 1 allocation can open new offices to broaden the network.</p> <p>Banks that meet the required levels of health and have Tier 1 for allocation based on location and type of office can receive additional incentives in terms the number of offices they can open if they decide to distribute financing to:</p> <ol style="list-style-type: none"> Micro, Small and Medium Enterprises (SMEs) at the lowest of 20% of total loan portfolio , and / or Micro and Small Enterprises (MSEs) at the lowest of 10% of total loan portfolio <p>Banks also accumulate capital from retained earnings and/or additional capital.</p>	<p>The circular stipulates that opening an office network should be supported by strong financial capability, which is reflected in the availability of Tier to be allocated based on office location and type</p> <p>To offset office network expansion, the Bank is also encouraged to expand into underserved areas in terms of banking services, to support the national development program</p>	<p>The Company has calculated the allocation for of the opening of new office network based on its Tier 1</p>
<p>Bank Indonesia Circular Letter No.15/11/DPNP dated 8 April 2013 regarding Commercial Bank's Short Term Financing Facility</p>	<p>Bank Indonesia amend the regulation regarding commercial bank's short term financing facility with changes as follow:</p> <ol style="list-style-type: none"> Current bank asking for short term financing facility required to have 8% CAR and adjusted with bank's risk profile based on Bank Indonesia calculation (previous: only positive CAR requirement) Short term financing facility interest rate is banks lending rate plus 100 bps (previous: BI Rate + 100 bps) <p>Alongside with those regulation, Bank Indonesia also forbid commercial bank to asked short term financing facility for placement in BI purpose and term requirement of asset collateral loan</p>	<p>As an amendment of commercial bank short term financing facility</p>	<p>Bank Indonesia charged higher interest rate for short term financing facility of which banks lending rate plus 100 bps</p>
<p>Bank Indonesia Circular Letter No. 15/26/DPbS regarding Indonesia Syariah Bank Accounting Guideline</p>	<p>Opinions on murabahah in sharia banking can be recognized by using the annuity method or specific proportional method for recognition on revenue from financing under trading scheme.</p> <p>In a murabahah financing scheme, banks can:</p> <ul style="list-style-type: none"> Make profit other than profit margin such as income from administration, Pay expenses that are directly related to murabahah transactions such as commissions, survey expenses, and other expenses. <p>Sharia Banks and Sharia Business Units are required to set aside allowance for impairment losses for financial and non financial assets pursuant to the accepted accounting standards. If there is a difference between the allowance for impairment losses set aside by a sharia bank and the obligatory amount set by BI, then the difference in allowance for impairment losses will be calculated as a reducing factor of Tier in CAR calculation.</p>	<p>To regulate the Indonesian Sharia Banking Accounting</p>	<p>CIMB Niaga measures impairment on financing and adjusts allowance for impairment losses collectively by using data from specific loss in the past or historical collective loss from financing of group peers</p>

Legislation (including Bank Indonesia Regulation)	Significant Changes from Previous Regulation or the Principles of the New Regulation	Reason of Changes	Impact on CIMB Niaga																												
Bank Indonesia Circular Letter No. 15/28/DPNP dated 31 July 2013 regarding Commercial Banks Asset Quality Assessment	<p>Credit quality is determined based on an analysis of three factors namely the assessment of business prospects (including EIA), the performance of debtors, and debtors' ability to repay a loan. Credit quality is rated by considering the significance and materiality of the three factors and the assessment of each of its components, and its relevance to the characteristics of the debtors.</p> <p>In assessing credit quality, particularly the prospect of debtor's business, the Company must consider findings from the assessment Performance Rating Program in Environmental Management (PROPER) issued by the Ministry of Environment.</p> <p>For securities that are based characteristics are not actively traded on stock exchanges and have no ratings, quality assessment is based on the provision of placements if the party obliged to pay is another bank operating in Indonesia, or based on the credit quality if the party that has to repay is not a bank operating in Indonesia.</p> <p>Credit agreement that includes a clause stipulating that the Bank may cancel or does not meet the credit facility if certain agreed conditions or reasons can be considered as an uncommitted loan since the fulfilment of certain conditions or the reason under the agreement, for example, if due to a decline in the credit quality of a debtor then loan facilities are classified as uncommitted facilities due to such decline in credit quality.</p> <p>Since the enactment of the Financial Accounting Standards that regulate the formation of Allowance for Impairment Losses in order to set aside allowance for such loss, the Bank is required to form allowance for impairment in lieu Asset Allowance (PPA) in the Bank's financial statements.</p> <p>In order to apply the precautionary principles, the Bank should have Restructuring Credit guidelines which specify procedures and guidelines for Debt Restructuring.</p> <p>Banks must have written procedures for monitoring restructured loans to ensure the ability of debtors to make payments as required in the renewed credit agreement.</p>	<p>There is an increasing complexity of business and risk profile, and in order to anticipate the effect of the global economy, the Bank needs to improve its capability and effectiveness in managing credit risk, minimize potential losses in raising funds.</p> <p>In order to manage credit quality, the Bank has established a credit quality based on assessment results over factors that have impacts on debtors' conditions and performance such as business prospects, debtors' performance, and debtors' ability to repay.</p>	The Company has established allowance for impairment in lieu of the Company's financial statements																												
Bank Indonesia Circular Letter No. 15/40/DKMP dated September 24, 2013 concerning the Application of Risk Management at Banks Providing financing for Property Ownership, or Consumer-Backed Financing and Auto Loans	<p>1. In this new regulation the following are specified:</p> <ul style="list-style-type: none"> • Mortgage: <ul style="list-style-type: none"> - Housing loan, apartment loan and shop house loan - Consumer loan with property collateral • Auto Loan <ul style="list-style-type: none"> - Consumer auto loan - Productive purpose auto loan <p>2. Changes in LTV or FTV for mortgage loan as follows:</p> <table border="1" data-bbox="376 1536 943 1809"> <thead> <tr> <th>Financing & Collateral Type</th> <th>FP 1</th> <th>FP 2</th> <th>FP 3 and above</th> </tr> </thead> <tbody> <tr> <td>Mortgage Type >70</td> <td>70%</td> <td>60%</td> <td>50%</td> </tr> <tr> <td>Sharia Mortgage Type >70</td> <td>70%</td> <td>60%</td> <td>50%</td> </tr> <tr> <td>Mortgage Type 22 – 70</td> <td>-</td> <td>70%</td> <td>60%</td> </tr> <tr> <td>Sharia Mortgage Type 22 – 70</td> <td>80%</td> <td>70%</td> <td>60%</td> </tr> <tr> <td>Sharia Mortgage Type < 21</td> <td>-</td> <td>70%</td> <td>60%</td> </tr> <tr> <td>Shop house</td> <td>-</td> <td>70%</td> <td>60%</td> </tr> </tbody> </table>	Financing & Collateral Type	FP 1	FP 2	FP 3 and above	Mortgage Type >70	70%	60%	50%	Sharia Mortgage Type >70	70%	60%	50%	Mortgage Type 22 – 70	-	70%	60%	Sharia Mortgage Type 22 – 70	80%	70%	60%	Sharia Mortgage Type < 21	-	70%	60%	Shop house	-	70%	60%	In order to improve prudential lending it is necessary for regulators to regulate banks that carry out financing activities or distributing financing for purchases of property, property-backed consumer financing, and auto loans	All credit/financing agreements to be signed by banks and debtors shall refer to this provision effective the date of its issuance.
Financing & Collateral Type	FP 1	FP 2	FP 3 and above																												
Mortgage Type >70	70%	60%	50%																												
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Sharia Mortgage Type < 21	-	70%	60%																												
Shop house	-	70%	60%																												

Legislation (including Bank Indonesia Regulation)	Significant Changes from Previous Regulation or the Principles of the New Regulation	Reason of Changes	Impact on CIMB Niaga
<p>Bank Indonesia Regulation (PBI) No. 15/7/PBI/2013 regarding Second Amendment on PBI No. 12/19/PBI/2010 related to Commercial Bank Reserve Requirement in Rupiah and Foreign Currency</p> <p>Bank Indonesia Circular Letter No. 15/41/DKMP dated 1 October 2013 regarding Secondary Reserve Requirement and Rupiah Loan to Deposit based Reserve Requirement</p>	<p>Changes in this PBI regulate:</p> <p>Secondary GWM in Rupiah is determined to be equal to 4% deposits in Rupiah effective December 2, 2013 the following components to be taken into account:</p> <ol style="list-style-type: none"> 1. Components calculated as backup to fulfill the secondary reserve requirement in Rupiah besides SBI and SBN is SDBI for the entire period 2. SDBI which can be calculated to meet the secondary reserve requirement is the Bank's SDBI denominated in Rupiah recorded in the Bank's securities account at BI-SSSS but not including the Bank's SDBI recorded at the sub-registry securities account. <p>The procedure for the calculation of LDR in Rupiah reserve requirement is determined as follows :</p> <p>A. The Amount and parameters of LDR in Rupiah The amount and parameters used for the calculation of LDR in Rupiah is specified as follows</p> <ol style="list-style-type: none"> 1. The lower limit of LDR target is 78%. 2. The upper limit of the LDR target is 92% effective December 2, 2013 3. Incentives for CAR is 14% 4. Lower parameter of Disincentives is 0.1 5. Upper parameter of Disincentives is 0.2 <p>B. Calculation to meet LDR Reserve in Rupiah</p> <ol style="list-style-type: none"> 1. If the Bank's LDR is within the range of its target, then the Bank has 0% of deposits in Rupiah. 2. If the Bank's LDR is smaller than the lower limit of its target then LDR is calculated by multiplying the upper disincentives parameters by the difference between the lower limit of LDR and the Bank's LDR, and deposits denominated in Rupiah 3. If the Bank's LDR is larger than the upper limit of target LDR and target and the Bank's CAR is smaller than Incentives CAR, then GWM LDR is the calculated by multiplying the upper parameters disincentives by the difference between the Banks LDR and the upper limit of LDR by deposits in denominated Rupiah. 4. If the Bank's LDR is larger than the upper limit of target LDR and the Bank's CAR is equal to or greater than incentive CAR, the Bank's LDR reserve is 0 % of total deposits denominated in Rupiah. 	<p>Bank Indonesia confirms that adequate liquidity should be maintained to support monetary stability</p> <p>The necessity to strengthen liquidity to support financial sector stability and anticipate potential risks</p>	<p>The Company must increase its secondary reserve to 4% of its deposits denominated in Rupiah.</p> <p>The Company has a 15.36% CAR and hence is eligible for a CAR incentive for LDR</p>
<p>Bank Indonesia Regulation (PBI) No. 15/11/PBI/2013 dated 22 November 2013 regarding Prudential Principle Implementation on Investment</p>	<p>In this new regulation the following are specified:</p> <ol style="list-style-type: none"> 1. Banks requirement and coverage on investment 2. Additional term on investment proposal and approval <p>This regulation also cover subsidiaries investment whereas bank need to compromise following area:</p> <ol style="list-style-type: none"> 1. Investment only allowed in financial or financial support company in shares; 2. Assess the consolidated capital adequacy calculation including subsidiaries owned company 	<p>In order to increase prudential principle in investment activity</p>	<p>The Company always conduct the assessment on consolidated capital adequacy calculation</p>

Legislation (including Bank Indonesia Regulation)	Significant Changes from Previous Regulation or the Principles of the New Regulation	Reason of Changes	Impact on CIMB Niaga												
<p>Bank Indonesia Regulation (PBI) No.15/12/PBI/2013 dated 12 December 2013 regarding Commercial Bank Capital Adequacy Ratio</p>	<p>Significant changes to the Bank's calculation of capital adequacy are:</p> <ol style="list-style-type: none"> 1. Profit/Loss for the year is calculated at 100% 2. There is a capital enhancing factor such as other comprehensive income in the form of potential benefits derived from an increase in the fair values of financial assets classified as available-for-sale. 3. There is a capital reducing factor such as other comprehensive income in the form of potential benefits derived from a decrease in the fair values of financial assets classified as available-for-sale. 4. Improvement in the quality of capital through changes in components and capital instruments in accordance with the requirements of the Basel III framework. 5. Banks are required to provide Tier 1 of a minimum of 6% of RWA and Common Equity Tier 1 of a minimum of 4.5 % of risk weighted assets both individually and on a consolidated basis with its subsidiaries. 6. Banks that meet certain criteria are required to establish additional capital as a buffer other than the minimum capital adequacy risk profile defined as follows: <ul style="list-style-type: none"> • A Capital Conservation Buffer of 2.5 % of risk weighted assets for banks classified in BUKU 3 and BUKU 4 to be gradually fulfilled; • Countercyclical Buffer within the range of 0% to 2.5% of risk weighted assets for the entire Bank; and • Capital Surcharge for D-SIB in the range of 1% to 2.5% of risk weighted assets for Banks determined to have systemic effects. <table border="1" data-bbox="344 994 975 1552"> <thead> <tr> <th data-bbox="344 994 759 1032">Regulation</th> <th data-bbox="764 994 975 1032">Effective Date</th> </tr> </thead> <tbody> <tr> <td data-bbox="344 1039 759 1093">Calculation of Banks capital based on new BI regulation is fully applied</td> <td data-bbox="764 1039 975 1093">01-Jan-15</td> </tr> <tr> <td data-bbox="344 1099 759 1294">Banks obligation to reserve capital conservation buffer amounted by 0.625% of RWA Based on Indonesia's macro economic condition, Bank Indonesia could fasten the application date of Countercyclical Buffer earlier than 2016.</td> <td data-bbox="764 1099 975 1294">01-Jan-16</td> </tr> <tr> <td data-bbox="344 1301 759 1384">Banks obligation to reserve capital conservation buffer amounted by 1.25% of RWA</td> <td data-bbox="764 1301 975 1384">01-Jan-17</td> </tr> <tr> <td data-bbox="344 1391 759 1473">Banks obligation to reserve capital conservation buffer amounted by 1.875% of RWA</td> <td data-bbox="764 1391 975 1473">01-Jan-18</td> </tr> <tr> <td data-bbox="344 1480 759 1552">Banks obligation to reserve capital conservation buffer amounted by 2.5% of RWA</td> <td data-bbox="764 1480 975 1552">01-Jan-19</td> </tr> </tbody> </table>	Regulation	Effective Date	Calculation of Banks capital based on new BI regulation is fully applied	01-Jan-15	Banks obligation to reserve capital conservation buffer amounted by 0.625% of RWA Based on Indonesia's macro economic condition, Bank Indonesia could fasten the application date of Countercyclical Buffer earlier than 2016.	01-Jan-16	Banks obligation to reserve capital conservation buffer amounted by 1.25% of RWA	01-Jan-17	Banks obligation to reserve capital conservation buffer amounted by 1.875% of RWA	01-Jan-18	Banks obligation to reserve capital conservation buffer amounted by 2.5% of RWA	01-Jan-19	<p>The issuance of new regulations by Bank Indonesia is to:</p> <ul style="list-style-type: none"> • Create a healthy banking system that is able to grow and compete national-wide and international-wide. • Allow banks to improve the quality and quantity of their capital in accordance with international standards and enhance their ability to take risks 	<p>The Company will make revisions in the calculation of CAR pursuant to the latest applicable regulations and will prepare a Capital Conservation Buffer pursuant to the requirements and starting from its effective date</p>
Regulation	Effective Date														
Calculation of Banks capital based on new BI regulation is fully applied	01-Jan-15														
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Legislation (including Bank Indonesia Regulation)	Significant Changes from Previous Regulation or the Principles of the New Regulation	Reason of Changes	Impact on CIMB Niaga
OJK Circular Letter No SE-06/D.05/2013	This BI Circular Letter among other matters regulates: 1. The determination of Premium Rates In Auto Insurance Business Lines for 2014. 2. General Insurance companies are prohibited from marketing Automotive Insurance with tariffs below the lower tariff limit or higher than the upper tariff limit 3. Acquisition costs are allowed only in the form of commissions and service fees. The amount of the cumulative cost of acquisition should not exceed 25% of gross premium rates set by the General Insurance Company. 4. The determination of Premium Rate special for Risks inherent in a flood or earthquake for Property and Automotive Insurance Business Lines.	This circular letter is aimed at creating fair competition in the insurance business	The Company's non-interest income will likely decline in 2014 due to this change
The Decision Letter of Director of PT Bursa Efek Indonesia No Kep-00001/BEI/01-2014 regarding Amendment to Regulation No 1-A regarding Share Recording and Equity effects Issued by listed Companies	1. Any listed company can remain listed on the Stock Exchange if it meets the following requirements: a. It has total shares of at least 50,000,000 shares held by shareholders other than controlling or major shareholders, and at least 7.5% of the total shares in the paid-up capital. This regulation must be met within a maximum period of 24 months after this provision came into effect (January 30, 2016). b. It has at least 300 shareholders who have accounts as a Securities Exchange Member.	Improvements in systematic preparation and classification of provisions of the Registration of Shares and Equity other than Shares Issued by a Listed Company taken from several Circular Letters into a single regulation;	- The Company will remain listed on the Indonesia Stock Exchange - The Company is analysing the best strategies to meet the minimum criteria for total shares owned by non-controlling shareholders



OPERATIONAL NETWORK OF ELECTRONIC BANKING



	2011	2012	2013
Branches and Networks			
• Branches*	630	590	580
• Payment and Cash Point		54	60
• Mikro Laju**	233	330	329
• Rahn***	67	77	97
Total Networks	901	974	969
Electronic Channels			
• ATM and SST	2,993	2,482	3,159
• CDM	83	231	480

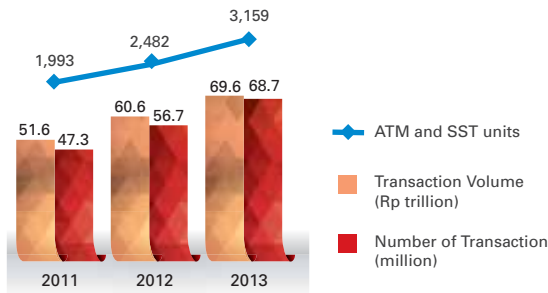
* Branches exclude Mikro Laju, Payment and Cash Points; include SME centres
 ** Total Mikro Laju outlets including 350 co-located branches in 2013
 *** Rahn outlets are co-located with Mikro Laju



In total, CIMB Niaga electronic network increased by 926 to 3,639 networks spread across Indonesia in 2013 (2012: 2,713 networks). The additional networks consist of increase in 699 units of ATM and 249 units of CDM.

BRANCHLESS BANKING TRANSACTIONS

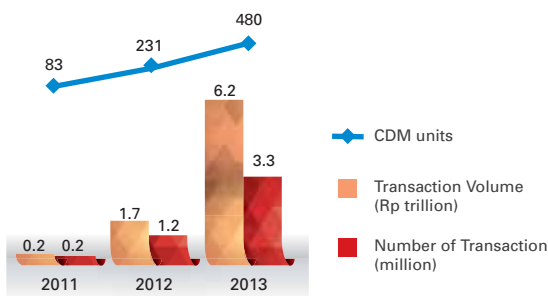
ATM & SST



Automatic Teller Machines (ATM) of CIMB Niaga are spread across Indonesia and became the main networks for branchless banking in the Company. ATM CIMB Niaga not only operates in its own networks but also is a member of ATM Bersama and Prima networks, MEPS (Malaysian Electronic Payment System), and Visa Plus in all over the world.

During 2013, a growth in ATM number of transaction was amounted to 12.0 million transactions or increased by 21.2% to 68.7 million transactions (2012: 56.7 million transactions). Higher number of transaction resulted increase in transaction volume by Rp8.9 trillion or 14.8% to Rp69.6 trillion compared to previous year (2012: Rp60.6 trillion).

Cash Deposit Machine



As one of electronic networks in the Company, Cash Deposit Machines (CDM) holds important roles in giving customer new banking experiences. Using CDM, customers can avoid queuing in teller's desk only to perform cash deposit, intra-bank and inter-bank transfers, as well as bills payment.

In 2013, CDM machines showed a significant increase in transaction volume accounted for Rp4.5 trillion or almost three times to Rp6.2 trillion compared to last year (2012: Rp1.7 trillion). The increase was in line with an increase in number of transaction in CDM machines by 2.2 million or 189% to 3.3 million transactions in 2013 (2012: 1.2 million transactions).

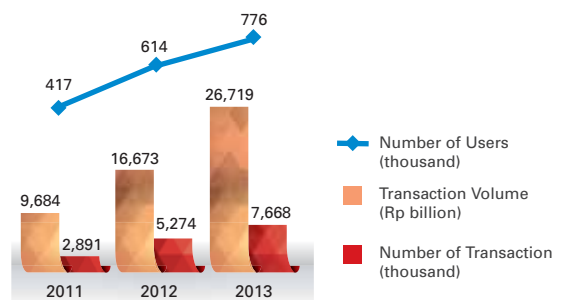
CIMB Clicks



Along with the technology developments and customers needs that increase every day, the Company seeks to ease their client in organizing their banking activities anywhere and anytime. In order to fulfil that needs, the Company presented CIMB Clicks as a means to facilitate the client to access and organize their banking activities.

CIMB Clicks is an instant banking services based on internet access that allows the client to conduct a banking transaction without having to leave their seat and lined up at the bank. Simply with only one touch, you can instantly connect to your banking account and manage your banking activities quickly, easily, and safely. CIMB Clicks allows the client to make transfers, bill payments, and also purchases. Moreover, by registering to CIMB Clicks, the client can open a new savings account or deposits in the easiest way as possible.

With all the facilities that CIMB Clicks offered, up until the end of 2013 the CIMB Clicks users has reached 776 thousand users or increased by 26% compared to 2012 which is 614 thousand users. Those amounts of users have sufficiently described the client enthusiasm for CIMB Clicks services offered by the Company.



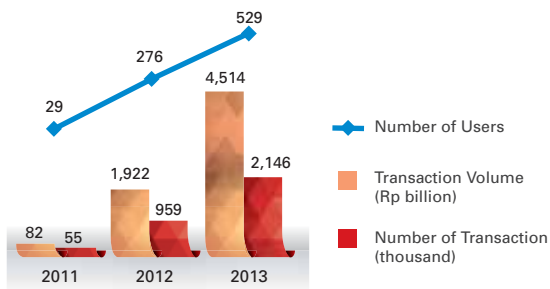
Furthermore, the number of transactions that is conducted through the CIMB Clicks users has reached 7.7 million transactions in 2013 or increased by 45.4% compared to the previous year (2012: 5.3 million transactions). The increasing number of those transactions makes the CIMB Clicks registered the transactions volume for Rp26.7 trillion or significantly increased by 60.2% in 2013 (2012: Rp16.7 trillion).

Go Mobile



In addition to CIMB Clicks, branchless banking services also offered Go Mobile services. Go Mobile is the Company’s banking application that is accessible through mobile phones or other communication devices. With the Go Mobile applications, the clients with high mobility level and banking services needs are able to do their banking activities without having to go to the bank.

Some banking services that are accessible by the client using Go Mobile are information account updates, bill payments, purchases, even transfer transactions to CIMB Niaga or any international bank account from their mobile phone or other communication devices. During the year 2013, the users of Go Mobile has reached 529 thousand active users or significantly increased by 91.9% (2012: 276 thousand). The recorded transactions volume by Go Mobile application is by far 134.8% reached Rp4.5 trillion in 2013 (2012: Rp1.9 trillion) with the transactions number reached 2.1 million transactions (2012: 959 thousand).



Rekening Ponsel

After the successful performance of CIMB Clicks and Go Mobile, the Company once again launching a new innovation called *Rekening Ponsel*. *Rekening Ponsel* is the latest and the first feature in Indonesia that allows the users of *Rekening Ponsel* to make their banking activities using their mobile phone number as the account number. This feature is an advanced program to support the Company’s image of becoming leading Digital Bank.



Rekening Ponsel uses the mobile phone number as savings accounts, therefore the users can enjoy CIMB Niaga services without having registered as CIMB Niaga client or any Banks. The convenience that offered by *Rekening Ponsel* by making the mobile phone number as account number, CIMB Niaga noticed it as a great strategy to attract and introduce CIMB Niaga banking services to public who have not been the client, yet able to enjoy the services that CIMB Niaga offered.

Cash Withdrawal & Transfers to all Phone Numbers at the ATM without ATM Card

One of the advantages that is offered by *Rekening Ponsel* is that the users can withdraw cash at CIMB Niaga ATM without an ATM Card. The registered mobile phone number will automatically substitute the ATM Card, by entering the mobile phone number, customers will receive a confidential code that later will be used to proceed the transaction. To be able to use this *Rekening Ponsel* services, the users simply needs to register their mobile phone number to the nearest CIMB Niaga branch.

Besides withdrawals at ATM, by using *Rekening Ponsel*, customers are able to make transfers to other bank as well as to other registered mobile phone number, whether its a CIMB Niaga customers or users that becoming a CIMB Niaga customers to use the *Rekening Ponsel* (un-banked customers).

Transaction in Merchants

Another convenience that offered by *Rekening Ponsel* the ability to do transactions in outlets that cooperates with CIMB Niaga and has an CIMB Niaga Electronic Data Capture (EDC). Outlets such as J.Co Donuts & Coffee, Cineplex XXI, 7eleven, and BreadTalk are several outlets that in cooperation with CIMB Niaga to be able to do the transactions using *Rekening Ponsel*.

Payment using Mobile Phone Number and Coupons

When doing the transaction in outlets such as 7eleven or J.Co Donuts, *Rekening Ponsel* users are able to choose the payment methods, either using coupons or direct payment.

1. Coupon

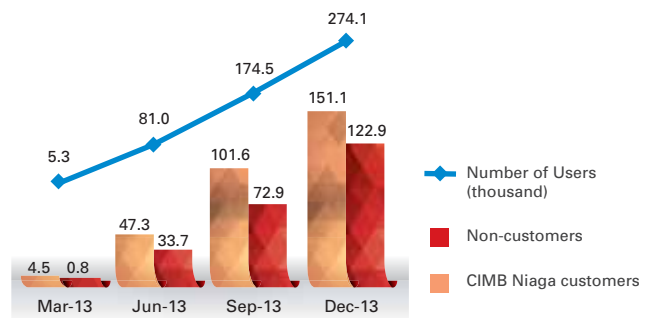
To purchase coupon, customers simply send a message to 1418 with the desired nominal amount coupon. After getting the coupon confirmation, the users are required to enter the selected m-banking pin and the coupon is ready to use. There are 6 digits number in the coupon that later be submitted to the cashier if you want to proceed the transaction. The remaining balance will be re-entered to the *Rekening Ponsel* account if unused.

2. Direct Payment

For direct payment system, customers just simply mentioning the registered mobile phone number to the cashier which later will be submitted to the EDC. To proceed the transaction, the user have to mention the pin that sent by message.

The Un-banked Responds

Since it was first inaugurated on 27 March 2013, *Rekening Ponsel* received warm responds from the public. Proven by the number of registered *Rekening Ponsel* users in the end of 2013 that reached 274 thousand users, of which 151 thousand CIMB Niaga users, and 123 thousand un-banked users. The achievement was considered successful to attracts the public who have not been the customers of CIMB Niaga



Firstly launched in the end of March 2013, number of transaction reached 15 thousand with a volume of transaction reached Rp3 billion. By the end of December 2013, the number and volume of transaction significantly increased to 1 million transactions and Rp58 billion of transactions. The growth in line with the growth in the number of *Rekening Ponsel* users.

Digital Lounge

CIMB Niaga Digital Lounge provides for the banking needs of the active customers, with daily operation hours from 10.00 - 21.30, including in weekends and in national holidays. Strategically located in popular shopping malls, CIMB Niaga Digital Lounge allows customers more flexibility to conduct their banking activities during their daily work schedules.

Digital Lounge location as of December 2013:

1. Citywalk Sudirman
2. Graha CIMB Niaga, Sudirman
3. Mal Artha Gading
4. Mal Emporium Pluit
5. Pondok Indah Mall
6. Gandaria City
7. Pacific Place
8. Plaza Indonesia
9. Ratu Plaza
10. Living World Alam Sutera
11. Kuningan City
12. Ciputra World (Lotte Shopping Mall)
13. Mall Central Park

Digital Lounge is managed by friendly Digital Banking Managers, whose ready to assist with account opening and any personal banking transactions through all the technology presented in Digital Lounge.



Account opening is paperless and without hassle, customers can visit anytime, open an account in 15 minutes, walk away with their new debit card and ready to transact. Digital lounge displays latest CIMB Niaga product offering or promotional programs on digital posters. Transactions can be done through ATMs, CDMs, video banking, internet banking, mobile banking and *Rekening Ponsel*. Another convenience, customers can also apply for instant credit card and personal loan, or even when they only need several informations on mortgage, digital lounge is ready to serve.

Business Support Overview

As we continue to expand sustainable business, we intend to consolidate operating organizational units to implement standardized, effective and efficient processes in every operational unit. Meanwhile, the focus of information technology is on how to deliver effective, efficient, reliable, accurate and safe services.

OPERATIONS & INFORMATION TECHNOLOGY

OPERATIONS

Sustainable business expansion including the addition of more branches, ATMs, CDMs and acquiring more customers and accounts requires synergy among organizational units from upstream to downstream. This synergy starts from designing products and services, distribution, and implementation all the way to handling customer complaints. Each unit within the organization should move forward to a common goal under the direction of a business leader able to demonstrate an entrepreneurial spirit for which he is given sufficient authority, supported by reliable organizational tools such as policies, processes, procedures, employees and system reliability.

Business expansion led by a leader who has entrepreneurial spirit is an applied organizational model where the Branch Manager is referred to as Entrepreneur (BME). A BME is expected to encourage employees to focus on business development with the assistance from a Branch Operations & Service Manager (BOSM) tasked to ensure all business processes are running well as they are controlled regularly within internal/external regulations to help BME generate profit for the branch he directs or the Company in general.



Consolidation, Control, Compliance, Business Profit

Adjusted to the BME organizational model, the operational organization is consolidated within the same direction headed by the Sales and Distribution (S & D) Division at regional, area, branch or sub-branch levels. At each of the 155 main branches headed by BMEs, a BOSM is stationed to be responsible for all aspects of operations and services at the branch, including services provided by Teller and Customer Service. BOSM reports directly to the BME in terms of business aspects and to the Area Operations Manager (AOM) in terms of operational aspects.

Consolidations are also conducted on centralized operational units such as units of export/import, maintenance of ATMs/CDMs, credit administration, information management, and payment administration. The ultimate goal is to implement a standardized, effective and efficient process within operational units at the Head Office, main branches, or branches. Therefore each of our operational unit leaders has a work program with regards to financial, business development, business process improvement, risk control in business processes, and human resource development aspects.

A number of initiatives for savings purposes were undertaken to maximize yields of expenses, among other measures by operating centralized export-import units or credit administration functions spread across branches at the regional level. In line with the availability of products/services through e-channel banking, operational units are increasingly keen to support business by educating customers on the use of e-Channels and helping them to become familiar with transactional functions. The successful efforts were reflected in the improved operational productivity as the number of transactions through e-Channels showed an increase of 27%.

In terms of business expansion, the Company introduced new operational initiatives to support the expansion of Rekening Ponsel (RekPon) and both ATMs and CDMs located at the Company's premises or those of a third party. The fundamental is how to reconcile centralized transactions made through e-Channels at various locations. Likewise, for a better administration of credit of export-import activities, functions that require specialized skills such as document checking are centralized at centralization points.

Business process improvements produced reviews of the Cash Pickup Delivery services managed by both the Company and third parties. Reviews were focused on services that do not generate profit for the Company.

Parties engaged in such reviews (the Company, Customers, third party) strived to find solutions that benefit all. In order to stimulate a competing spirit for further improvements, the management holds competitions on business process improvement among operational units throughout the Bank. Winners in the competition at each end of the semester earn a number of awards and are given the opportunity to apply their winning ideas or creativity to other units.

A proven result of risk management in business processes is daily inspection of key processes listed in the Daily Control Function Checklist (DCFC) and regular self-assessments applying Sharp (Self-Assessments of Risk Profile) currently performed by all operational units. Tangible results in the form of reduced risk are clearly reflected in the scores obtained from the audit performed. In addition, executive and supervisory staffs of transactional processes are equipped with an understanding of the importance of applying the Five (5) Basic Controls which are dual, instruction validation, customer verification, neat and orderly documentation, and escalation to higher authorities.

A proven result in human resource development (HRD) is enhancements in technical skill, managerial capability and routine leadership achieved through periodic training and programs and certification programs. Programs of knowledge and skills development are specially designed for certain functions such as Teller, Credit Investigation and Analysis, and Customer Service at branches.

Related to the renewal of our core banking system through the 1P project - Kita Satu, operational teams are engaged in intensive meetings to discuss the module, function, features, type and content of reports that can be produced by the Bank's new core system. Discussions are not only intended to recognize the capabilities of the new system, but also to anticipate the impacts that system changes present for business process. The system does not change the existing business processes while evaluations are conducted to see if there are current processes that can still give added values to the Company or our customers. Any process that does not is targeted for deletion or modification.

Awards

Testament to its success in the areas of Operations, the Company received several awards in 2013:

- Deutsche Bank : USD & EUR STP Award of MT103
- Standard Chartered Bank : Payment Outstanding Award of MT103
- JP Morgan : USD Quality Recognition Award of MT103

- BNY Mellon: Outstanding Payment Formatting and Straight-Through Rate of MT103
- Citibank NA: Straight Through Processing Award of MT103 and MT 202

INFORMATION TECHNOLOGY

CIMB Niaga has a dream to become a leading bank in digital consumer banking services. To achieve this dream throughout all of 2013, the Company continued to enhance focuses on the implementation of IT strategy and work programs. One area of focus was on how to provide cost-effective, efficient, reliable, accurate and safe services. The execution of the strategy entailed strategic projects that are in line with the Company's banking business strategy in addition to centralized business process engineering. This step has been fully supported by efforts to encourage a smart spending culture and finalize the preparation phase to renew our existing banking system.

Presented below are some strategic projects undertaken in 2013 most of which are a continuation of what was started in the previous year:

- The Implementation of Business Process Management Tool (ARIS).
- Further development of teller system.
- Data Warehouse capacity development/enhancement in line with initiatives from Strategy & Finance business unit aimed in part to improve Data Governance.
- Centralized Regulatory System including FRS 139, SID & DHN.
- Global Financial Management System as an implementation of banking financial system transformation to meet the demand for faster systems to improve competitiveness in the increasingly tougher banking industry and provide a foundation for business expansion and stronger growth.
- Retail Credit System, to support the growth of retail financing through a system that can increase revenue and allow automated processes to eliminate those done manually and reduce costs. In the new process, employee performance can be measured more accurately while the performance of related units can be improved.
- Branchless Banking, by continuing to promote electronic banking services via internet banking, mobile banking, video banking, and other innovations that bring customers closer to us and give them more experience when making banking transactions with us. The launching of Rekening Ponsel as one form of the Bank's Branchless Banking has perfectly answered BI's challenge to banks to provide financial services to people with no access to banking (referred to as financial inclusion).



Siti Choiriana
Executive General Manager of the Enterprise
Service Division
PT Telekomunikasi Indonesia

PT Telekomunikasi Indonesia (Telkom) has been a partner of CIMB Niaga for telecommunications service since the company was still known as Bank Niaga until present. Telkom as a service provider of Telecommunication, Information, Media, Edutainment and Service has supported telecommunications services for fixed line telephone services, and has developed into a provider of information and telecommunications in line with the increasingly tougher competition in the banking industry in which IT has become one of the key factors.

As one of the best banks in Indonesia, CIMB Niaga needs the use of technology as a strong platform to exceed customer expectation. This can be seen in the increasingly comprehensive channel service and rapid development of branchless banking the Bank provides to its customers through new product development that is unique like Rekening Ponsel and Digital Lounge. This far ahead Vision has convinced us more that CIMB Niaga is one of our business partners we can collaborate with to move forward together.

It is our expectation that our mutually benefitting partnership we have long built with CIMB Niaga can continue to pursue stronger business development. We also expect that CIMB Niaga will continue to innovate and remain vibrant in providing services to its customers and remain as a reliable bank for Indonesian peoples in general.

- The New Data Center Development with higher international standards continued in line with short and long term plans. The short-term plan focuses on capacity levels to support the Bank's performance over the next 5 years, while the long-term plan will consider expansion plans in new locations that can support the Bank's performance over the next 15-20 years.
- IT Development Program, to provide new human resources in order to meet both IT internal needs and the increasing and more complex business demand.

IT Governance

The availability of a reliable IT system certainly requires good governance and right direction. That's why the IT Division continues to make improvements in its governance system to allow sustainability and accommodate diversity in the existing system and mitigate potential risks. Therefore, the focus of IT governance in 2013 was the implementation of Self Risk Assessment Process (SHARP), which is a device used to measure all types of IT risks inherent in each Sub-Directorate IT Divisions.

Meanwhile, in order to improve the competence of IT officers, the Company has engaged employees considered to have the potentials in a series of certification programs in accordance with their respective scopes of work, which cover the areas of risk, network, software and hardware architecture, project management and data to enable them to compete and have equally high capability with employees of competitors who have international certification.

Plans for 2014

Entering 2014, the IT Directorate will execute its plan to continue the "Kita Satu" project initiated in 2013. The objective is to renew the existing core banking system in order to improve services to customers. This will be achieved through simplification in process by featuring a single customer view to allow flexibility in accommodating product and branch codes that will lead to more competitive services and by establishing faster operational standards between conventional and sharia banking businesses.

In addition the IT Division will also make efforts to establish supporting banking systems to be integrated to our renewed core banking system, including through adjustments made to meet requirements, necessary development, preparation for data conversion, and testing for adaption to our customized environment.

The IT Directorate will also continue its efforts in system capability and infrastructure enhancement and to meet the growing and increasingly dynamic business needs both physically through Data Center updating to anticipate business needs over the next 15 years, and through updating in terms of hardware, network and software.

In the implementation of IT governance, reforms will continue by enhancing the capability to integrate data from multiple sources and improve the quality of such data integration through data management in the Data Warehouse in order to further facilitate reporting on the part of Finance work units.

In terms of compliance, the IT Directorate will provide technical support to projects related to compliance with banking regulations, including through the preparation for debit card migration as specified in the Indonesian National Standard for Chip Card Specification (NSICCS), financial systems automation as referred to in SFAS 55 of 2006 and SEBI No.11/4/DPNP concerning the implementation of Guidelines for Indonesian Banking Accounting, the implementation of internal credit rating system in line with the implementation of the Basel II IRB, and some other projects.

The IT Directorate understands that the execution of the IT plan for 2014 will likely encounter big challenges especially in terms of investments required and in the growing need for skilled and competent IT staffs to ensure on time project completion. Another challenge will be how to arrange comprehensive system development in a way it does not interfere the Company's banking activities in a way that might interfere with services provided

Spending for IT Projects

In line with strategies to improve efficiency, the Company managed to control Operational expenditure in 2013 at a 1% increase from the 2012 budget of Rp398 billion. The largest contribution in saving was due to the more efficient use of licensed software, rental of hardware for data communication, and the disconnection of telephone lines that are no longer used and through renegotiations with IT vendors.

Appreciation

For its high performance in IT, the Company earned several awards in 2013 including "Banking IT Excellence Award" from the Warta Economy Paper (for Rekening Ponsel) and "Outstanding Technology Implementation Award" from Asian Banker (for GoMobile).



Business Support Overview

Moving towards the Digital Banking era, CIMB Niaga is preparing its personnel to be competent and committed to achieving the Company's vision.

HUMAN RESOURCES & TALENT DEVELOPMENT

HUMAN RESOURCES

Every success in achieving the Company's business not only depends on effective system implementation but also on the ability of qualified human resources. Therefore, it has become the Company's commitment to always place human resources as one of the main pillars of the Company's strategy.

In order to support the implementation of the ASEAN Economic Community in 2015, the Company has prepared its human resources for the likely tough competition and challenges in the future.

The corporate values of Integrity is Everything, Always Put Customer First and Passion for Excellence have always been the foundation for each employee to behave and act. It is on the basis of this long-term goal the Company has established HR strategies to be sustainably executed.





Long-Term Strategy

In the long term, HR strategy has always referred to the Company's key strategy and been based on the dynamic development of the industry. The strategy is then manifested into the long-term human resource development strategy, which is based on five (5) main pillars:

1. Recruiting, retaining and developing talent

It is certain that the increasingly tough competition in banking HR necessitates the right strategy and efforts to retain key talents with high potential in the right positions. Hence, the Company has introduced the Employee Value Proposition (EVP) to recruit the right talents in the right time, retain and develop the talents' contribution in the long term. CIMB Niaga EVP consists of: Dynamic Workplace (challenging yet fun role at workplace), Towards an ASEAN Champion (strong connectivity with ASEAN network including in terms of career opportunities), Thriving on Diversity (diversity in domestic and global cultures), Obsessed with Talent Growth (opportunity for self development opportunity that boasts), competitive remuneration (competitive remuneration based high performance), and Corporate responsibility leadership (leadership by taking into account social responsibility).

2. Putting high-performance culture first

In order to promote a high performance culture as its sustainable management practices culture, the Company creates optimal performance standards as monitored from time to time. Continuous improvement and regular training are given to employees to improve their competency and Company performance. Underperforming employees will be given training, mentoring and supervision for a certain period to improve performance.

3. Establishing and developing leadership capabilities ready for transformation

The Company will ensure the sustainable development of employee competencies in order to create highly competent bankers and leaders who are capable of transforming the Company's values and seeing ways that Company strengths can lead the Company to higher and sustainable growth within the ASEAN region.

4. Building a strong culture and enhancing organizational effectiveness to build a culture of excellence

The Company continues to develop an effective organizational environment that is responsive to demands of future changes as higher employee engagement will result in more efficient and more effective human resources. This effort is certainly based on the encouragement of strong and healthy culture including through effective communication among all employees in order to achieve the Company's mission in the future. The intended application of the Company's culture emphasizes several key factors such as winning culture, risk culture, customer oriented culture, synergy building culture and cross selling culture.

5. Clear and Transparent Internal communication

With more than 14,000 employees spread all over the archipelago, it is certain that the role of effective internal communication will be key to achieving the Company's vision and mission. The Company understands this particularly in terms of human resource management. Therefore the Company needs to execute the right and transparent internal communication strategy. This strategy includes the development and the protection the Company's culture, targeted information disclosure, and the creation of a harmonious emotional connection with all employees. The implementation of such strategy requires the HR Directorate to transform and improve the quality of its performance. This is pursued by strengthening governance processes within the existing work processes, improving HRD staff knowledge and skills, including making breakthroughs through the utilization of digital technology for faster and better productivity.

Employee Recruitment

In 2013, number of employees grew 0.8% from 14,224 in the beginning of the year to 14,342 at the end of the year. A total of 2,417 new employees were recruited in 2013 while in 2012 recruits were 2,457 employees. The number of resigning employees reached 2,299 in 2013 and was 1,817 in 2012. The recruitment of new employees is always tailored to the needs of the growing business. New employees are mostly professionals and fresh graduates. The objective is to meet vacancies caused by business expansion and attracting the best talents in the market.

To facilitate smooth new employee adaptation and assimilation at their new environment, the Company holds the On Boarding program. During the induction period new employees will be introduced to their supervisors and co-workers and are given briefings on relevant things such as organizational structure, job descriptions, and work objectives.

To manifest its principle of equal opportunities, during 2013 the Company invited the parties, foundations, and the Rehabilitation Agency of the Ministry of Social Affairs of the Republic of Indonesia to give an opportunity for the disabled to work as Telesales staff. Currently, the Company employs 11 employees with disabilities.

The Company's efforts to enrich knowledge and develop its best talents include scholarship programs for employees who wish to pursue higher education within the country or overseas. In organizing its scholarship programs, the Company is currently working in collaboration with the Faculty of Economics, University of Indonesia and Yayasan Khazanah of Malaysia for overseas scholarship program (Universiti Kebangsaan Malaysia, Multimedia University, Universiti Malaya). By the end of 2013 there were 38 employees who received scholarships from various Directorates for undergraduate and graduate programs. To date 17 such employees have earned bachelor or masters degrees.

The Company's concern for education is manifested in a program called the Way Forward Program. This program, held since 2011 and aimed at introducing the banking industry, has proven attractive to students and relevant universities. The program takes lecture and short seminar formats hosted by the Company's internal speakers in 17 sessions for general lectures in 2 banking courses held at 11 universities in 2013.

As an effort to support financial inclusion among students, CIMB Niaga and CIMB run the Stock Challenge Program, which is a competition of stock trading simulation among college students in each ASEAN country. In 2013, this competition was held simultaneously in 4 (four) countries during the period of August to November. The interest of students again increased by 100% from various universities in Indonesia with 200 teams participating in the competition.



Sony Sampurno
(left - red shirt)
CIMB Niaga Club (CNC) Football Player

Working hard for the Company must be balanced by answering the needs of employees to express their gifts and talents. For that reason the Company must be able to create the channel for it.

As employees of CIMB Niaga, we all should feel privileged because CIMB Niaga created that channel in form of CIMB Niaga Club (CNC).

As an active member in CNC Football in Jakarta, I appreciate the benefit of it. Other than being able to pursue my hobby to play football and keep my body healthy & fit, there is a great sense of togetherness within CNC. There are no boundaries between bosses, staff and outsourced employees. All simply become one. It is our duty to maintain this kind of spirit for now and going forward.

I really hope CNC will be successful and achieve good things that CIMB Niaga will be proud of.

The Indonesian Team for the second time came out as the overall champion of ASEAN Stock Challenge 2013. The Mojopahit team of Gadjah Mada University, Yogyakarta did that this year following the success of Team of Universitas Kristen Surabaya, competing with teams from Malaysia, Singapore and Thailand in 2012.

Employee Welfare

Employee welfare is one important aspect in the development of a high-performance work culture. Employees gain an appreciation for their strong commitment and hard efforts to keep the Company moving forward. In formulating remuneration such as salaries, allowances, benefits and other remuneration components, the Company has adopted the principle of internal fairness, external competitiveness, and the Company's financial capability. The remuneration/award system is determined based on performance, competence, and taking into account how to attain the best cadres and the ability for the Company.

The Company continues to strive to improve the welfare of employees by taking into account fixed and variable components of remuneration. An improvement in fixed remuneration for employees is adjustments in Meal and Transportation Benefits in order to remain competitive with the market. In addition, the Company also pays heed to employees' health by providing Medical Check Ups for employees who are 40 years old and older. In addition to the above, adjustments in benefits and facilities for employees stationed in remote areas is also one form of the Company's appreciation towards its employees. The Company also provides retirement programs for employees approaching the age of retirement such as financial management, entrepreneurship, health care and psychological preparation. Similarly, appreciations towards loyal employees who have served with the Company also are also given to those who have 10, 15, 20, and 25 years of service or more years of service.

In addition to fixed components of remuneration, the Company also provides a selective variable remuneration in the form of performance-based incentives in order to improve the productivity and motivation of employees and maintain the Company's high performance culture by being always customer-oriented.

Improvements in the remuneration and welfare system coupled with greater opportunities for potential employees to advance careers through programs of technical competence and leadership development are expected to effectively retain the Company's best talents.

Employee Competence Development

CIMB's Global Employee Mobility (GEM) initiatives applied within the Company are also one of the efforts to improve the competence of employees through high-performance work culture development and exposure to working conditions at the regional and international scope, stimulate creativity, innovation and efficiency especially in the era of globalization. In 2013, 26 employees were stationed in different several different ASEAN countries for special assignments in a variety of regional projects of companies within CIMB Group.

Overall, employee training intensity saw a significant increase compared to the year 2012. The number of training classes and learning activities held internally increased 14% to 1,458 compared to 1,281 in the previous year. Employee participation in training also showed an increase of 11% from 52,402 to 58,410 in 2013. This has an impact on the number of days of training of employees (total training man-days), increasing 6% from 90,197 in 2012 to 95,510 in 2013.

TALENT MANAGEMENT AND LEADERSHIP DEVELOPMENT

Leadership Development is one of the most important initiatives in Talent Management. One of the initiatives to develop young talents is done through The Complete Banker (TCB) program initiated in August 2010. Up to now, the Company recruited 149 participants into TCB in 8 classes. 84 of the participants have graduated from the program and started their careers in their respective business units, while the other 38 are still enrolled in the program. In order to secure a continuous learning process, the Human Resources Directorate will monitor the performance and career development of TCB graduates over the next 5 (five) years after graduation. The Directors and Senior Management also take an active role in the TCB program development from time to time. In particular, they make time to meet participants and share their experiences and knowledge through an event called Learn From The Master. The Directors also shows its full commitment through a Mentoring Program in which TCB participants can get invaluable experience shared by the Directors for 1 (one) full month with the aim to improve their ability to interact at the executive level, sharpen their business perspectives and broaden their horizons while building a leadership mentality.

In addition to the TCB program designed to produce competent future leaders, the Company has also actively held development programs for talented employees. Inspired by the philosophy "leadership is about the journey, not the destination" since 2013 the Company has introduced a number of programs to develop its talent leadership through the Total Leadership Experience program. For this program, the Company launched a variety of learning initiatives including the leadership training programs and the Leadership Series. Core leadership training programs are designed for different levels and adjusted to the required competency at every level of leadership in collaboration with one of the renowned institutions of leadership development namely Daya Dimensi Indonesia (DDI) through programs named First Line Manager Development Program (FLMDP),

Middle Manager Development Program (MMDP) and Senior Manager Development Program (SMDP). Throughout 2013, 216 employees participated in FLMDP pilot program and 94 Branch Manager Entrepreneurs (BME) participated in the program MMDP. The program not only gives lectures but also has sessions for experience sharing. This is evident from the Leadership Series which is a prestigious event that is reserved for the Directors and Commissioners, senior management and selected talents. 3 (three) Leadership Series events were organized featuring Jim Huling (the author of *The 4 Disciplines of Execution*), Cyril Harinowo (Banking Practitioner) and Dr. Mochtar Riady (founder and Chairman of the Lippo Group) attended by a total of 424 employees. These programs continue to get rave reviews from participants so the Company has planned to run another 6 series by presenting Experts/Entrepreneurs/Leaders who have proven leadership skills.

In addition, quality leadership development among senior management is also carried out through participation in programs such as CIMB INSEAD Leadership Programme (CLIP) and Accelerated Universal Banker (AUB) which is in collaboration with CIMB Nanyang Technology University in Singapore. In 2013, 61 employees categorized as talents participated in the Regional Programme; in CLIP (6 employees), AUB (10 employees), Regional Team Building (20 employees), Group Orientation (22 employees) and Top Leadership Dialogue (3 employees).

CIMB Niaga participates in the competition "ASEAN Emerging Leaders" (Emerald Award) held by CIMB Group to improve the quality of leadership spirit for line managers within CIMB in ASEAN countries and prove their success in achieving peak performance while encouraging development on the part of their subordinates. In this prestigious event, mid-level managers are not only totally measured for their leadership, but also do a role play and tele-presentation before judges and external consultants (Towers Watson). The Company entered the 6 finalists in this event and four received the 2013 Emerald Award for their achievements.

Development of Key Skills

The Company continues to encourage employee technical competence through programs of key skills development divided into four domains: (1) Sales & Service, (2) Risk, Compliance & Audit, (3) Credit, and (4) Operation and Information Technology, including through the development of specialized programs for Corporate Banking, Merchant Banking, Digital Banking and Information Technology. In the future, the Company will be preparing a series of applied and structured development programs for Sales, Teller, Customer Service, Small Medium Enterprise and Sharia Banking.

In an effort to build a risk-aware culture, the Company continued to make learning interventions during 2013 through workshops of the Three Lines of Defense (56 employees), socialization of DCORO duties and responsibilities (Designated Operational Risk & Compliance Officer) (139 employees), R.I.S.K Forum (69 employees), Anti-Fraud Management forum (1,141 employees), Operational Risk Awareness program (440 employees), and Compliance Awareness program (1,176 employees).

In addition, knowledge and skills in financing are an absolute necessity for a banker and were a main focus of the Company in 2013. Improvements in credit quality and building a credit culture at the Company were introduced to Relationship Managers in Corporate Banking and High End Commercial through a certification program of Credit Core Skill. This program is a collaborative program involving business, Credit Reviewers and other credit stakeholders through a series of training programs, assessments, and more. This program is a partnership between CIMB and OMEGA, a reputable credit consultant from the United States. Starting with Credit Skill Inventory for 241 Relationship Managers in Corporate Banking and High End Commercial, the Company has successfully built internal capabilities to produce 9 employees with Credit Diplomas, 5 internationally accredited trainers and 10 selected coaches. In September 2013, a Senior Credit Workshop was held for the Directors and Senior Managers CIMB Niaga as a joint commitment to build quality credit culture.

Role of Learning & Talent Development in supporting the Digital Banking Strategy

To support the strategy of Digital Banking, Learning & Talent Development (LTD) works in collaboration with relevant business units to formulate development programs for vanguard teams of Branchless Banking to equip them with adequate knowledge and competency in introducing Digital Banking products to Digital Lounge visitors. Since November 2012, training programs for preparing Digital Banking Manager (DBM) candidates has completed the third batch for selected employees before they are stationed at the lounges. For the intensive two weeks they are given a wide range of knowledge and skills about the Branchless Banking Business, Product Knowledge, Operations & Risk, Selling Skills, Service, and Professional Appearance and Business Etiquette. Not only for the existing vanguard team, structured development programs for DBM regeneration was also launched for fresh - graduates in the Digital Banking Manager Development Program [DBMDP] in April 2013. Through the four - month program, the DBM candidates experience comprehensive learning by respective instructors for 2 (two) weeks in classrooms and 3.5 months on the Job Training (OJT) in a designated branch or lounge.

In 2013, the Company also made a milestone by launching a flagship product of Digital Banking, namely Rekening Ponsel. In particular, LTD takes an active role in preparing projects for the product launching, including through a series of assessments on Area Manager and Branch Manager comprehension about RekPon, formulating RekPon campaigns as part of product awareness, preparing instant manual books, and disseminating RekPon products prior to launch to all frontline teams and branch heads.

In addition to its role in training programs, LTD also develops a range of interventions and other learning methods adapted to real circumstances, such as preparing standard video services, product knowledge and cross selling, and branchless banking facilities offered by the Company, such as Go Mobile, CIMB Clicks, and Rekening Ponsel with a sales script for each product.

Branch Manager Entrepreneur Development Program

One of the milestones in 2013 was the introduction of the Branch Manager Entrepreneur (BME) project on 1 July 2013. In broad outline, the BME project suggests to alter the way branches handle changes related to organizational development according to business opportunities or market situations, assessment and selection of the right man at the right place, preparation of a clear career path and training for Branch Managers, simplifying processes, accelerating service and delegation of authority. The education process is given in order for all parties directly impacted by the changes so that they can identify how changes may develop and prepare preemptive actions in the midst of such changes. In conducting this educational program, the Learning and Talent Development (LTD) Unit works in synergy with all subject matter experts of the respective business units to develop a series of learning processes to prepare all selected Branch Manager Entrepreneurs in performing their roles and responsibilities in accordance with the operating model of the new branch, focusing on cross-selling business, eliminating the silo mentality, so they are able to discuss with customers in a holistic manner and mitigate operational risks. Material of Business Growth Focus, Branch Operation Business technical support system of BCS-SPEKTA, Business Negotiation and Leadership Development must be prepared to achieve these objectives. As of the end of 2013, a total of 134 BME and Area Managers have attended this training.

The Branch Manager as an Entrepreneur project brings significant changes in branches, necessitating behavioural changes of existing personnel at branches. The ability of a leader in executing the strategy becomes very important and that is what underlies the implementation plan of 4 Disciplines of Execution (4DX) targeting all branches in 2014.

Employee Internal Services

Various programs of automated services to employees have been run in order to improve the quality of services to employees and support the Green Office Program. Electronic Personnel Administration Self-Service (e-PASS) gives faster, easier and more transparent information and service access needed by employees by including electronic pay slips that have been equipped with a variety of information including data of their pension fund. In 2013, certain employees were given medical cards for the treatment facilities without prior payment. In addition, the Company also provided HR Helpdesk services where employees can ask for information regarding HR. The Human Resources Directorate also takes an active role in helping unfortunate employees suffering hardships like the Jakarta flood in early 2013, in collaboration with the Business Continuity Management unit.

Employee Engagement Survey and Internal Customer Satisfaction Index

One of the efforts to improve internal services is by conducting a direct measurement of preferment of supporting units to support business units in achieving the Company's targets. In August and December 2013, an Internal Customer Satisfaction Index (ICSI) was performed with a measurement category for: Response, Clarity of Information, Competency, Problem Solving, and Consultancy. In contrast to the previous years, during this year ICSI was performed by an external party that has experience in survey work, to ensure independence and more accurate results, and to engage all Company employees in making assessment of the support units within the organization. More than 6,000, or about 44.5% of the Company's total employees, participated in the internal customer satisfaction survey. The results of the assessment of the employee's Support units that showed a satisfactory level of 61.10% has not revealed the units overly satisfied, but instead have encouraged continuous improvements and service escalation in order to ensure a well-established business.

In addition to the measurement of the work process on supporting units, the Company also needs to look at the level of employee engagement through the Employee Engagement Level. The Company can further examine the impact of EES (Employee Engagement Survey) Level against its performance improvement and employee engagement to reach its business vision and corporate goals. In 2013, the Company did not organize the EES as in 2011, but measurements were still done through Pulse Check survey of employees for several areas of improvements such as Career Development, Leadership, Training, Rewards &

Recognition and Organization Competitive Positions that turned to be key indicators (key drivers) to employee's engagement. The Pulse Check survey was the first step prior to the Employee Engagement survey that is planned for 2014.

Communication with Employees

The Company continually seeks to maintain effective communication with all employees. Communication is committed and well related to the Company's business development, progress, and regulations and policies. HR works closely with the Internal Communications unit and other relevant functions or units in this internal communication process. Eventually, an effective two-way communication between the Company and employees will make it possible to support all employees towards achieving the Company's corporate goals.

The Company uses various means or channels to maintain effective communication with employees, among others through:

- CIMB Niaga Net: Pages of news and information on the Company's intranet portal, which serves as an effective channel for all employees to obtain information about the Company.
- CIMB Niaga News: quarterly magazine containing news and information about important developments at CIMB Niaga and CIMB.
- CEO Message: regular direct communication from the Company's CEO to all staffs via Company's email.
- CEO Hotline: A Facility provided to employees to ask direct questions or give suggestions/ideas to the CEO on the Company's issues or policy.
- Senior Management Walkabouts: Board of Directors and senior management visits to branches.
- HR Helpdesk: Communications media to receive questions and problems / constraints faced by employees either by phone or email.
- HR info: Periodical that delivers news and information related to the Company's employees and internal HR policies including job posting through email.
- HR Mobile: Communications media that are intended to transmit information through the news media or short message service (SMS).

- E - Manual: CIMB Niaga intranet portal that contains the Company's internal policies and procedures, and those of external parties such as Bank Indonesia, the Indonesian Financial Services Authority, INTRAC, the Ministry of Finance and other agencies.
- E - PASS: an automated employment information system that is also used to provide direct information to each employee.
- DMS (Digital Media Signage) TV: is a television network connected to 160 branches, aired live for the purposes of socializing, training, newsflash, to employees in the branches having connection with DMS TV.

Industrial Relations

Healthy, harmonious and productive industrial relations will have positive impacts on the Company's success. With more than 14,000 employees spread across almost all provinces in Indonesia and several ASEAN countries, the biggest challenge faced by the Company in terms of this aspect has been how to create harmony in diversity with due regards to the basic principles of applicable laws in Indonesia and by always taking into account the multi-dimensional aspects of humanity.

The Collective LABOR Agreement for the period of 2012 - 2014 was signed by the management and the Company's Labor Union on 18 October 2012 and is one manifestation of the effort to foster healthy, harmonious and productive industrial relations with employees. In addition, the Company has also run employment activity programs involving top management, the Union and all employees, such as CNC activities (CIMB Niaga Club), as well as face-to-face sessions with the President Commissioner, Break-Fasting events, Halal bi Halal, and others.

Appreciation

In 2013 the Company received two awards in the field of Human Resources and Training:

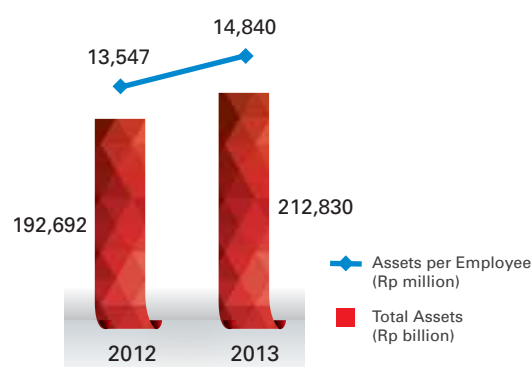
1. Ranked 1st for two consecutive times in Human Capital for the category of Banks with assets of 100 trillion, Anugerah Perbankan Indonesia Event, Business Review, Perbanas Institute - September 2013
2. Rated as the Most Trusted Company in Corporate Governance Perception Index 2012 - December 2013.

STATISTICAL DATA 2013

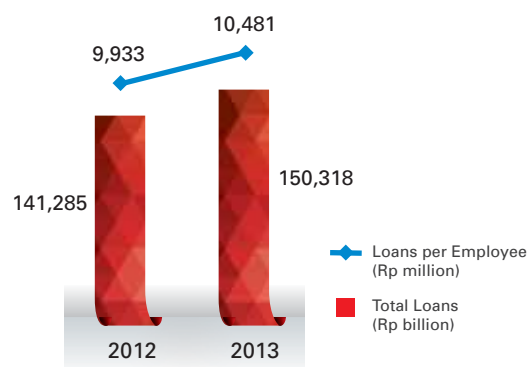
Number of Employees



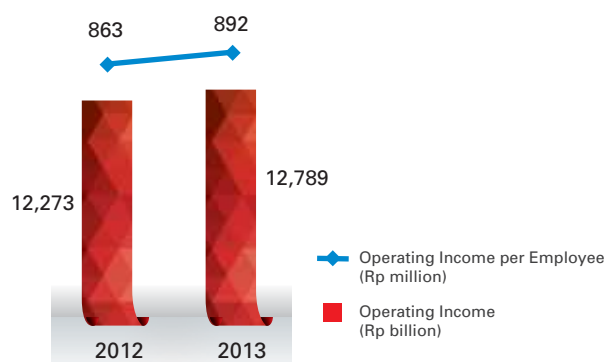
Assets per Employee



Loans per Employee

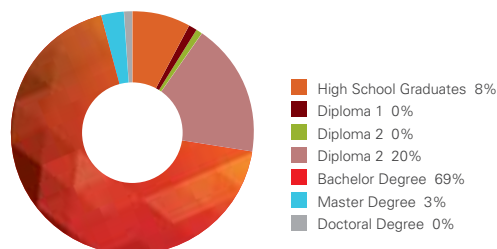


Operating Income per Employee

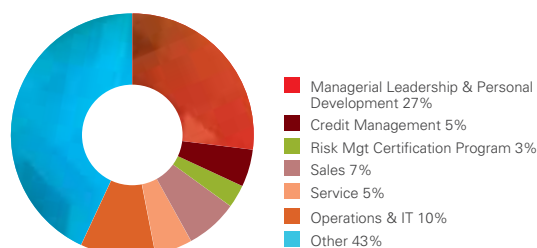


EMPLOYEE COMPOSITION**Number of Employees by Education**

	2012	2013
High School Graduates	1,151	1,186
Diploma 1	61	70
Diploma 2	34	32
Diploma 3	2,693	2,647
Bachelor Degree	9,794	9,915
Master Degree	491	491
Doctoral Degree	0	1
Total	14,224	14,342

**Training Participants**

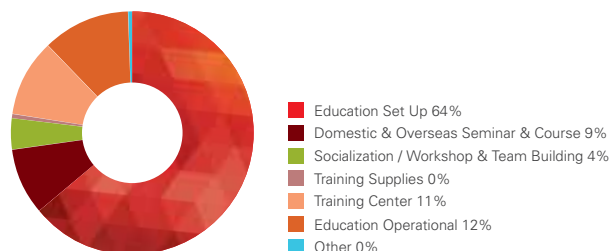
	2012	2013
Managerial Leadership & Personal Development	5,056	15,765
Credit Management	1,849	2,843
Risk Management Certification program	1,859	1,996
Sales	9,229	4,023
Service	1,333	2,661
Operations & IT	1,850	6,020
Other	31,226	25,102
Total	52,402	58,410

**Training Man-days (day)**

	2012	2013
Managerial Leadership & Personal Development	27,460	42,143
Credit Management	3,264	5,394
Risk Management Certification Program	3,697	2,990
Sales	13,380	6,310
Operations & IT	2,429	11,941
Sales	5,281	10,087
Other	34,686	16,646
Total	90,197	95,510

**Training Expense (Rp million)**

	2012	2013
Education Set Up	75,137	97,830
Domestic & Overseas Seminar & Course	16,974	13,330
Socialization/ Workshop & Team Building	16,331	6,484
Training Supplies	195	107
Training Center	13,530	16,321
Education Operational	19,762	17,771
Other	1,500	0
Total	143,429	151,840*

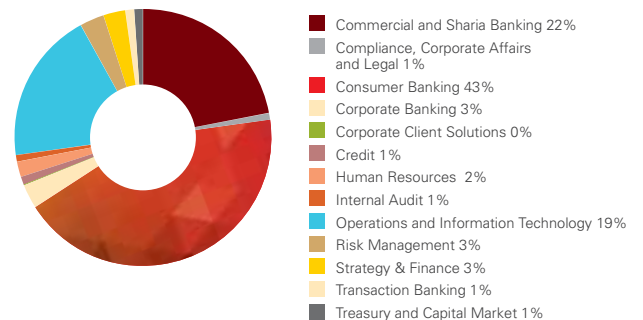


*Including reserved budget of Rp19.1 billion

Number of Employees by Directorate

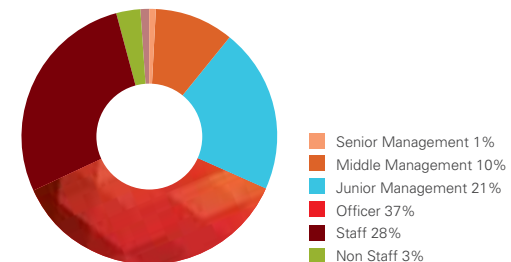
Directorate	2012	2013
Commercial and Sharia Banking	3,114	3,123
Compliance, Corporate Affairs and Legal	206	205
Consumer Banking	6,226	6,206
Corporate Banking	378	378
Corporate Client Solutions	16	19
Credit	189	189
Human Resources	349	311
Internal Audit	154	154
Operations and Information Technology	2,709	2,690
Risk Management	310	452
Strategy & Finance	388	415
Transaction Banking	72	94
Treasury and Capital Market	113	106
Total	14,224	14,342

Note: - Commercial and Sharia include SMME
- Risk Management includes ARR

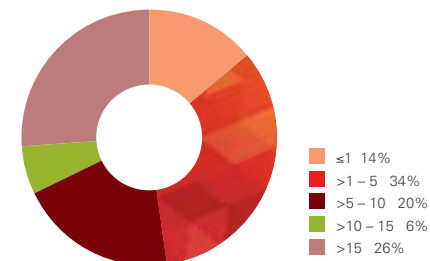
**Number of Employees By Management Level**

Leveling	2012	2013
Senior Management	272	162
Middle Management	1,207	1,394
Junior Management	3,013	3,023
Officer	5,228	5,369
Staff	4,097	4,022
Non Staff	407	372
Total	14,224	14,342

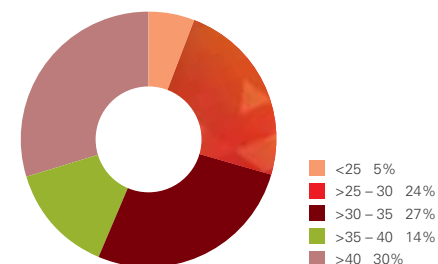
Note: There was a change in classification for Senior Management and Middle Management in 2012 and 2013

**Number of Employees By Years of Service**

Years of Services	2012	2013
≤ 1	2,181	1,978
> 1 – 5	4,698	4,917
> 5 – 10	2,640	2,815
> 10 – 15	766	836
> 15	3,939	3,796
Total	14,224	14,342

**Number of Employees By Age**

Age	2012	2013
< 25	1,031	792
> 25 – 30	3,655	3,402
> 30 – 35	3,580	3,864
> 35 – 40	1,892	2,005
> 40	4,066	4,279
Total	14,224	14,342

**In-house Training Plan for 2014**

Program	Classes	Participants	Man-Days
Leadership & Personal Development	30	251	6,182
Credit	10	45	1,125
Risk & Compliance	10	72	4,275
Sales/Business	15	229	5,725
Service	10	75	1,872
Core Banking System, Operation & IT	21	77	1,925
Certification	11	90	2,250
Total	107	839	23,354

Training Program

1. The average man-days of training in by employees in 2013 was 6.05, while in 2012 was 6.11.
2. Total man-days of training increased 6% from 90,197 in 2012 to 95,510.
3. The number of participants increased 11% from 52,402 in 2012 to 58,410 in 2013, accounting for 91% of total employees.
4. The total number of events and in-house training classes increased 14% from 1,281 in 2012 to 1,458.

Compulsory Certification

The Company responded to Compulsory Certification in accordance with regulatory requirements:

- The company has held a risk management certification program during 2013 for level 1, 2, 3, 4 and 5 and attended by 845 participants, bringing the total number of employees who already have a Risk Management Certification in accordance with their respective positions by 2013 to 4,500 employees. By 2013, 1,201 employees were engaged in refreshing courses in order to extend the validity period of their Risk Management Certificates.
- The Company has run a certification program for Mutual Fund Sales Agent (WAPERD) in 2013 attended by 455 new participants, bringing the total WAPERD Certification holders by 2013 to 1,193 employees. In 2013, 435 certification holders attended programs to extend the validity period as per WAPERD regulation.
- The Company has organized examination programs for Bancassurance certification, producing 824 graduates, bringing the total employee who have Bancassurance Certification by 2013 to 2,270 employees.
- The Company organized the Indonesian Life Insurance Association (AAJI) Certification program in 2013, attended by 425 employees bringing the total employees who have AAJI certification by 2013 to 1,347 employees, 415 of whom have extended their license validity periods.
- The Company has organized Indonesian General Insurance Association (AAUI) Certification program participated in by 102 employees as of 2013.

WORK PROGRAM

To support business aspirations and focus of CIMB Niaga in 2014, the Human Resources Directorate has launched 12 major priorities that will run continuously up to 2015 as follows:

1. Strategic Workforce Planning:
Ensuring optimum capacity and composition between revenue generator, middle office and back office, efficiency and effectiveness in the organization levels and span of control, as well as the competence of qualified employees in facing a rapidly changing and challenging business focus.
2. Productivity Measurement:
Conducting measurements of employee productivity both as revenue generator and non-revenue generator, in order to obtain an idea of actual and adequate productivity stage in every critical work unit within the organization, to be benchmarked with the best standards in the market.
3. Sustain High Performance Culture: Having an effective platform to build a winning culture to continue maintaining and improving the culture of superior performance, with an impartial portion, being able to see far ahead over the years to deal with faster and more challenging business rhythm and dynamics.
4. Total Remuneration:
Performing an appropriate remuneration strategy to retain the best talent, developing culture-based high performance and remaining competitive due to market conditions.
5. Talent Management and Leadership Development:
Developing and managing talent in a single integrated process, ensuring the availability of talent from within the organization, as well as regeneration and succession planning for key positions critical in the organization, through a concrete and relevant plan to fill gaps so as to strengthen the leadership skills in coming years.

6. Capability Building:

Building the capability for three main streams: Teller School, Customer Service and Sales School, as well as SME Academy. This Capability Building is intended to be a training and development center for both new hires and existing employees through an integrated approach to business execution, practical and relevant to what the business needs, to fill Teller, Customer Service and Sales Company requirements. Capability Building will be built in several strategic locations as a hub center so that local branches are able to meet their needs in several areas.

7. Credit Development Roadmap: Continuing the credit academy implementation initiated in 2013, providing a platform that can be used as a reference by credit marketers, reviewers and approvers, ranging from the expected success profile for each job, learning roadmap based on competence in each job and certification required. This Development Roadmap is a guideline to every line manager to develop each subordinated.



Learn from The Master with Rita Mas'Oen
(Operations & IT Director), 23 October 2013

8. Branch Manager as Entrepreneur: Developing the capability of Branch Managers as entrepreneurs in the "BMasEntrepreneur" program, as an effort to strengthen and align the organization with the new model of branch operation with a business focus on how to improve business profits, encourage cross-selling, getting rid of the silo mentality, and give information about products to customers in a holistic or customer-centric manner while minimizing operational risks. Efforts to improve the ability of BME leadership to make execution will be organized in a gradual implementation program called 4DX (4 Disciplines of Execution) run at all branches in Indonesia.

9. Productive Employee Relations: Creating a healthy, harmonious and productive work environment which in turn will increase employee engagement with the Company and thus increase productivity.



Senior Credit Workshop, 5 – 7 September 2013



CIMB Emerald Award, 20 December 2013



Graduation Ceremony The Complete Banker Batch V, 13 July 2013



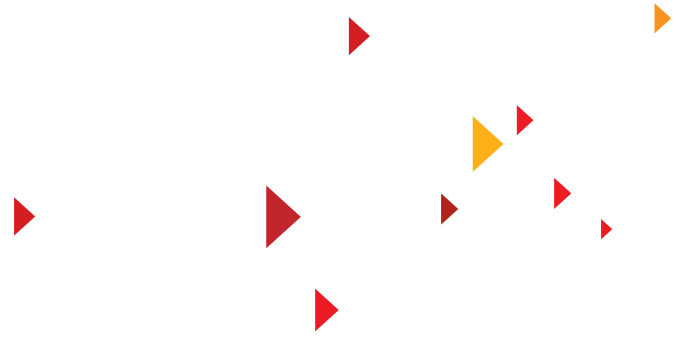
Leader's Talk with Dr. Mochtar Riady, 13 November 2013

10. Continuous Process Improvement: Enhancing the role of HR in terms of refinement, process simplification, standardization and automation of work processes as a strategic working partner to business units. This includes efforts to control and monitor the implementation of outsourcing to reduce inefficiencies, unproductive labour while ensuring compliance with applicable policies, both internally and externally.

11. Knowledge Management Centre :

To develop human capital capable of supporting the Company's performance and create talents in the future, support for knowledge management structure needs to be organized properly and systematically so that the necessary experience and knowledge can be efficiently distributed to and accessed by employees who need them.

12. Organizational effectiveness: strengthening and aligning the organization at the regional level, to ensure that efforts are done within all business sectors in the region to expand business in an integrated way, and aligning the communication command cycle to both internal and external parties (including, regulators, media and local governments).



Business Support Overview

Risk Management is implemented in line with the Enterprise Wide Risk Management framework through aligning risk appetite and risk tolerance with the Company's business strategy.

RISK MANAGEMENT

Risk management is one of the essential elements for CIMB Niaga in achieving its business objectives, therefore requires a comprehensive framework. Currently, the Company's framework in line with the concept of Enterprise Wide Risk Management (EWRM). It is primarily intended to provide value added to shareholders by aligning risk appetite and risk tolerance with the Company's business strategy to allow more effective and efficient capital management, in terms of the Company's portfolio management strategy, resource allocation, pricing, and other strategic business decisions.

In order to achieve these objectives, CIMB Niaga continuously identify significant risks in its business activities, measure them using adequate risk management infrastructure, among others, by establishing the independent Risk Management Unit and risk management policies and procedures as a guideline for all employees, as well as data and system availability. In addition, the Company prepares risk mitigation to keep loss below company's risk appetite and tolerance. Risk levels are monitored periodically and the overall risk management process are executed based on the implementation Good Corporate Governance (GCG) principles.





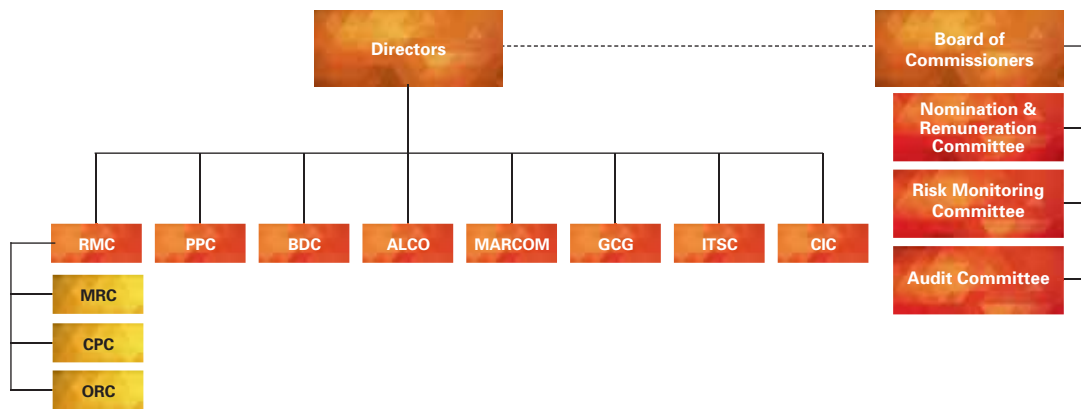
ENTERPRISE WIDE RISK MANAGEMENT FRAMEWORK



RISK MANAGEMENT GOVERNANCE

The Company’s risk management process is evaluated by the Risk Management Committee (RMC), which responsible to ensure a proper implementation of the risk management framework. This committee is chaired by the Company’s Vice President Director/ Risk Management Director and consist of Directors and executive officials. The RMC reports directly to the Directors and indirectly to the Board of Commissioners through the Risk Monitoring Committee (KIPER), which cooperates with the Audit Committee and the Nomination and Remuneration Committee.

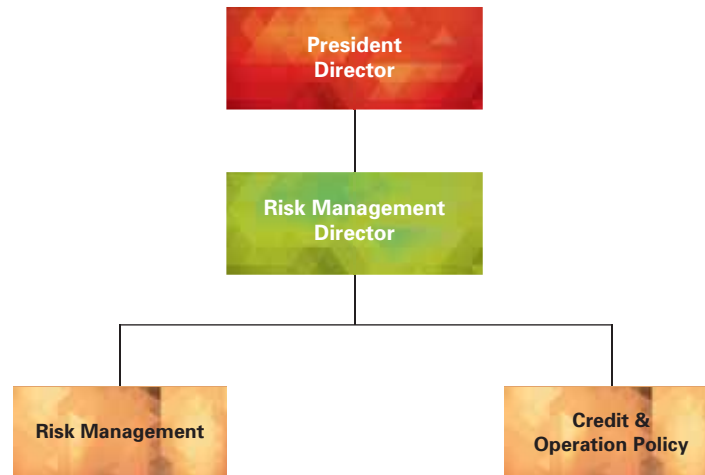
Executive Governance Committee:



- RMC : Risk Management Committee
- MRC : Market Risk Committee
- CPC : Credit Policy Committee
- ORC : Operational Risk Committee
- PPC : Personnel Policy Committee
- BDC : Business Development Committee
- ALCO : Asset and Liabilities Committee
- MARCOM : Marketing Committee
- GCG : Good Corporate Governance
- ITSC : IT Steering Committee
- CIC : Capital & Investment Committee

Risk Management Unit (RMU) is independent from any business units and responsible to ensure a comprehensive process to identify, measure, monitor and control risks, as well as to submit risk profile report and to build reliable internal control systems. The coordination and dissemination functions of the Company’s risk management processes are also conducted by Risk Management Unit.

Organizational Structure of the Risk Management Unit:



RISK MANAGEMENT PROCESS

Company implements risk management process through comprehensive identification of significant risks throughout its products and activities. Company also measures, prepares adequate risk management infrastructure, analyse risk exposure, and monitor the risk through reporting process as well as taking necessary actions to mitigate the risks.

Comprehensive Risk Assessment

Comprehensive risk assessment process is one of four pillars in Company's EWRM framework, through which the Company identifies and assesses material risks in each of the functional and operational activities. Risks are identified by analyse inherent risk and adequacy of control in any of the Company's product or business activity.

In determining the types of material risks, Company is not only considering the possibilities and financial impact occurred, but also by seeing impacts on non-financial aspects such as reputation and compliance with regulations. This is consistent with the definition of material risks as risks that significantly impact Company's operations, profitability, capital and/or reputation.

This process is in line with PBI No 14/18/PBI/2012, dated 28 November 2012 concerning Minimum Capital Adequacy Requirement for Commercial Banks and BI Circular Letter No 14/37/DPNP dated 27 December 2012 regarding Minimum Capital Adequacy Requirement based on Risk Profile and Requirement for Capital Equivalency Maintained Assets (CEMA). Based on this regulation, Company reports the risks considered material based on internal assessment.

The Company currently manages 8 major risks, namely credit risk, market risk, liquidity risk, operational risk, strategic risk, compliance risk, legal risk and reputation risk. In addition to those 8 risks, Sharia Business Unit is also exposed to 2 other major risks, which are rate of return risk and investment risk as stipulated in Bank Indonesia Regulation No 13/23/PBI/2011, dated 2 November 2011 regarding the implementation of Risk Management in Sharia Banking and Sharia Business Units.

Risk Measurement & Infrastructure

Company periodically measures risk to assess the adequacy and effectiveness of its risk management implementation in accordance with the Company's risk profile. Risks measurement methodology among others are by determining risk rating, risk scoring, risk sensitivity analysis and stress testing.

Bank-wide stress testing is performed twice a year, in order to evaluate financial impacts in stress condition. This process allows Company to assess the adequacy of its liquidity buffer and its ability to meet the minimum capital adequacy. Stress testing also gives the Company a better understanding in evaluating portfolios that are likely to be negatively influenced by changes in macroeconomic conditions and enables the Company to prepare a follow up actions.

Company periodically reviews the assumptions used, data sources, methodology and procedures applied in risk measurement and compatibility of limits set based on the Company's risk appetite, changes in business environment and market conditions as well as regulatory provisions.

In addition, Company also evaluates the adequacy of organizational instruments in supporting the effectiveness of risk management implementation, including clear segregation of authority and responsibility.

Control Activities

Risk control is conducted, among others, through the establishment of limits, action triggers and early warning indicators, which become the key mechanisms in monitoring and controlling risk-taking activities within the Company's business. In addition, in order to improve risk control process, Company also develop risk management information system continuously.

Risk Analysis & Reporting

Based on risk measurements result, Company performs analysis on its risk profile. As such, Company can set follow-up actions and priorities that need to be taken for each type of risk. All risk types are periodically monitored and reported in a timely manner.

Risk monitoring is a step to ensure that all risk limits established by the Company are executed properly and in line with the Company's risk appetite. This process is conducted either by business units or by Risk Management unit as their responsibility in risk governance implementation. RMU will ensure that the Company's position does not come near the agreed limits and will send alerts to the relevant business units when it does. This is done to enable the Company to maintain its position within the agreed risk appetite.

THREE LINES OF DEFENSE

CIMB Niaga applies a risk management process that involves the entire staff ranging from Directors to staff with the least responsibilities. In this, the Company has 3 lines of defence, which are:



Timely reporting and accurate analysis of risk profile is critical information needed by the Directors for strategic business decision-making and evaluation control over the Company's overall exposure.

RISK APPETITE STATEMENT

Company defines risk appetite as the amount and type of risks we are prepared to accept in accomplishing strategic goals through effective risk management system.

Risk appetite is established in line with the business strategy and translated into risk matrix and as guidance in day-to-day decision making process. CIMB Niaga's risk appetite is determined using a top-down approach that contains quantitative and qualitative assumptions based on strategic financial objectives and capital matrix, and is discussed periodically.

CIMB Niaga articulates the risk appetite in 4 (four) dimensions; solvency and capitalization, earnings diversification and volatility, liquidity and franchise. This appetite is intended to allow CIMB Niaga to accomplish maximum long-term performance and ensure asset integrity, earning sustainability and protect CIMB Niaga's franchise value. Each dimension defines risk limits as specific thresholds or targets in line with the Company's capital, liquidity, borrowing capacity, and regulatory limits.

a. First line: Business and Support Unit

- As the risk takers, Business Units and Support Units are the first lines of defence, as these units face operational risks in daily activities. Thus, these units are in the position to manage risks and ensure compliance with regulations, standards, policies and procedures. Their functions include identifying, measuring, monitoring, controlling and reporting operational risks and taking whatever steps necessary to mitigate risks and ensure an effective control.

b. Second line: Risk Management and Compliance Unit

- To monitor and oversee risk management and compliance are performed effectively in all of the Bank's businesses.
- To give opinions and input to management/relevant business units
- To develop and monitor consolidated risk management implementation and by portfolio
- To establish Bank's risk management infrastructure, including preparing policies, procedures and risk profile reporting.

c. Third line: Internal Audit

- To perform audits and regulatory tests.
- At the third level, is the Internal Audit Unit as non executive and independent unit is responsible to assess how the Company managed the business, including on risk management, in accordance with Company policies and regulations, while also verifying risk management implementation.

To strengthen the implementation of Three Lines of Defence, CIMB Niaga has assigned dedicated employees as Designated Compliance and Operational Risk Officers (DCORO) to implement compliance and operational risk functions, with the following responsibilities:

- As the First Line of Defence, responsible for operational risk management implementation in work units.
- Implementing risk methodology (Loss Event Data, Risk Control Self-Assessment and Key indicators) including identifying, reviewing, mitigating, and monitoring operational risks in work units.
- Regularly reviewing, controlling, and mitigating risks potential in work units.
- Ensuring compliance aspects in work units against prevailing rules and regulations, both internal and external.
- Periodically presenting reports on violations, loss, and significant risks that have occurred in work units.
- Ensuring the implementation of both BCP/DRP implementations, including the adequacy and efficiency of the implementation in work units.
- Giving support to promote a risk-awareness culture across work units.

ANTI FRAUD MANAGEMENT

In accordance with Bank Indonesia circular letter No.13/28/DPNP of 2011 regarding Anti Fraud Strategy implementation for Conventional Banks, CIMB Niaga has formed a special Anti Fraud Management unit to implement a bank-wide anti fraud strategy.

CIMB Niaga's anti fraud strategy is based on the BI Circular Letter and implemented by applying the 4 interrelated anti fraud instruments:



- Prevention:** fraud control system in the form of preventive measures in order to reduce the potential for fraud.
- Detection:** fraud control system in the form of steps to identify and detect possible fraud within the Company's business.
- Investigation:** A fraud control system in the form of steps to explore information (investigation), reporting system and the imposition of sanctions for fraud committed within the Company's business.
- Deterrence:** A fraud control system in the form of measures to monitor, evaluate and corrective follow-up actions for fraud in the Company's business.

Zero Tolerance to Fraud

In running anti-fraud management program, CIMB Niaga is committed to zero tolerance to fraud. In addition, CIMB Niaga is aware that building an anti-fraud culture has become critically important where fraud-risk awareness and clear and strict sanctions are expected to contribute to the achievement of the Bank's stated values and integrity. One of the program to build anti fraud culture and fraud risk awareness for employees is a training program for new and existing employees on an on-going basis, where employees are constantly reminded to safeguard the Company's values and integrity while performing work in accordance with the policies and procedures, as an attempt to mitigate frauds, while employees proven to have committed fraud will be penalized with Work Termination.

Another important step in the implementation of the anti-fraud strategy is to improve supervisor oversight over subordinates, to ensure fraud risk mitigation in every activity, and as an important preventive measure, minimizing possible conditions that have the potential for fraud to occur.

Company has a whistle blowing mechanism that is part of its pillar of detection as a means to report violations/deviations that indicate fraud. Detections are done through periodic and surprise audits, surveillance systems by monitoring suspicious transactions and out-of-profile customers for anti-money laundering and preventing the financing of terrorism (AML-PPT), the establishment of transaction limits and existing infrastructure optimization to detect fraud early, and so on. An effective detection function can identify fraud earlier, thus allow risk mitigation process to prevent risks from developing further.

Company also monitors, evaluates, and follows up fraud with corrective actions in order to prevent the same incident from reoccurring and ensure comprehensive reporting to the management and regulators.

The implementation of anti-fraud management at CIMB Niaga involves and is the responsibility of each individual employee ranging from staff with the least responsibility, more senior levels of management, Directors and up to the Board of Commissioners. As part of management oversight, Directors and Board of Commissioners conduct periodic reviews of the anti-fraud strategy implementation and take strategic steps to mitigate fraud to encourage healthy and reliable performances.

SHARIA BUSINESS UNIT RISK MANAGEMENT (UUS)

CIMB Niaga has a Sharia Business Unit (UUS) operating using the Dual Banking Leverage Model (DBLM) across its entire operation, including in risk management. Sharia RMU is integrated into conventional Bank Niaga's RMU, while the appointed Director of the Sharia Business Unit is also a member of Bank Niaga's Risk Management Committee. In order to have a well implemented risk management, the Bank strives to socialize the Sharia concept through a series of training sessions and workshops.

The Bank has established a risk management infrastructure and implemented risk management governance in line with the concept of DBLM and adherent to Sharia principles. Risk Management Policy for UUS has been prepared as part of CIMB Niaga's Risk Management Policy. Its procedure is customized with adjustments to the needs and operational complexity level of Sharia business.

Risk is measured quarterly using an appropriate methodology to weigh the risk profile in UUS. Reports concluded from measurements are then evaluated by the Risk Management Committee (RMC) at the Directors level and by the Risk Monitoring Committee at the Board of Commissioners level for further submission to Bank Indonesia.

In terms of risk management related to the fulfilment of Sharia principles, the Company's Sharia Supervisory Board (DPS) gives approval for the policies, procedures, systems and products related to compliance with Sharia principles and covenants to be issued by the Bank. The Sharia Supervisory Board is supported by the organizational instruments in performing its operational functions, under the organization of the Sharia Business Unit, which is Advisory Sharia, which main responsibility is to give input to the Sharia Supervisory Board to meet Sharia principles related to evaluation on policies, procedures, products, systems and banking transactions.

In 2013, the Company was consistently promoting a risk-awareness culture across UUS to secure better risk identification, measurement, monitoring, and controlling processes, which were successful as seen from the improved performance of UUS during the year. The Company took strategic measures to mitigate risk after taking into account adherence to the Sharia principles. CIMB Niaga also kept improving UUS operational aspects and integrated them into a broader system of accurate and comprehensive risk management.

RISK MANAGEMENT AT SUBSIDIARIES

Subsidiaries manage eight (8) types of risks: credit risk, market risk, liquidity risk, operational risk, strategic risk, reputation risk, legal risk and compliance risk, or the same as types of risk managed by the Company. The Company applies consolidated risk management process with subsidiaries that engaged in financing namely CIMB Niaga Auto Finance (CNAF) and Kencana Internusa Artha Finance (KITAF). The consolidation process of risk management is done by taking into account differences in business characteristics between subsidiaries and the Company. The implementation of risk management consolidation process among others through mentoring processes and alignment of risk management practices in risk governance, risk management policies and procedures, risk measurement methodologies, risk management reporting, and increased risk awareness culture.

The risk management monitoring process is performed by the risk management unit, including ensuring adequate risk management infrastructure in terms of human resources, information systems, policies and procedures and methodologies. Subsidiaries constantly improving the quality of human resources through training and socialization of risk management and improving risk management infrastructures regularly. The process of monitoring and evaluation of risk exposures at Subsidiaries is reported periodically to the Parent Company, including to its Risk Management Committee (RMC). During the process of monitoring and evaluation, RMC discussed risk exposure at Subsidiaries as a main focus to allow improvements in the future.

Risk management at subsidiaries has become particular focus of the Company as an important role in supporting the Company's strategic plan, especially in auto loans.

FOCUS ON RISK MANAGEMENT IN 2013

In 2013, the focus of risk management development were:

- a. Human resources development, data availability, and the ability to understand a variety of products (conventional and Sharia), and more in-depth analysis on the existing portfolio.
- b. Operational risk management process improvement by review policies and procedures periodically. In terms of infrastructure, the Company developed integrated Operational Risk Management System (ORMS) application for integrated operational risk solution covering Loss Event Database (LED), Risk Control Self Assessment (RCSA), Key Risk Indicators (KRI) and scenario analysis.
- c. internal rating model development for corporate credit risk assessment and control, and scoring model development for retail portfolios of both the Bank and subsidiaries.
- d. Developing early warning delinquency triggers for retail portfolio to allow Company to take quick and appropriate actions to control and oversee retail credit risk.
- e. Developing and implementing Loan Origination System (LOS) applications for secured loans to allow consistent and efficient approval process.
- f. Support for sound growth of both conventional and sharia financing in line with the Company's strategy.
- g. Improvements in the quality of risk management in the Sharia Business Unit by improving the quality of risk management infrastructure among other, through making adjustments in policies and procedures, improving knowledge of sharia banking products, and monitoring risk process through the development of risk profiles tailored to the characteristics of sharia banking business while improving the quality of human resources management in understanding sharia financing risks.
- h. Improvements in the quality of risk management at subsidiaries.
- i. Infrastructure development for liquidity risk management and interest rate risk in the banking book, including ensuring supporting devices such as improving liquidity stress test framework, Contingency Funding Plan (CFP) and Early Warning Indicators as early warning in the event of a liquidity crisis.

IMPLEMENTATION OF BASEL II AND III

In 2013, CIMB Niaga implemented an initiative project the Internal Based Approach (IBA) which aims to improve the quality of risk management associated with the implementation of the Basel Accords. This implementation is in line with Bank Indonesia's roadmap for Basel II and III for more comprehensive implementation in the future.

The Company also actively participates in the Basel II and Basel III Working Group of Bank Indonesia. One of the infrastructures prepared by the Company is the application Credit Risk Standardized Approach (CRISTA), in accordance with the implementation of Basel II for credit risk management pursuant to SEBI No 13/6/DPNP regarding Guidelines for Calculation of Risk Weighted Assets for Credit Risk by Using the Standardized Approach issued on 18 February 2011 effective January 2012. The main function of this application system is to calculate risk-based weighted assets and other related internal assessments of credit risk management in line with regulators' focus on risk-based capital management.

In order to improve the quality of the credit process and referring to Bank Indonesia's roadmap on Basel implementation, the Company has developed an internal approach model for risk measurements. The current focus of model development is on rating models for corporate and commercial segments.

In operational risk management, the Company implements capital calculation based on the Basic Indicator Approach. Internally, the Company has developed a standardized approach for operational risk measurement (standardized approach) by mapping business lines in accordance with Basel II.

Meanwhile, for the implementation of market risk management in accordance with Basel II, the Company has adopted a Standardized Approach and internally applies the Value at Risk approach (VaR) - Historical Simulation. The Value at Risk (VaR) measurement serves as the main parameter that represents market risk measurement to weigh the estimated maximum loss with a certain confidence level and over a specified period in a case of adverse movement of market variables/factors (exchange rate and interest rate), in normal conditions. This method uses 500 historical data, with 20 days holding period for market interest rates, 1 day holding period for exchange rate and confidence level of 99.70%. The Company periodically monitors its exposure to market risk through indicators of loss triggers, DV01, Post FX (O / N), Post FX (INTRA), Delta and Vega and by conducting periodic back-testing as validation processes of VaR model used.

To prepare for the implementation of Basel III, CIMB Niaga has made a simulation through Quantitative Impact Study (QIS) and periodic internal simulations. CIMB Niaga measures the impact of Basel III against its capital and liquidity through the Liquidity Coverage ratio measurements in order to gauge its short-term liquidity and Net Stable Funding Ratio to measure longer-term liquidity mismatch to encourage the availability of a more stable source of funding. CIMB Niaga will develop a sustainable risk management methodology to implement Basel III gradually according to directions provided by the regulators, while measuring the impacts in order to make the necessary steps for control the risk.

THE BANK RISK PROFILE

In accordance with the provisions of Bank Indonesia Regulation No 11/25/PBI/2009 on Risk Management for Commercial Banks and Bank Indonesia Regulation No 8/6/PBI/2006 regarding Implementation of Consolidated Risk Management for Banks Exercising Control Over Subsidiaries, the Company assesses its risk profile to be reported to regulators in each quarter.

Presented below are the results of the Company's risk profile self-assessment for 2013:

Risk Type	Q1/2013	Q2/2013	Q3/2013	Q4/2013
Credit	2	2	2	2
Market	1	1	1	2
Liquidity	2	2	2	2
Operations	2	3	3	3
Compliance	2	2	2	2
Reputation	1	1	1	1
Strategic	1	1	1	2
Legal	2	2	2	2
Composite Rating	2	2	2	2

Description: Composite Risk Rating

1. Low
2. Low – Moderate
3. Moderate
4. Moderate – High
5. High

BASEL II PILLAR 3 : Disclosure of Capital, Risk Exposure and Risk Management Implementation

I. Disclosure of Capital

A. Capital Structure

The Company's capital management policy is to maintain a strong capital position to support business growth and retain investors, depositors, customers and market confidence. In capital management, the Company considers factors such as optimal capital return to shareholders, a good balance between profit and gearing ratio and sound capital management.

Components of capital in general are dominated by permanent components of capital and are loss absorbent, where core capital is still the largest element. At December 2013, the ratio of core capital to RWA was 12.99% for the Company individually and 12.90% for the Company's when consolidated with subsidiaries. This ratio is in accordance with the provisions stipulated by Bank Indonesia stating a minimum of 5% of risk weighted assets both for individual and consolidated basis, in PBI No 14/18/PBI/2012 effective November 2012.

In addition to issued and paid-up capital, the Company issued capital instruments in the form of subordinated bonds with the following details:

- On 8 July 2010, the Company issued Subordinated Bond I Year 2010 with Fixed Rate to the amount of Rp 1.38 trillion. On 9 July 2010, the bond was recorded with the Indonesia Stock Exchange. The issuance of the Subordinated Bond had been approved by Bank Indonesia through letter No 12/121/DPB3/TPB3-3/Rahasia dated 8 July 2010 and obtained effective statement from Bapepam - LK through its letter No S-5902/BL/2010 dated 29 June 2010.
- On 23 December 2010, the Company issued a Subordinated Bond II Year 2010 amounting to Rp 1.6 trillion. Issuance of this bond had been approved by Bank Indonesia through its letter No 12/196/DPB3/TPB-3/Rahasia dated 29 December 2010 and obtained an effective statement from Bapepam - LK through its letter No S-11156/BL/2010 dated 15 December 2010.

With regards to the issuance of the subordinated bonds, the Company earned a rating of "AA idn" from Fitch Ratings Indonesia.

Subordinated bonds issued by the Company have met the criteria needed for supplemental capital under accompanied by call option features. Components of capital in the form of subordinated bonds issued by the Company has deducted by the amortization using the straight-line method. Amortization is calculated for the remaining term of the instrument for the last 5 (five) years.

B. Capital Adequacy

As part of Indonesia Banking industry, the Company strives to always meet the applicable provisions of regulators, including the implementation of Basel II to manage the adequacy Capital Adequacy Ratio (CAR). Management considers to adequacy of capital held by the Company sufficient to maintain a minimum CAR above requirement set by Bank Indonesia on budgeting and capital reserve to cover risks that may arise within the Company's future activities and operations.

In line with the planned implementation of Basel II for capital, the Company is currently developing a methodology for the implementation of Internal Capital Adequacy Assessment Process (ICAAP), a process to set capital adequacy in accordance with the Company's risk profile. This is done to improve the effectiveness of risk management practices at the Company pursuant to SEBI No 14/37/DPNP dated 27 December 2012 concerning Capital Adequacy Ratio (CAR) according to Risk Profile and Capital Equivalency Maintained Assets (CEMA).

In December 2013 the Company's risk profile rating was 2 or Low to Moderate and Capital Adequacy ratio (CAR) was 15.38% for Bank individually and 15.36% for the Bank when consolidated. This ratio is in accordance with the provisions stipulated by Bank Indonesia that sets a minimum of 9% to less than 10% of RWA for banks with a low to moderate rating (2).

The Company has prepared an infrastructure to support the implementation of Basel II and Basel III and actively participates in the Working Group established by Bank Indonesia to formulate regulations associated with the implementation of Basel II and Basel III for the management of credit risk, market risk, operational risk, and liquidity risk and capital regulation.

On capital management of credit risk, in accordance with SEBI No13/6/DPNP regarding Guidelines For the Calculation of Risk Weighted Assets (RWA) for Credit Risk using Standardized Approach issued on 18 February 2011 and effective January 2012, the Company has made preparations by developing Credit Risk Standardized Approach (CRISTA) application based on BI Circular Letter.

Under the standard approach, RWA is generally calculated by referring to risk weights pursuant to Bank Indonesia regulations and ratings published by agencies licensed by Bank Indonesia. Currently, the Company uses ratings issued by external agencies such as Pemeringkat Efek Indonesia (Pefindo), Fitch Ratings Indonesia, Fitch Ratings, Moody's Indonesia, Moody's, and Standard & Poor's. However, in order to improve the quality of lending process and by referring to the roadmap of Bank Indonesia in the implementation of Basel II for an internal model approach, the Risk Management Unit (RMU) and Credit Reviewer unit are currently developing a ranking model for corporate and commercial segments that will be applied internally in the future, including developing necessary infrastructure.

Similar to credit risk, the implementation of Capital Adequacy Ratio (CAR) for market risk is currently done using the Standardized Approach, which includes the calculation of interest rate risk and foreign exchange rate risk.

The Company measures its operational risk capital adequacy by applying the Basic Indicator Approach (PID). Under this method, the Company allocates a minimum capital requirement for operational risk based on historical data that is equal to the average of the sum of the gross income (gross income) over the last 3 years (positive) times the applicable rate,

which is 15% since 2012. The Company has also allocated an operational risk reserves or provision to cover any loss incurred from the Company's operations.

Management has a good comprehension in how to manage the Company's capital where the Directors and Commissioners view capital planning as an essential element to achieve the Company's strategic objectives by conducting an analysis of the Company's current and future capital adequacy through strategic planning. This view is further demonstrated by well-maintained performance of both the Company and its subsidiaries through continuous monitoring over risk management, Internal Audit Unit regular inspections, the adequacy of the policy regarding the distribution of dividend, and the management's commitment to strategy and business objectives set forth in the Company's Business Plan (RBB).

Assessments on the Company's capital ratio shows excellent result, above the requirements set by Bank Indonesia. Capital growth trend that is based on the Company's Business Plan (RBB) has also demonstrated the Company's ability to support future business expansion. Similarly, when regarded with incentives for Statutory requirement (GWM) and LDR, the Company's Capital Adequacy Ratio (CAR) has complied with the minimum amount required by Bank Indonesia, or 14% for banks with LDR maintained above LDR limit of 92%. This is in accordance with Bank Indonesia stipulations in PBI No 15/15/PBI/2013 effective 31 December 2013. In December 2013, the Company's LDR individually was 90.34%.

The Company has access to sources of capital, and is supported by the Parent Company whose vision is to help the Company grow. In 2012 and 2013, the Company did not distribute dividends so dividend distribution realization equaled 0% (Dividend Pay Out Ratio). Within two (2) years, the Company plans to distribute a dividend of 40% at maximum and increase capital in subsidiaries. Despite the dividend plan and capital injection to subsidiaries, the management will also take into account and maintain its CAR at an optimum level according to the minimum requirement set by Bank Indonesia

and by considering the Company's business strategy in the future.

To increase capital, the Company has made various efforts such as the issuance of subordinated bonds, both denominated in Rupiah and foreign currencies,

the issuance of senior bonds, dividend distribution plan, divestment/additional capital to subsidiaries, and other alternatives that are tailored to market conditions, as an effort to expand business and to reach the Company's vision.

C. Quantitative Disclosure

Table 1.a. Quantitative Disclosures of Capital Structure for Commercial Banks

Capital Component		Position as of 31 December 2012 (Rp Million)		Position as of 31 December 2013 (Rp Million)	
		The Company	Consolidated	The Company	Consolidated
(1)	(2)	(3)	(4)	(5)	(6)
I Capital Component					
A	Core Capital	18,977,444	19,556,267	22,708,252	23,435,496
	1. Paid in Capital	1,612,257	1,612,257	1,612,257	1,612,257
	2. Capital Reserve	18,657,071	18,978,322	21,274,145	21,732,847
	3. Innovative Capital	-	-	-	-
	4. Deducting Factor of Core Capital	(1,291,884)	(1,118,451)	(178,150)	(4,267)
	5. Minority Rights	-	84,139	-	94,659
B	Supplementary Capital	4,384,057	4,598,817	4,169,592	4,459,112
	1. (Upper Tier 2)	1,647,425	1,688,752	1,776,173	1,891,810
	2. (Lower Tier 2) Max 50% of Core Capital	2,913,393	2,913,393	2,571,569	2,571,569
	3. Regulatory Adjustment (deduction from Tier 2 Capital)	(176,761)	(3,328)	(178,150)	(4,267)
C	Deducting Factor of Core Capital and Additional Capital	-	-	-	-
	Securitisation exposure	-	-	-	-
D	Tier 3 Capital	-	-	-	-
E	Tier 3 Capital Instruments allocated to cover market risk	-	-	-	-
II	Total Core Capital and Additional Capital (A+B - C)	23,361,501	24,155,084	26,877,844	27,894,608
III	Total Core Capital , Additional Capital allocated to anticipate Market Risk (A+B -C + E)	23,361,501	24,155,084	26,877,844	27,894,608
IV	Risk Weighted Asset (RWA) for Credit Risk **)	137,768,515	141,796,720	154,564,370	160,623,730
V	Risk Weighted Asset (RWA) for Operational Risk	15,948,388	16,432,916	18,690,295	19,505,389
VI	Risk Weighted Asset (RWA) for Market Risk	1,150,963	1,150,964	1,524,324	1,524,324
VII	Capital Adequacy Ratio for Credit Risk and Operational Risk [II:(IV+V)]	15.20%	15.27%	15.51%	15.49%
VIII	Capital Adequacy Ratio for Credit Risk, Operational Risk and Market Risk [III : (IV + V + VI)]	15.08%	15.16%	15.38%	15.36%

II. Disclosure of Risk Exposure and Risk Management Implementation

A. Credit Risk

Credit risk is the risk due to failure of debtors and/or other parties to meet obligations to the Company. Credit risks include credit risk due to failure of debtors, to the failure of counterparties and to settlement risk.

1. Active Oversight of the Board of Commissioners and Directors

The Boards of Commissioners and Directors actively and regularly perform supervisory functions in accordance with risk management in the Company's GCG, particularly through the evaluation of asset quality and risk management implementation. At the Directors level, credit risk management is evaluated by the executive committee that has the authority and is responsible for managing and monitoring credit risk, ie the Risk Management Committee (RMC) with the Vice President/Risk Management Director as the chairman and composed of all members of the Directors. For credit policy, the RMC is assisted by the Credit Policy Committee (CPC) as a sub-committee of RMC led by the Credit Director and consisting of all members of the Directors and relevant senior managers.

The RMC is directly responsible to the Directors and indirectly to the Board of Commissioners through the Risk Monitoring Committee (KIPER), who works closely with the Audit Committee and Nomination and Remuneration Committee.

The Committee meets periodically to monitor issues related to credit risk and makes necessary decisions for improvements in the implementation of credit risk management in the future.

At the transactional level, the Company has established a Credit Committee responsible for providing approvals for loan proposals. This committee consists of all members of the Directors and senior managers with a level of authority to be adjusted to the level of risk and decision-making competence. The Company

seeks to establish a decision-making system based on the credit risk and return in accordance with the Company's risk tolerance and to avoid conflicts of interest.

The work unit that manages credit risk of bank-wide portfolio is the Risk Management Working Unit (SKMR) and the unit that applies four eyes principles in credit analysis of credit is the Credit Reviewer Unit.

2. Policies, Procedures and Limit Setting

The Company already has adequate risk management infrastructure, among others, are supported by the data and systems, resources and supporting organizational, risk management methodologies and policies and procedures. Credit & Operation Policy (COP) Unit along with the business units and related Risk Management Working Units periodically conduct reviews of the policies and procedures of credit management.

Credit policies that guide the implementation process include credit Credit Policy Principles, Policies and Principles of Shariah Financing Credit Approval Authority Policy. These policies are prepared in accordance with customer segments i.e. corporate, commercial, small business, micro and medium enterprises as well as retail. Furthermore, the policy is spelled out in more detailed operational procedures as a guide for employees in order to always give credit in accordance with the precautionary principles.

In addition to establishing policies and procedures, the Company has also established certain criteria for acceptable risks and limits to ensure that credit risk exposures are managed in accordance with the Company's risk appetite. Restrictions (limits) , among others, include a limit for the credit decision-making authority that is tailored to decision makers and the competence level of risk , and considering that there is no conflict of interest in the loans to be distributed to customers. In addition , the Company has had a methodology for setting a maximum limit of exposure per industry sector (38 industrial sub- sectors the

limit as Management Action Trigger) in an effort to monitor and manage concentrations of credit portfolio, and has been keeping the credit risk in accordance with the Legal Lending Limit (LLL) determined by Bank Indonesia. The Company also has set risk indicators such as customer credit quality movement as Early Warning Signal (EWS) for early action in preventing credit quality from deteriorating.

Policy and credit risk exposure limits are set out in the Risk Management Committee (RMC) or the Credit Policy Committee (CPC). If risk exposure exceeds the agreed limits, then the risks will be reevaluated by the Directors or the Committee and Risk Management to determine necessary risk mitigation measures.

3. Adequacy of the process of Identification, Measurement, Monitoring, and Control Risks, And Risk Management Information System

Credit risk identification process among others, ranges from the determination of industrial sectors or customer segments to be financed, analysis of customer credit application by business unit and the Credit Reviewer Unit, as well as an analysis of the Company's products and activities that could potentially pose a credit risk. Based on the results of credit risk identification, the Company measures credit risk using the main indicator that shows the credit quality of the customers, such as the potential non-performing loans, periodically measuring the quality of low-quality assets and customers listed in the watchlist account periodically.

The Company monitors credit risk by analyzing the risk exposure measurement results that are evaluated regularly by the Directors and Board of Commissioners. Necessary steps of risks mitigation will be implemented to control the risks if there are indications of an increased credit risk while a review of the methodology of risk management is done on a regular basis. Efforts to do in controlling the credit risk, are done, such as through a review of the Risk Acceptance Criteria (RAC), through a review of customer

segments adapted to the macro and micro economic conditions, and through an optimization of settlement for non performing loans through rehabilitation, liquidation of collateral and write offs.

In an effort to control credit risk, in addition to the review of the Risk Acceptance Criteria (RAC) on a regular basis, the Company has also developed a methodology based on the methodology of internal rating models to assess the credit risk of corporate customers and also develop methodology of scoring models for retail portfolios. Development of risk management information systems carried out continuously. The Company has developed a new system called RCS - CRDE (Retail Credit System - Centralized Decision Engine) in lieu of SPEKTA (Immediate Credit Approval System). RCS is a loan origination system while CRDE has the specific function to perform automated verification of Risk Acceptance Criteria (RAC) and the application of the scoring models. CRDE is able to accommodate a change in policy so that checking the RAC becomes more flexible. Besides being able to shorten Turn Around Time needed to process a credit application, it is expected that these applications will increase the consistency of credit approvals and allow better portfolio management. CRDE Implementation began in the segment of Small & Medium Enterprises (SME) with a total ceiling below or equal to Rp1 billion in the first quarter of 2012. In 2013, CRDE was successfully implemented for the segments of mortgages, auto loans, SMEs with a total ceiling below or equal to Rp3 billion and is planned to be applied to the SME segment with higher limits.

In addition, the Company also participates in developing risk of datamart which among other things aims to enable the Company to consolidate and manage credit exposure, including collateral management, pre-settlement and settlement risk managements. In addition, the system is also intended to allow the Company to manage credit concentration and develop internal methodologies to measure capital for credit risk.

4. Comprehensive Internal Control Systems

The Company has a system of internal control for credit risk management including oversight by the Board of Commissioners and Directors on a regular basis in a control culture which involves all business lines. The Company has a system for the identification and assessment of credit risk, and control activities with a clear separation of functions in managing risks.

The Company has applied an accounting system in accordance with applicable regulations and has run an effective information and communication system in the credit risk management process. Monitoring of the credit risk exposure is done on a regular basis and corrective action is taken immediately so that credit risk is maintained in accordance with the Company's risk tolerance limits. If there is a deviation, then the Company takes the necessary steps to restore the normal risks through a process that involves senior management or executive committees in accordance with the degree of irregularities.

5. Definition of a Matured Claim

Claims that have matured are whole claims that have been due more than 90 (ninety) days, either for payment of principal and/or interest.

6. Definition of Impairment

The Company evaluates the financial asset or group of financial assets impaired at each balance sheet date. Claims that are impaired are determined based on a financial asset or group of financial assets if and only if, there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the asset (an adverse event). A loss event has an impact on the estimated future cash flows of the financial asset or group of financial assets which can be reliably estimated.

The criteria used by the Company to determine the objective evidence of impairment include the following:

- Significant financial difficulties experienced by the issuer or borrower.
- The occurrence of default or delinquency in interest or principal payments.
- Observable data indicate a measurable decrease in the estimated future cash flows of a group of financial assets since the initial recognition of those assets, although the decrease cannot yet be allocated to the individual financial assets in the asset group, including the deterioration of the payment status of borrowers in the group.
- The loss of an active market for that financial asset because of financial difficulties.

7. Approaches for Allowance for Impairment

The approach used by the Company for the establishing the Allowance for Impairment, also known as "allowance for losses on earning and non-productive assets" is in accordance with Bank Indonesia regulations, namely by setting aside potential loss equal to the required minimum amount for productive and non-productive assets.

Allowance for possible losses on earning assets is determined based on the criteria of BI in accordance with Bank Indonesia Regulation No. 14/15/PBI/2012 dated 24 October 2012 and classified into five categories of productive assets with a minimum percentage of allowance for losses as follows :

Classification	Minimum Percentage of Provision of impaired loan
Good	1%
Special Mention	5%
Substandard	15%
Doubtful	50%
Bad	100%

The Company calculates its Provision of Productive Assets and Non-earning Assets in the form of general and specific reserves. The calculation for general reserves in Productive Assets and special reserves for Productive Assets and Non-Earning Assets refers to the table above. Calculation of reserves already incorporates factors that are recognized as a reduction of collateral.

In addition to calculating the PPA for calculating CAR, the Company formed allowances for impairment in accordance with the applicable accounting standards. Allowance for impairment calculations are divided into two approaches: individual assessment and collective assessment. Impairment provisions for individual assessment are calculated based on a discounted cash flow and fair value of collateral. As for the collective assessment, provisioning is calculated based on Probability of Default (PD), Loss Given Default (LGD), Exposure at Default (EAD) and Loss Identification Period (LIP).

The Company uses a method and a roll rate migration analysis in determining PD analysis. As for LGD, the Bank uses a collateral shortfall and backtesting is done on a regular basis with expected cash recovery approach.

In calculating CAR, the Company takes into account the Provision on its Productive Assets and establishes an allowance for impairment. In case the Provision of Productive Assets calculation is greater than the established allowance for impairment, the Company shall take into account the difference in the calculation of the allowance for PPA impairment in the capital deduction in the CAR calculation. In terms of the results of the calculation of the allowance for Earning Assets is equal to or less than the established allowance for impairment, the Company does not need to take this into account in calculating CAR Allowance.

8. Quantitative Credit Risk Disclosure

Table 2.1.a. Disclosure of Net Claims by Region - Bank only

No.	Portfolio Category				
		East Indonesia	Jabodetabek	West Java	
(1)	(2)	(3)	(4)	(5)	
1	Claims on Sovereigns	-	29,360,116	-	
2	Claims on Public Sector Entities	-	1,435,921	-	
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	
4	Claims on Banks	145,301	4,698,437	622,291	
5	Claims secured by residential property	1,651,307	4,758,488	2,333,070	
6	Claims secured by commercial property	-	-	-	
7	Claims on Employees/Retirees	-	-	-	
8	Claims on Micro, Small Business and Retail Portfolio	1,609,248	7,025,031	790,382	
9	Claims on Corporations	4,173,339	18,595,160	3,473,945	
10	Past due Loan	106,954	276,210	97,246	
11	Other Assets	306,524	4,410,520	297,944	
12	Exposure in Sharia Banking (if any)	117,551	2,463,194	316,891	
	Total	8,110,224	73,023,077	7,931,769	

No.	Portfolio Category				
		East Indonesia	Jabodetabek	West Java	
(1)	(2)	(3)	(4)	(5)	
1	Claims on Sovereigns	-	29,534,058	-	
2	Claims on Public Sector Entities	-	1,836,401	36,537	
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	
4	Claims on Banks	619,437	4,728,318	184,663	
5	Claims secured by residential property	2,222,039	5,318,949	2,424,570	
6	Claims secured by commercial property	-	-	-	
7	Claims on Employees/Retirees	-	-	-	
8	Claims on Micro, Small Business and Retail Portfolio	1,354,940	5,478,566	801,956	
9	Claims on Corporations	3,828,987	74,258,503	3,766,410	
10	Past due Loan	114,512	1,406,318	91,852	
11	Other Assets	297,414	6,974,338	418,045	
12	Exposure in Sharia Banking (if any)	154,290	4,686,145	344,991	
	Total	8,591,619	134,221,595	8,069,024	

Reporting Period as of 31 December 2012 (Rp Million)

Net Claims Based on Area

	Central Java	East Java	Sumatera	Other	Total
	(6)	(7)	(8)	(9)	(10)
	-	99,496	-	-	29,459,612
	-	313,047	-	-	1,748,968
	-	-	-	-	-
	389,708	193,686	162,329	-	6,211,753
	1,497,858	4,060,497	625,625	26,207	14,953,053
	-	-	-	-	-
	-	-	-	-	-
	1,057,117	7,779,109	1,035,055	22,416	19,318,358
	3,587,300	65,441,812	3,480,530	207,187	98,959,272
	128,406	1,528,606	78,300	8,414	2,224,135
	397,776	1,885,283	291,952	28,670	7,618,668
	184,718	185,129	375,038	5,393,694	9,036,215
	7,242,883	81,486,665	6,048,828	5,686,587	189,530,033

Reporting Period as of 31 December 2013 (Rp Million)

Net Claims Based on Area

	Central Java	East Java	Sumatera	Other	Total
	(6)	(7)	(8)	(9)	(10)
	-	-	-	-	29,534,058
	-	23,024	117,001	-	2,012,962
	-	-	-	-	-
	478,127	122,964	481,971	-	6,615,480
	1,656,381	3,912,668	537,225	30,287	16,102,118
	-	-	-	-	-
	-	-	-	-	-
	1,119,947	7,661,783	1,192,052	23,523	17,632,767
	12,076,028	14,852,176	4,114,099	1,171,803	114,068,006
	239,160	458,015	165,219	7,057	2,482,133
	541,920	2,553,547	373,151	42,434	11,200,849
	174,743	238,955	370,968	3,681,764	9,651,856
	16,286,306	29,823,131	7,351,687	4,956,868	209,300,230

Table 2.1.b. **Disclosure of Net Claims by Region - Bank Consolidated with Subsidiaries**

No.	Portfolio Category			
		East Indonesia	Jabodetabek	West Java
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	-	29,360,116	-
2	Claims on Public Sector Entities	-	1,435,921	-
3	Claims on Multilateral Development Bank and International Institutions	-	-	-
4	Claims on Bank	145,301	4,834,581	622,291
5	Claims secured by residential property	1,651,307	4,758,488	2,333,070
6	Claims secured by commercial property	-	-	-
7	Claims on Employee/Retiree	-	-	-
8	Claims on Micro, Small Business and Retail Portfolio	1,609,248	11,471,218	790,382
9	Claims on Corporation	4,173,339	18,719,388	3,473,945
10	Past due Loan	106,954	276,210	97,246
11	Other Assets	306,524	4,523,273	297,944
12	Exposure in Sharia Banking (if any)	117,551	2,463,194	316,891
	Total	8,110,224	77,842,390	7,931,769

No.	Portfolio Category			
		East Indonesia	Jabodetabek	West Java
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	-	29,534,058	-
2	Claims on Public Sector Entities	-	1,836,401	36,537
3	Claims on Multilateral Development Bank and International Institutions	-	-	-
4	Claims on Bank	619,437	5,002,100	184,663
5	Claims secured by residential property	2,222,039	5,318,949	2,424,570
6	Claims secured by commercial property	-	-	-
7	Claims on Employee/Retiree	-	-	-
8	Claims on Micro, Small Business and Retail Portfolio	1,354,940	12,562,596	801,956
9	Claims on Corporation	3,828,987	70,130,017	3,766,410
10	Past due Loan	114,512	1,406,318	91,852
11	Other Assets	297,414	7,095,219	418,045
12	Exposure in Sharia Banking (if any)	154,290	4,686,145	344,991
	Total	8,591,619	137,571,803	8,069,024

Reporting Period as of 31 December 2012 (Rp Million)

Net Claims Based on Area

	Central Java	East Java	Sumatera	Other	Total
	(6)	(7)	(8)	(9)	(10)
	-	99,496	-	-	29,459,612
	-	313,047	-	-	1,748,968
	-	-	-	-	-
	389,708	193,686	162,329	-	6,347,897
	1,497,858	4,060,497	625,625	26,207	14,953,053
	-	-	-	-	-
	-	-	-	-	-
	1,057,117	7,779,109	1,035,055	22,416	23,764,546
	3,587,300	64,309,856	3,480,530	207,187	97,951,544
	128,406	1,528,606	78,300	8,414	2,224,135
	397,776	1,885,283	291,952	28,670	7,731,421
	184,718	185,129	375,038	5,393,694	9,036,215
	7,242,883	80,354,709	6,048,828	5,686,587	193,217,390

Reporting Period as of 31 December 2013 (Rp Million)

Net Claims Based on Area

	Central Java	East Java	Sumatera	Other	Total
	(6)	(7)	(8)	(9)	(10)
	-	-	-	-	29,534,058
	-	23,024	117,001	-	2,012,963
	-	-	-	-	-
	478,127	122,964	481,971	-	6,889,262
	1,656,381	3,912,668	537,225	30,287	16,102,119
	-	-	-	-	-
	-	-	-	-	-
	1,119,947	7,661,783	1,192,052	23,523	24,716,797
	12,076,028	14,852,176	4,114,099	1,171,803	109,939,520
	239,160	458,015	165,219	7,057	2,482,133
	541,920	2,553,547	373,151	42,434	11,321,730
	174,743	238,955	370,968	3,681,764	9,651,856
	16,286,306	29,823,132	7,351,686	4,956,868	212,650,438

Table 2.2.a. Disclosure Claims Based on Net Time Period Contract - Bank only

No.	Portfolio Category	Reporting Period as of 31 December 2012 (Rp Million)				
		Net Claims Based on Residual Contractual Maturity				
		< 1 year	1 year to 3 years	3 years to 5 years	> 5 years	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Claims on Sovereigns	22,965,240	757,405	407,842	5,329,126	29,459,612
2	Claims on Public Sector Entities	251,087	659,363	160,417	678,100	1,748,968
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-
4	Claims on Banks	4,599,457	617,830	866,603	127,864	6,211,753
5	Claims secured by residential property	108,275	1,049,827	2,155,047	11,639,903	14,953,053
6	Claims secured by commercial property	-	-	-	-	-
7	Claims on Employees/Retirees	-	-	-	-	-
8	Claims on Micro, Small Business and Retail Portfolio	1,813,787	10,039,418	4,395,454	3,069,699	19,318,358
9	Claims on Corporations	43,958,371	13,526,174	24,361,185	17,113,541	98,959,272
10	Past due Loan	885,386	504,905	264,679	569,166	2,224,135
11	Other Assets	7,618,668	-	-	-	7,618,668
12	Exposure in Sharia Banking (if any)	2,026,088	2,016,906	3,243,355	1,749,866	9,036,215
	Total	84,226,359	29,171,828	35,854,582	40,277,265	189,530,033

No.	Portfolio Category	Reporting Period as of 31 December 2013 (Rp Million)				
		Net Claims Based on Residual Contractual Maturity				
		< 1 year	1 year to 3 years	3 years to 5 years	> 5 years	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Claims on Sovereigns	21,117,103	3,063,595	985,039	4,368,321	29,534,058
2	Claims on Public Sector Entities	422,217	499,637	182,361	908,748	2,012,962
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-
4	Claims on Banks	4,502,763	594,925	1,355,660	162,132	6,615,480
5	Claims secured by residential property	97,087	1,121,337	2,077,021	12,806,674	16,102,118
6	Claims secured by commercial property	-	-	-	-	-
7	Claims on Employees/Retirees	-	-	-	-	-
8	Claims on Micro, Small Business and Retail Portfolio	1,961,984	7,369,186	5,161,303	3,140,294	17,632,767
9	Claims on Corporations	55,711,547	16,642,405	20,347,384	21,366,670	114,068,006
10	Past due Loan	1,031,617	479,334	187,138	784,044	2,482,133
11	Other Assets	11,200,849	-	-	-	11,200,849
12	Exposure in Sharia Banking (if any)	3,392,576	1,789,865	2,877,024	1,592,391	9,651,856
	Total	99,437,743	31,560,283	33,172,931	45,129,273	209,300,230

Table 2.2.b. Disclosure Claims Based on Net Time Period Contract - Bank Consolidated with Subsidiaries

No.	Portfolio Category	Reporting Period as of 31 December 2012 (Rp Million)				
		Net Claims Based on Residual Contractual Maturity				
		< 1 year	1 year to 3 years	3 years to 5 years	> 5 years	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Claims on Sovereigns	22,965,240	757,405	407,842	5,329,126	29,459,612
2	Claims on Public Sector Entities	251,087	659,363	160,417	678,100	1,748,968
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-
4	Claims on Banks	4,735,601	617,830	866,603	127,864	6,347,897
5	Claims secured by residential property	108,275	1,049,827	2,155,047	11,639,903	14,953,053
6	Claims secured by commercial property	-	-	-	-	-
7	Claims on Employees/Retirees	-	-	-	-	-
8	Claims on Micro, Small Business and Retail Portfolio	2,092,409	12,937,581	5,655,218	3,079,337	23,764,546
9	Claims on Corporations	42,916,191	13,547,257	24,374,554	17,113,541	97,951,544
10	Past due Loan	885,386	504,905	264,679	569,166	2,224,135
11	Other Assets	7,731,421	-	-	-	7,731,421
12	Exposure in Sharia Banking (if any)	2,026,088	2,016,906	3,243,355	1,749,866	9,036,215
	Total	83,711,697	32,091,073	37,127,716	40,286,904	193,217,390

No.	Portfolio Category	Reporting Period as of 31 December 2013 (Rp Million)				
		Net Claims Based on Residual Contractual Maturity				
		< 1 year	1 year to 3 years	3 years to 5 years	> 5 years	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1	Claims on Sovereigns	21,117,103	3,063,595	985,039	4,368,321	29,534,058
2	Claims on Public Sector Entities	422,217	499,637	182,361	908,748	2,012,963
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-
4	Claims on Banks	4,776,545	594,925	1,355,660	162,132	6,889,262
5	Claims secured by residential property	97,087	1,121,337	2,077,021	12,806,674	16,102,119
6	Claims secured by commercial property	-	-	-	-	-
7	Claims on Employees/Retirees	-	-	-	-	-
8	Claims on Micro, Small Business and Retail Portfolio	2,410,040	11,000,225	8,139,444	3,167,088	24,716,797
9	Claims on Corporations	51,555,033	16,666,443	20,351,374	21,366,670	109,939,520
10	Past due Loan	1,031,617	479,334	187,138	784,044	2,482,133
11	Other Assets	11,321,730	-	-	-	11,321,730
12	Exposure in Sharia Banking (if any)	3,392,576	1,789,865	2,877,024	1,592,391	9,651,856
	Total	96,123,948	35,215,361	36,155,061	45,156,068	212,650,438

Table 2.3.a. **Disclosure Claims Clean by Economic Sector - Bank only**

No.	Economic Sector	Claim on Sovereigns	Claims on Public Sector Entities	Claims on Multilateral Development Banks and International Bodies	Claims on Banks
(1)	(2)	(3)	(4)	(5)	(6)
	31 December 2012 (in Rp Million)				
1	Agriculture, Hunting and Forestry	-	-	-	-
2	Fishery	-	-	-	-
3	Mining and Excavation	-	-	-	-
4	Manufacturing	-	1,984	-	-
5	Electricity, Gas and Water	-	-	-	-
6	Construction	99,496	-	-	-
7	Wholesale and Retail Trading	-	-	-	-
8	Hotel and Restaurant	-	-	-	-
9	Transport, cargo storage and communications	-	71,760	-	-
10	Financial Intermediaries	-	192,914	-	1,819,698
11	Real estate, Rentals and Business Service	-	85,597	-	-
12	Government Administration, defense and mandatory social welfare				
13	Education services	-	-	-	-
14	Health services and social activities	-	-	-	-
15	Social services, socio-cultural, entertainment and other individual services	-	-	-	-
16	Individual services for household	-	-	-	-
17	International institutions and other extra international institution	-	-	-	-
18	Activities with no specific limitation	-	119	-	-
19	Non Business field				
20	Others (add. for SBI, SUN)	29,360,116	1,396,594	-	4,392,054
	Total	29,459,612	1,748,968	-	6,211,753

Claims secured by residential property	Claims secured by commercial property	Claims on Employees/ Retirees	Claims on Micro, Small Business and Retail Portfolio	Claims on Corporations	Past due Loan	Other Assets	Exposure in Sharia Banking (if any)
(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
-	-	-	241,780	8,649,736	5,461	-	273,916
-	-	-	26,412	293,285	6,689	-	182,195
-	-	-	19,148	7,154,678	146,587	-	18,747
1,800	-	-	313,569	20,121,308	542,103	-	139,420
-	-	-	5,369	715,795	123,044	-	2,535
-	-	-	23,845	2,218,724	6,111	-	93,477
-	-	-	1,500,770	20,851,575	286,765	-	502,794
-	-	-	39,790	3,320,701	9,714	-	49,670
-	-	-	58,936	4,833,170	337,929	-	298,420
-	-	-	90,615	7,231,254	23,563	-	55,492
-	-	-	151,549	13,678,920	188,719	-	1,031,145
-	-	-	5,827	62,635	577	-	81
-	-	-	32,876	516,401	6,223	-	23,086
-	-	-	8,287,719	494,280	128,477	-	1,342
-	-	-	12,048	20,153	9,610	-	-
-	-	-	937	-	-	-	-
14,951,253	-	-	8,507,167	2,499,802	402,563	-	4,802,255
-	-	-	-	6,296,855	-	7,618,668	1,561,640
14,953,053	-	-	19,318,358	98,959,272	2,224,135	7,618,668	9,036,215

No.	Economic Sector	Claim on Sovereigns	Claims on Public Sector Entities	Claims on Multilateral Development Banks and International Bodies	Claims on Banks
(1)	(2)	(3)	(4)	(5)	(6)
	31 December 2013 (in Rp Million)				
1	Agriculture, Hunting and Forestry	-	-	-	-
2	Fishery	-	-	-	-
3	Mining and Excavation	-	-	-	-
4	Manufacturing	-	64	-	-
5	Electricity, Gas and Water	-	-	-	-
6	Construction	-	-	-	-
7	Wholesale and Retail Trading	-	-	-	-
8	Hotel and Restaurant	-	-	-	-
9	Transport, cargo storage and communications	-	5,956	-	-
10	Financial Intermediaries	-	117,001	-	2,236,845
11	Real estate, Rentals and Business Service	-	51,187	-	-
12	Government Administration, defense and mandatory social welfare	-	-	-	-
13	Education services	-	-	-	-
14	Health services and social activities	-	-	-	-
15	Social services, socio-cultural, entertainment and other individual services	-	2,326	-	-
16	Individual services for household	-	-	-	-
17	International institutions and other extra international institution	-	-	-	-
18	Activities with no specific limitation	-	91	-	-
19	Non Business field	-	-	-	-
20	Others (add. for SBI, SUN)	29,534,058	1,836,336	-	4,378,636
	Total	29,534,058	2,012,962	-	6,615,480

	Claims secured by residential property	Claims secured by commercial property	Claims on Employees/ Retirees	Claims on Micro, Small Business and Retail Portfolio	Claims on Corporations	Past due Loan	Other Assets	Exposure in Sharia Banking (if any)
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	294,058	11,484,794	11,126	-	85,165
	-	-	-	22,881	368,026	4,659	-	174,257
	-	-	-	75,319	3,059,103	87,119	-	40,599
	-	-	-	322,031	22,141,093	552,010	-	64,255
	-	-	-	4,337	403,022	28,910	-	19,229
	-	-	-	21,990	2,700,809	13,994	-	102,485
	-	-	-	1,545,812	23,973,130	370,264	-	566,426
	-	-	-	55,949	4,555,547	3,671	-	16,089
	-	-	-	67,564	3,479,257	447,982	-	214,821
	-	-	-	73,906	9,905,813	43,839	-	47,844
	-	-	-	129,523	13,734,833	299,028	-	1,208,276
	-	-	-	-	-	-	-	-
	-	-	-	7,957	79,824	548	-	5,600
	-	-	-	38,807	758,962	4,848	-	35,585
	-	-	-	8,113,286	963,188	91,070	-	5,991
	-	-	-	22,309	31,670	276	-	-
	-	-	-	-	-	-	-	-
	16,102,118	-	-	6,837,038	6,835,208	522,789	-	3,843,034
	-	-	-	-	-	-	-	-
	-	-	-	-	9,593,729	-	11,200,849	3,222,200
	16,102,118	-	-	17,632,767	114,068,006	2,482,133	11,200,849	9,651,856

Table 2.3.b. **Disclosure Claims Clean by Economic Sector - Bank Consolidated with Subsidiaries**

No.	Economic Sector	Claim on Sovereigns	Claims on Public Sector Entities	Claims on Multilateral Development Banks and International Bodies	Claims on Banks
(1)	(2)	(3)	(4)	(5)	(6)
	31 December 2012 (in Rp Million)				
1	Agriculture, Hunting and Forestry	-	-	-	-
2	Fishery	-	-	-	-
3	Mining and Excavation	-	-	-	-
4	Manufacturing	-	1,984	-	-
5	Electricity, Gas and Water	-	-	-	-
6	Construction	99,496	-	-	-
7	Wholesale and Retail Trading	-	-	-	-
8	Hotel and Restaurant	-	-	-	-
9	Transport, cargo storage and communications	-	71,760	-	-
10	Financial Intermediaries	-	192,914	-	1,819,698
11	Real estate, Rentals and Business Service	-	85,597	-	-
12	Government Administration, defense and mandatory social welfare	-	-	-	-
13	Education services	-	-	-	-
14	Health services and social activities	-	-	-	-
15	Social services, socio-cultural, entertainment and other individual services	-	-	-	-
16	Individual services for household	-	-	-	-
17	International institutions and other extra international institution	-	-	-	-
18	Activities with no specific limitation	-	119	-	-
19	Non Business field	-	-	-	-
20	Others (add. for SBI, SUN)	29,360,116	1,396,594	-	4,528,198
	Total	29,459,612	1,748,968	-	6,347,897

	Claims secured by residential property	Claims secured by commercial property	Claims on Employees/ Retirees	Claims on Micro, Small Business and Retail Portfolio	Claims on Corporations	Past due Loan	Other Assets	Exposure in Sharia Banking (if any)
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	243,354	8,649,736	5,461	-	273,916
	-	-	-	26,412	293,285	6,689	-	182,195
	-	-	-	26,472	7,158,150	146,587	-	18,747
	1,800	-	-	332,157	20,121,361	542,103	-	139,420
	-	-	-	5,369	715,795	123,044	-	2,535
	-	-	-	37,215	2,219,242	6,111	-	93,477
	-	-	-	1,551,149	20,854,453	286,765	-	502,794
	-	-	-	41,505	3,320,701	9,714	-	49,670
	-	-	-	80,103	4,845,387	337,929	-	298,420
	-	-	-	94,311	7,231,254	23,563	-	55,492
	-	-	-	171,117	13,678,920	188,719	-	1,031,145
	-	-	-	1,330	-	-	-	-
	-	-	-	6,547	62,635	577	-	81
	-	-	-	74,935	516,431	6,223	-	23,086
	-	-	-	8,288,343	494,280	128,477	-	1,342
	-	-	-	15,202	20,192	9,610	-	-
	-	-	-	937	-	-	-	-
	14,951,253	-	-	12,768,089	2,604,824	402,563	-	4,802,255
	-	-	-	-	5,164,899	-	7,731,421	1,561,640
	14,953,053	-	-	23,764,546	97,951,544	2,224,135	7,731,421	9,036,215

No.	Economic Sector	Claim on Sovereigns	Claims on Public Sector Entities	Claims on Multilateral Development Banks and International Bodies	Claims on Banks
(1)	(2)	(3)	(4)	(5)	(6)
	31 December 2013 (in Rp Million)				
1	Agriculture, Hunting and Forestry	-	-	-	-
2	Fishery	-	-	-	-
3	Mining and Excavation	-	-	-	-
4	Manufacturing	-	64	-	-
5	Electricity, Gas and Water	-	-	-	-
6	Construction	-	-	-	-
7	Wholesale and Retail Trading	-	-	-	-
8	Hotel and Restaurant	-	-	-	-
9	Transport, cargo storage and communications	-	5,956	-	-
10	Financial Intermediaries	-	117,001	-	2,236,845
11	Real estate, Rentals and Business Service	-	51,187	-	-
12	Government Administration, defense and mandatory social welfare	-	-	-	-
13	Education services	-	-	-	-
14	Health services and social activities	-	-	-	-
15	Social services, socio-cultural, entertainment and other individual services	-	2,326	-	-
16	Individual services for household	-	-	-	-
17	International institutions and other extra international institution	-	-	-	-
18	Activities with no specific limitation	-	91	-	-
19	Non Business field	-	-	-	-
20	Others (add. for SBI, SUN)	29,534,058	1,836,337	-	4,652,418
	Total	29,534,058	2,012,963	-	6,889,262

	Claims secured by residential property	Claims secured by commercial property	Claims on Employees/ Retirees	Claims on Micro, Small Business and Retail Portfolio	Claims on Corporations	Past due Loan	Other Assets	Exposure in Sharia Banking (if any)
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	297,049	11,484,794	11,126	-	85,165
	-	-	-	22,881	368,026	4,659	-	174,257
	-	-	-	83,480	3,062,431	87,119	-	40,599
	-	-	-	348,305	22,141,118	552,010	-	64,255
	-	-	-	4,337	403,022	28,910	-	19,229
	-	-	-	42,131	2,701,612	13,994	-	102,485
	-	-	-	1,618,534	23,976,392	370,264	-	566,426
	-	-	-	57,923	4,555,547	3,671	-	16,089
	-	-	-	91,593	3,486,445	447,982	-	214,821
	-	-	-	78,482	9,905,813	43,839	-	47,844
	-	-	-	165,921	13,735,692	299,028	-	1,208,276
	-	-	-	1,903	-	-	-	-
	-	-	-	8,564	79,824	548	-	5,600
	-	-	-	99,728	758,965	4,848	-	35,585
	-	-	-	8,114,304	963,188	91,070	-	5,991
	-	-	-	33,399	31,699	276	-	-
	-	-	-	-	-	-	-	-
	16,102,119	-	-	13,648,263	6,966,200	522,789	-	3,843,034
	-	-	-	-	-	-	-	-
	-	-	-	-	5,318,754	-	11,321,730	3,222,200
	16,102,119	-	-	24,716,797	109,939,520	2,482,133	11,321,730	9,651,856

Table 2.4.a. Disclosure Claims and Appropriation by Region - Bank only

No.	Remark	Reporting Period as of 31 December 2012 (Rp Million)							
		Area							
		Jabodetabek	West Java	Central Java	East Java	East Indonesia	Sumatera	Others	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Loans	73,023,077	7,931,769	7,242,883	81,486,665	8,110,224	6,048,828	5,686,587	189,530,033
2	Impaired loans								-
	a. Non past due	1,181,532	23,631	23,850	1,013	29,740	12,889	-	1,272,655
	b. Past due	1,651,258	172,779	148,489	342,148	159,906	102,405	-	2,576,985
3	Allowance for Impairment Losses - Individual	940,334	70,105	50,398	176,945	71,744	42,065	-	1,351,591
4	Allowance for Impairment Losses - collective	2,195,450	28,087	22,152	26,769	11,296	36,375	-	2,320,129
5	Write off	381,995	27,596	20,578	28,649	7,564	53,386	-	519,768
	Total	79,373,646	8,253,967	7,508,350	82,062,189	8,390,474	6,295,948	5,686,587	197,571,161

No.	Remark	Reporting Period as of 31 December 2013 (Rp Million)							
		Area							
		Jabodetabek	West Java	Central Java	East Java	East Indonesia	Sumatera	Others	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Loans	134,221,595	8,069,024	16,286,306	29,823,131	8,591,619	7,351,687	4,956,868	209,300,230
2	Impaired loans								-
	a. Non past due	1,925,891	4,425	1,039	603	18,825	12,486	-	1,963,269
	b. Past due	1,950,956	324,752	158,039	250,803	132,288	215,961	-	3,032,799
3	Allowance for Impairment Losses - Individual	1,447,783	27,214	32,884	127,061	25,393	10,572	-	1,670,907
4	Allowance for Impairment Losses - collective	1,828,328	72,386	109,291	77,938	37,060	86,602	-	2,211,605
5	Write off	589,077	41,285	28,032	32,149	15,034	20,578	-	726,155
	Total	141,963,630	8,539,086	16,615,591	30,311,685	8,820,219	7,697,886	4,956,868	218,904,965

Table 2.4.b. Disclosure Claims and Appropriation by Region - Bank Consolidated with Subsidiaries

No.	Remark	Reporting Period as of 31 December 2012 (Rp Million)							
		Area							
		Jabodetabek	West Java	Central Java	East Java	East Indonesia	Sumatera	Others	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Loans	77,842,390	7,931,769	7,242,883	80,354,709	8,110,224	6,048,828	5,686,587	193,217,390
2	Impaired loans								-
	a. Non past due	1,181,532	23,631	23,850	1,013	29,740	12,889	-	1,272,655
	b. Past due	1,651,258	172,779	148,489	342,148	159,906	102,405	-	2,576,985
3	Allowance for Impairment Losses - Individual	940,334	70,105	50,398	176,945	71,744	42,065	-	1,351,591
4	Allowance for Impairment Losses - collective	2,195,450	28,087	22,152	26,769	11,296	36,375	-	2,320,129
5	Write off	381,995	27,596	20,578	28,649	7,564	53,386	-	519,768
	Total	84,192,959	8,253,967	7,508,350	80,930,233	8,390,474	6,295,948	5,836,921	201,408,852

No.	Remark	Reporting Period as of 31 December 2013 (Rp Million)							
		Area							
		Jabodetabek	West Java	Central Java	East Java	East Indonesia	Sumatera	Others	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Loans	137,571,803	8,069,024	16,286,306	29,823,132	8,591,619	7,351,686	4,956,868	212,650,438
2	Impaired loans								-
	a. Non past due	1,925,891	4,425	1,039	603	18,825	12,486	-	1,963,269
	b. Past due	1,950,956	324,752	158,039	250,803	132,288	215,961	66,885	3,099,684
3	Allowance for Impairment Losses - Individual	1,447,783	27,214	32,884	127,061	25,393	10,572	-	1,670,907
4	Allowance for Impairment Losses - collective	1,828,328	72,386	109,291	77,938	37,060	86,602	213,762	2,425,367
5	Write off	589,077	41,285	28,032	32,149	15,034	20,578	-	726,155
	Total	145,313,838	8,539,086	16,615,591	30,311,686	8,820,219	7,697,885	5,237,515	222,535,820

Table 2.5.a. **Disclosure Claims Based Backup and Economic Sector - Bank only**

No.	Economic Sector*)	Loan **)	Impaired	
			Non- Past Due	
(1)	(2)	(3)	(4)	
31 December 2012 (in Rp Million)				
1	Agriculture, Hunting and Forestry	9,170,893	541	
2	Fishery	508,581	-	
3	Mining and Excavation	7,339,161	412,991	
4	Manufacturing	21,120,184	4,475	
5	Electricity, Gas and Water	846,742	-	
6	Construction	2,441,652	-	
7	Wholesale and Retail Trading	23,141,904	9,305	
8	Hotel and Restaurant	3,419,874	-	
9	Transport, cargo storage and communications	5,600,215	377,695	
10	Financial Intermediaries	9,413,538	-	
11	Real estate, Rentals and Business Service	15,135,931	224,794	
12	Government Administration, defense and mandatory social welfare	-	-	
13	Education services	69,120	-	
14	Health services and social activities	578,586	-	
15	Social services, socio-cultural, entertainment and other individual services	8,911,818	125,996	
16	Individual services for household	41,812	-	
17	International institutions and other extra international institution	937	-	
18	Activities with no specific limitation	31,163,157	-	
19	Non Business field	-	-	
20	Others (add. for SBI, SUN)	50,625,927	116,858	
	Total	189,530,033	1,272,655	

*) Sectors disclosed are the sectors that have material nominal/balances
For non material sectors are combined in other sectors

**) Gross Receivable (before Allowance for Impairment)

Loans		Allowance for Impairment Losses - Individual	Allowance for Impairment Losses - Collective	Write Off
	Past Due			
	(5)	(6)	(7)	(8)
	12,906	6,024	37,298	-
	-	-	-	-
	136,299	5,178	4,416	-
	1,035,425	617,803	67,760	-
	106,667	1,182	2,740	-
	11,240	8,546	3,448	-
	539,703	216,000	668,302	-
	-	-	-	-
	38,436	56,545	8,483	-
	-	-	-	-
	618,550	308,929	137,448	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	13,340	35,925	94,645	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	64,419	95,459	1,295,589	519,768
	2,576,985	1,351,591	2,320,129	519,768

No.	Economic Sector*)	Loan **)	Impaired	
			Non-Past Due	
(1)	(2)	(3)	(4)	
31 December 2013 (in Rp Million)				
1	Agriculture, Hunting and Forestry	11,875,143	668	
2	Fishery	569,823	-	
3	Mining and Excavation	3,262,140	83,733	
4	Manufacturing	23,079,453	203,303	
5	Electricity, Gas and Water	455,497	79,487	
6	Construction	2,839,278	2,055	
7	Wholesale and Retail Trading	26,455,632	217,829	
8	Hotel and Restaurant	4,631,255	-	
9	Transport, cargo storage and communications	4,215,580	458,455	
10	Financial Intermediaries	12,425,248	-	
11	Real estate, Rentals and Business Service	15,422,847	700,188	
12	Government Administration, defense and mandatory social welfare	-	-	
13	Education services	93,929	-	
14	Health services and social activities	838,203	-	
15	Social services, socio-cultural, entertainment and other individual services	9,175,860	72,663	
16	Individual services for household	54,255	-	
17	International institutions and other extra international institution	-	-	
18	Activities with no specific limitation	34,140,279	-	
19	Non Business field	-	-	
20	Others (add. for SBI, SUN)	59,765,808	144,888	
	Total	209,300,230	1,963,269	

*) Sectors disclosed are the sectors that have material nominal/balances

For non material sectors are combined in other sectors

**) Gross Receivable (before Allowance for Impairment)

Loans		Allowance for Impairment Losses - Individual	Allowance for Impairment Losses - Collective	Write Off
	Past Due			
	(5)	(6)	(7)	(8)
	17,410	412	34,494	-
	-	-	-	-
	353,282	96,297	11,510	-
	843,946	391,623	59,075	-
	193,465	71,851	955	-
	16,353	571	11,001	-
	604,695	157,694	181,547	-
	-	-	-	-
	46,218	4,707	63,820	-
	-	-	-	-
	854,871	107,472	196,323	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	24,251	105	79,399	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	78,308	840,175	1,573,481	726,155
	3,032,799	1,670,907	2,211,605	726,155

Table 2.5.b. **Disclosure Claims Based Backup and Economic Sector - Bank Consolidated with Subsidiaries**

No.	Economic Sector*)	Loan **)	Impaired	
			Non-Past Due	
(1)	(2)	(3)	(4)	
31 December 2012 (in Rp Million)				
1	Agriculture, Hunting and Forestry	9,172,467	541	
2	Fishery	508,581	-	
3	Mining and Excavation	7,349,956	412,991	
4	Manufacturing	21,138,825	4,475	
5	Electricity, Gas and Water	846,742	-	
6	Construction	2,455,540	-	
7	Wholesale and Retail Trading	23,195,161	9,305	
8	Hotel and Restaurant	3,421,590	-	
9	Transport, cargo storage and communications	5,633,600	377,695	
10	Financial Intermediaries	9,417,234	-	
11	Real estate, Rentals and Business Service	15,155,498	224,794	
12	Government Administration, defense and mandatory social welfare	1,330	-	
13	Education services	69,839	-	
14	Health services and social activities	620,675	-	
15	Social services, socio-cultural, entertainment and other individual services	8,912,441	125,996	
16	Individual services for household	45,003	-	
17	International institutions and other extra international institution	937	-	
18	Activities with no specific limitation	35,529,102	-	
19	Non Business field	-	-	
20	Others (add. for SBI, SUN)	49,742,868	116,858	
	Total	193,217,390	1,272,655	

*) Sectors disclosed are the sectors that have material nominal/balances
For non material sectors are combined in other sectors

**) Gross Receivable (before Allowance for Impairment)

Loans		Allowance for Impairment Losses - Individual	Allowance for Impairment Losses - Collective	Write Off
	Past Due			
	(5)	(6)	(7)	(8)
	12,906	6,024	37,298	-
	-	-	-	-
	136,299	5,178	4,416	-
	1,035,425	617,803	67,760	-
	106,667	1,182	2,740	-
	11,240	8,546	3,448	-
	539,703	216,000	668,302	-
	-	-	-	-
	38,436	56,545	8,483	-
	-	-	-	-
	618,550	308,929	137,448	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	13,340	35,925	94,645	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	125,819	95,459	1,384,523	519,768
	2,638,385	1,351,591	2,409,063	519,768

No.	Economic Sector*)	Loan **)	Impaired	
			Non-Past Due	
(1)	(2)	(3)	(4)	
31 December 2013 (in Rp Million)				
1	Agriculture, Hunting and Forestry	11,878,134	668	
2	Fishery	569,823	-	
3	Mining and Excavation	3,273,629	83,733	
4	Manufacturing	23,105,752	203,303	
5	Electricity, Gas and Water	455,497	79,487	
6	Construction	2,860,223	2,055	
7	Wholesale and Retail Trading	26,531,616	217,829	
8	Hotel and Restaurant	4,633,229	-	
9	Transport, cargo storage and communications	4,246,797	458,455	
10	Financial Intermediaries	12,429,824	-	
11	Real estate, Rentals and Business Service	15,460,104	700,188	
12	Government Administration, defense and mandatory social welfare	1,903	-	
13	Education services	94,537	-	
14	Health services and social activities	899,126	-	
15	Social services, socio-cultural, entertainment and other individual services	9,176,879	72,663	
16	Individual services for household	65,374	-	
17	International institutions and other extra international institution	-	-	
18	Activities with no specific limitation	41,082,496	-	
19	Non Business field	-	-	
20	Others (add. for SBI, SUN)	55,885,497	144,888	
	Total	212,650,439	1,963,269	

*) Sectors disclosed are the sectors that have material nominal/balances
For non material sectors are combined in other sectors

**) Gross Receivable (before Allowance for Impairment)

Loans		Allowance for Impairment Losses - Individual	Allowance for Impairment Losses - Collective	Write Off
	Past Due			
	(5)	(6)	(7)	(8)
	17,410	412	34,494	-
	-	-	-	-
	353,282	96,297	11,510	-
	843,946	391,623	59,075	-
	193,465	71,851	955	-
	16,353	571	11,001	-
	604,695	157,694	181,547	-
	-	-	-	-
	46,218	4,707	63,820	-
	-	-	-	-
	854,871	107,472	196,323	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	24,251	105	79,399	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	145,193	840,175	1,787,243	726,155
	3,099,684	1,670,907	2,425,367	726,155

Table 2.6.a. **Disclosure of Details of Movements Allowance for Impairment Losses - Bank only**

No.	Remarks	Reporting Period as of 31 December 2012 (Rp Million)	
		Individual Allowance for Impairment Losses	Individual Allowance for Impairment Losses
(1)	(2)	(3)	(4)
1	Beginning Balance Allowance for impairment Losses	1,281,297	2,102,356
2	Provisioning (recovery) on allowance for impairment losses during on going period		
	2a. Provisioning to allowance for impairment losses during on going period	135,001	904,260
	2b. Recovery on allowance for impairment losses during on going period	-	-
3	Allowance for impairment losses used to cover write off	(37,346)	(482,422)
4	Other provisioning (recovery)	(27,361)	(204,065)
Ending Balance Allowance for Impairment Losses		1,351,591	2,320,129

No.	Remarks	Reporting Period as of 31 December 2013 (Rp Million)	
		Individual Allowance for Impairment Losses	Individual Allowance for Impairment Losses
(1)	(2)	(3)	(4)
1	Beginning Balance Allowance for impairment Losses	1,351,591	2,320,129
2	Provisioning (recovery) on allowance for impairment losses during on going period		
	2a. Provisioning to allowance for impairment losses during on going period	333,436	632,880
	2b. Recovery on allowance for impairment losses during on going period	-	-
3	Allowance for impairment losses used to cover write off	-	(726,155)
4	Other provisioning (recovery)	(14,120)	(15,249)
Ending Balance Allowance for Impairment Losses		1,670,907	2,211,605

Table 2.6.b. **Disclosure of Details of Movements Allowance for Impairment Losses - Bank Consolidated With Subsidiaries**

No.	Remarks	Reporting Period as of 31 December 2012 (Rp Million)	
		Individual Allowance for Impairment Losses	Individual Allowance for Impairment Losses
(1)	(2)	(3)	(4)
1	Beginning Balance Allowance for impairment Losses	1,281,297	2,102,356
2	Provisioning (recovery) on allowance for impairment losses during on going period		
	2a. Provisioning to allowance for impairment losses during on going period	135,001	993,194
	2b. Recovery on allowance for impairment losses during on going period	-	-
3	Allowance for impairment losses used to cover write off	(37,346)	(482,422)
4	Other provisioning (recovery)	(27,361)	(204,065)
Ending Balance Allowance for Impairment Losses		1,351,591	2,409,063

No.	Remarks	Reporting Period as of 31 December 2013 (Rp Million)	
		Individual Allowance for Impairment Losses	Individual Allowance for Impairment Losses
(1)	(2)	(3)	(4)
1	Beginning Balance Allowance for impairment Losses	1,351,591	2,409,063
2	Provisioning (recovery) on allowance for impairment losses during on going period		
	2a. Provisioning to allowance for impairment losses during on going period	333,436	757,708
	2b. Recovery on allowance for impairment losses during on going period	-	-
3	Allowance for impairment losses used to cover write off	-	(726,155)
4	Other provisioning (recovery)	(14,120)	(15,249)
Ending Balance Allowance for Impairment Losses		1,670,907	2,425,367

9 . Disclosure of Credit Risk Standard Approach

CIMB Niaga has developed and implemented applications Credit Risk Standardized Approach (CRISTA) for the calculation of Credit Risk Weighted Assets in accordance with the Circular Letter of Bank Indonesia No. 13/6/DPNP dated 18 February 2011 regarding the Guidelines for the calculation of Risk Weighted Assets (RWA) for Credit Risk by Using the Standard Approach effective from January 2012.

Policy for Using Rating in RWA Calculation for Credit Risk

In accordance with the standard approach credit risk measurement methodology, the calculation of RWA is generally done based on the results of the ratings issued by external rating agencies. Based on Bank Indonesia Regulation, credit exposures are included in the calculation of Risk Weighted Assets (RWA) for standard credit that include:

- Exposure in balance sheet assets and liabilities and contingencies in the balance sheet transactions, but does not include trading book positions that have been calculated with market risk RWA and investments that have been taken into account as a reduction of capital.
- Exposures that pose a credit risk due to failure of the counterparty.
- Exposure to sales and purchases of financial instruments which may give rise to credit risk due to settlement failure.

Standard approach to credit RWA is calculated by the following methodology:

- Multiplying a net claim with the risk weighting of the Company. Risk weights are assigned by the latest ranking of the debtor/counterparty or securities, in accordance with the portfolio category.

The following calculation formula: Net Claims X Risk Weight

- Credit RWA arising from settlement failure can be calculated by the following methodology:
 - Transactions delivery versus payment (DVP).

This takes into account the multiplication of the positive difference between the fair value of the transaction with a certain percentage of the contract value and is determined based on the number of working days overrun the settlement date and 12.5%.

The following calculation formula: Difference Between Positive Fair Value of Transactions with Certain Contract Value x Applicable% x 12.5%.

- Transaction non delivery vs. payment (non DVP)

This takes account of capital deduction for the cash value or the fair value of financial instruments that the Company has submitted.

The Company classifies all credit exposures into portfolio category based on the debtor or counterparty to determine the risk weights, as follows:

No.	Claims Category	Weight
1.	Claims to the Government of Indonesia	0 %
2.	Claims to the Government of Other Countries	
	Rating AAA to AA-	0 %
	Rating A+ to A-	20 %
	Rating BBB+ to BBB-	50 %
	Rating BB+ to B-	100 %
	Below B-	150 %
	Unrated	100 %
3.	Claims on Public Sector Entities	
	Rating AAA to AA-	20 %
	Rating A+ to BBB-	50 %
	Rating BB+ to B-	100 %
	Below B-	150 %
	Unrated	50 %
4.	Claims to Multilateral Banks and International Institution	
	Risk Weight Criteria 0%	0 %
	Rating AAA to AA-	20 %
	Rating A+ to A-	50 %
	Rating BBB+ to B-	100 %
	Below B-	150 %
	Unrated	50 %

No.	Claims Category	Weight
5.	Short term claims	
	Short term Rating A1	20 %
	Short term Rating A2	50 %
	Short term Rating A3	100 %
	Others	150 %
	Rating AAA to BBB-	20 %
	Rating BB+ to B-	50 %
	Below B-	150 %
	Unrated	20 %
6.	Long term claims	
	Short term Rating A1	20 %
	Short term Rating A2	50 %
	Short term Rating A3	100 %
	Others	150 %
	Rating AAA to AA-	20 %
	Rating A+ to BBB-	50 %
	Rating BB+ to B-	100 %
	Below B-	150 %
7.	Claims secured by residential property	
	LTV <= 70%	35 %
	70% < LTV <= 80%	40 %
	80% < LTV <= 95%	45 %
8.	Claims secured by commercial property	100%
9.	Claims on Employee/ Retiree	50 %
10.	Claims on Micro, Small Business and Retail Portfolio	75 %
11.	Claims on Corporation	
	Short term Rating A1	20 %
	Short term Rating A2	50 %
	Short term Rating A3	100 %
	Others	150 %
	Rating AAA to AA-	20 %
	Rating A+ to A-	50 %
	Rating BBB+ to BB-	100 %
	Below BB-	150 %
Unrated	100 %	
12.	Past due Loan	
	Claims secured by residential property	100 %
	Other claims beside claims secured by residential property	150 %

Portfolio Category that Uses Rating

Under the standard approach, the calculation of RWA for some categories of portfolios is based on the external rating and partly predetermined by risk weights directly as illustrated in the table above. However, since almost all of the Company debtors do not have a rating they obtain 100% risk weight.

Ratings Agencies

Based on Bank Indonesia Circular Letter No 11/30/DPNP, dated 30 October 2009, the rating agencies recognized by Bank Indonesia include Pefindo, Fitch Ratings Indonesia, Moody's Indonesia, Fitch Ratings, Moody's and S&P. Banks use ratings issued from agencies recognized in the SEBI. In the securities portfolio, most notably have an external rating issued by Pefindo and Fitch Ratings Indonesia. Thus, these data can be used in the calculation of the RWA for credit risk.

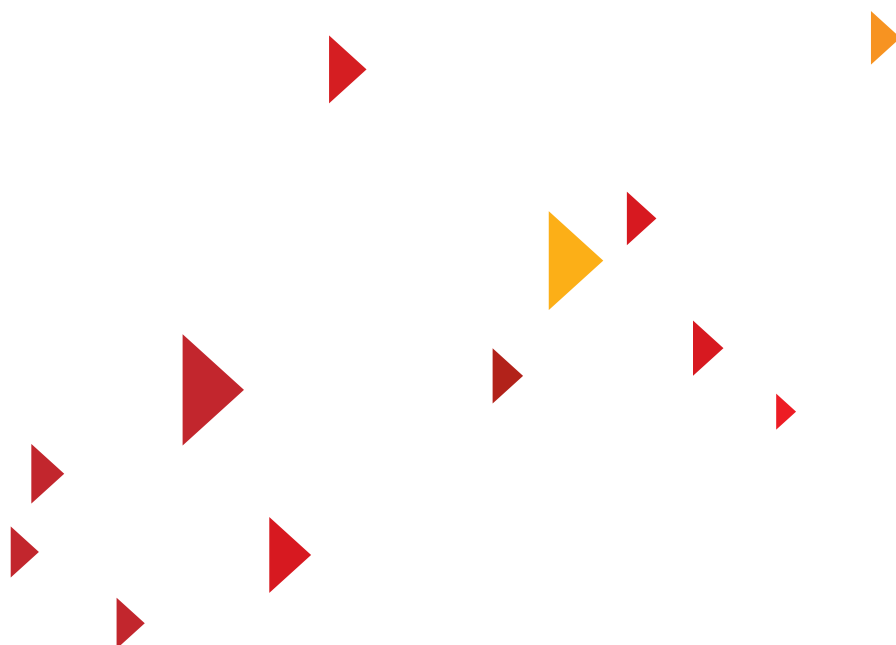
The Company is developing rating models for corporate customers to be applied internally in the future, in line with efforts to improve the quality of the loan process and referred to the Basel II implementation plan. The Risk Management Unit consolidates and finalizes rating models that have been developed by the Business Units and Credit Reviewer Unit and also prepares the necessary infrastructure. For the retail portfolio, the Company has developed and implemented scoring models for certain products, for example on credit cards, personal loans, auto loans and credit to allow faster and more consistent processes in accordance with the Company's risk appetite. The availability of a system with scoring models in the credit granting process supports credit distribution process so the Company can provide faster service to customers.

Disclosure of Counterparty Credit Risk

Counterparty credit risk is the credit risk arising from transactions with counterparties of treasury transactions and non-treasury transactions. In the provision of facilities related to counterparty credit risk, especially on foreign exchange transactions and derivative products, the risks faced by the Company include the risk due to failure of delivery obligations by the other party on the date of settlement (settlement risk) and risk of counterparty failure caused prior to the date of completion of the transaction (pre-settlement risk). Pre-settlement risk assessments are carried out by calculating the fair value of the transaction (Mark to Market), in which case the fair value of the contract is positive, coupled with the potential movement in fair value of these variables is affected by the market (Potential Future Exposure).

Potential Future Exposure (PFE) is a potential advantage of an agreement/contract treasury transactions over the life of the contract (such as product spot, forwards, derivatives, etc.) which are determined based on a certain percentage of the principal amount of the agreement/contract the transaction. PFE uses a Parametric Simulation and Historical Simulation method in determining the amount of loss that can be experienced by most of the Company's treasury transactions such as currency exchange, securities, options and other derivative transactions. The PFE framework was approved by the Market Risk Committee (MRC).

The Company applies transaction limits which require that agreements and transactions with counterparties be conducted through the core agreement (master agreement) that has been recognized Internationally such as the ISDA (International Swaps and Derivatives Association). In order to reduce credit risk exposure, the Company requires certain customers or counterparties to provide additional collateral in the form of cash or other similar instruments, perform a bilateral agreement scheme through CSA (Credit Support Annex), and a netting agreement, whereby the claim and derivative liability with the other party off-set each other.



10. Quantitative Counterparty Credit Risk Disclosure

Table 3.1.a. Disclosure Claims and Net Portfolio By Category Rating Scale - Bank only

(1)	(2) Portfolio Category	(3) Credit Rating Institution	(4) Long Term Rating				(7)	
			Standard and Poor's	AAA	AA+ to AA-	A+ to A-		BBB+ to BBB-
			Fitch Rating	AAA	AA+ to AA-	A+ to A-		BBB+ to BBB-
			Moody's	Aaa	Aa1 to Aa3	A1 to A3		Baa1 to Baa3
			PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)		BBB+(idn) to BBB-(idn)
			PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-		[Idr]BBB+ to [Idr]BBB-
			PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to id A-		id BBB+ to id BBB-
			(4)	(5)	(6)	(7)		
			1	Claims on Sovereigns	-	183,325		-
2	Claims on Public Sector Entities	-	1,396,594	-	-	-		
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-		
4	Claims on Banks	-	-	-	-	-		
5	Claims secured by residential property	-	-	-	-	-		
6	Claims secured by commercial property	-	-	-	-	-		
7	Claims on Employees/Retirees	-	-	-	-	-		
8	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	-		
9	Claims on Corporations	-	3,162,589	-	-	-		
10	Past due Loan	-	-	-	-	-		
11	Other Assets	-	-	-	-	-		
12	Exposure in Sharia Banking (if any)	-	-	-	-	-		
	TOTAL	-	4,742,509	-	-	6,781,440		

Reporting Period as of 31 December 2012 (Rp Million)

Net Claims

Long Term Rating			Short Term Rating				Unrated	Total
BB+ to BB-	B+ to B-	Below B-	A-1	A-2	A-3	Below A-3		
BB+ to BB-	B+ to B-	Below B-	F1+ to F1	F2	F3	Below F3		
Ba1 to Ba3	B1 to B3	Below B3	P-1	P-2	P-3	Below P-3		
BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Below B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Below F3(idn)		
[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Below [Idr]B-	[Idr]A1+ to [Idr]A1	[Idr]A2+ to [Idr]A2	[Idr]A3+ to [Idr]A3	Below [Idr]A3		
id BB+ to id BB-	id B+ to id B-	Below idB-	idA1	idA2	idA3 to id A4	Below idA4		
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
-	-	-	-	-	-	-	22,494,847	29,459,612
-	-	-	-	-	-	-	352,374	1,748,968
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	6,211,753	6,211,753
-	-	-	-	-	-	-	14,953,053	14,953,053
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	19,318,358	19,318,358
-	-	-	-	-	-	-	95,796,682	98,959,272
-	-	-	-	-	-	-	2,224,135	2,224,135
-	-	-	-	-	-	-	7,618,668	7,618,668
-	-	-	-	-	-	-	9,036,215	9,036,215
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	178,006,085	189,530,033

	Portfolio Category	Credit Rating Institution	Long Term Rating			
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)
		PT ICRA Indonesia	[Idr]AAA	[Idr]AA+ to [Idr]AA-	[Idr]A+ to [Idr]A-	[Idr]BBB+ to [Idr]BBB-
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to idA-	id BBB+ to id BBB-
		(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	-	232,927	-	-	9,640,586
2	Claims on Public Sector Entities	-	1,836,336	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-
4	Claims on Banks	-	-	-	-	-
5	Claims secured by residential property	-	-	-	-	-
6	Claims secured by commercial property	-	-	-	-	-
7	Claims on Employees/Retirees	-	-	-	-	-
8	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	-
9	Claims on Corporations	-	3,915,472	-	216,702	-
10	Past due Loan	-	-	-	-	-
11	Other Assets	-	-	-	-	-
12	Exposure in Sharia Banking (if any)	-	-	-	-	-
	TOTAL	-	5,984,735	-	216,702	9,640,586

Reporting Period as of 31 December 2013 (Rp Million)

Net Claims

Long Term Rating			Short Term Rating					Unrated	Total
BB+ to BB-	B+ to B-	Below B-	A-1	A-2	A-3	Below A-3			
BB+ to BB-	B+ to B-	Below B-	F1+ to F1	F2	F3	Below F3	Unrated	Total	
Ba1 to Ba3	B1 to B3	Below B3	P-1	P-2	P-3	Below P-3			
BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Below B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Below F3(idn)	Unrated	Total	
[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Below [Idr]B-	[Idr]A1+ to [Idr]A1	[Idr]A2+ to A2	[Idr]A3+ to [Idr] A3	Below [Idr]A3			
id BB+ to id BB-	id B+ to id B-	Below idB-	idA1	idA2	idA3 to id A4	Below idA4	Unrated	Total	
(8)	(9)	(10)	(11)	(12)	(13)	(14)			
-	-	-	-	-	-	-	-	19,660,545	29,534,058
-	-	-	-	-	-	-	-	176,626	2,012,962
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	6,615,480	6,615,480
-	-	-	-	-	-	-	-	16,102,118	16,102,118
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	17,632,767	17,632,767
-	-	-	-	-	-	-	-	109,935,832	114,068,006
-	-	-	-	-	-	-	-	2,482,133	2,482,133
-	-	-	-	-	-	-	-	11,200,849	11,200,849
-	-	-	-	-	-	-	-	9,651,856	9,651,856
-	-	-	-	-	-	-	-	193,458,206	209,300,230

Table 3.1.b. **Disclosure Claims and Net Portfolio By Category Rating Scale - Bank Consolidated With Subsidiaries**

	Portfolio Category	Credit Rating Institution	Long Term Rating					
		Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-		
		Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-		
		Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3		
		PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)		
		PT ICRA Indonesia	[ldr]AAA	[ldr]AA+ to [ldr]AA-	[ldr]A+ to [ldr]A-	[ldr]BBB+ to [ldr]BBB-		
		PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to idA-	id BBB+ to id BBB-		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)
		1	Claims on Sovereigns	-	183,325	-	-	6,781,440
2	Claims on Public Sector Entities	-	1,396,594	-	-	-		
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-		
4	Claims on Banks	-	-	-	-	-		
5	Claims secured by residential property	-	-	-	-	-		
6	Claims secured by commercial property	-	-	-	-	-		
7	Claims on Employees/Retirees	-	-	-	-	-		
8	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	-		
9	Claims on Corporations	-	3,162,589	-	-	-		
10	Past due Loan	-	-	-	-	-		
11	Other Assets	-	-	-	-	-		
12	Exposure in Sharia Banking (if any)	-	-	-	-	-		
	TOTAL	-	4,742,509	-	-	6,781,440		

Reporting Period as of 31 December 2012 (Rp Million)

Net Claims

Long Term Rating								Short Term Rating				Unrated	Total
BB+ to BB-	B+ to B-	Below B-	A-1	A-2	A-3	Below A-3							
BB+ to BB-	B+ to B-	Below B-	F1+ to F1	F2	F3	Below F3							
Ba1 to Ba3	B1 to B3	Below B3	P-1	P-2	P-3	Below P-3							
BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Below B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Below F3(idn)							
[ldr]BB+ to [ldr]BB-	[ldr]B+ to [ldr]B-	Below [ldr]B-	[ldr]A1+ to [ldr]A1	[ldr]A2+ to A2	[ldr]A3+ to [ldr]A3	Below [ldr]A3							
id BB+ to id BB-	id B+ to id B-	Below idB-	idA1	idA2	idA3 to id A4	Below idA4							
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)					
-	-	-	-	-	-	-	22,494,847	29,459,612					
-	-	-	-	-	-	-	352,374	1,748,968					
-	-	-	-	-	-	-	-	-					
-	-	-	-	-	-	-	6,347,897	6,347,897					
-	-	-	-	-	-	-	14,953,053	14,953,053					
-	-	-	-	-	-	-	-	-					
-	-	-	-	-	-	-	-	-					
-	-	-	-	-	-	-	23,764,546	23,764,546					
-	-	-	-	-	-	-	94,788,955	99,083,500					
-	-	-	-	-	-	-	2,224,135	2,224,135					
-	-	-	-	-	-	-	7,731,421	7,731,421					
-	-	-	-	-	-	-	9,036,215	9,036,215					
-	-	-	-	-	-	-							
-	-	-	-	-	-	-	181,693,442	193,217,390					

	Portfolio Category	Credit Rating Institution	Long Term Rating						
			Standard and Poor's	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-		
			Fitch Rating	AAA	AA+ to AA-	A+ to A-	BBB+ to BBB-		
			Moody's	Aaa	Aa1 to Aa3	A1 to A3	Baa1 to Baa3		
			PT Fitch Ratings Indonesia	AAA (idn)	AA+(idn) to AA-(idn)	A+(idn) to A-(idn)	BBB+(idn) to BBB-(idn)		
			PT ICRA Indonesia	[ldr]AAA	[ldr]AA+ to [ldr]AA-	[ldr]A+ to [ldr]A-	[ldr]BBB+ to [ldr]BBB-		
			PT Pemeringkat Efek Indonesia	idAAA	idAA+ to idAA-	idA+ to idA-	id BBB+ to id BBB-		
			(1)	(2)	(3)	(4)	(5)	(6)	(7)
			1	Claims on Sovereigns	-	232,927	-	-	9,640,586
2	Claims on Public Sector Entities	-	1,836,337	-	-	-			
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-			
4	Claims on Banks	-	-	-	-	-			
5	Claims secured by residential property	-	-	-	-	-			
6	Claims secured by commercial property	-	-	-	-	-			
7	Claims on Employees/Retirees	-	-	-	-	-			
8	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	-			
9	Claims on Corporations	-	3,915,472	-	216,702	-			
10	Past due Loan	-	-	-	-	-			
11	Other Assets	-	-	-	-	-			
12	Exposure in Sharia Banking (if any)	-	-	-	-	-			
	TOTAL	-	5,984,736	-	216,702	9,640,586			

Reporting Period as of 31 December 2013 (Rp Million)

Net Claims

Long Term Rating			Short Term Rating				Unrated	Total
BB+ to BB-	B+ to B-	Below B-	A-1	A-2	A-3	Below A-3		
BB+ to BB-	B+ to B-	Below B-	F1+ to F1	F2	F3	Below F3		
Ba1 to Ba3	B1 to B3	Below B3	P-1	P-2	P-3	Below P-3		
BB+(idn) to BB-(idn)	B+(idn) to B-(idn)	Below B-(idn)	F1+(idn) to F1(idn)	F2(idn)	F3(idn)	Below F3(idn)		
[Idr]BB+ to [Idr]BB-	[Idr]B+ to [Idr]B-	Below [Idr]B-	[Idr]A1+ to [Idr]A1	[Idr]A2+ to A2	[Idr]A3+ to [Idr] A3	Below [Idr]A3		
id BB+ to id BB-	id B+ to id B-	Below idB-	idA1	idA2	idA3 to id A4	Below idA4		
(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
-	-	-	-	-	-	-	19,660,545	29,534,058
-	-	-	-	-	-	-	176,626	2,012,963
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	6,889,262	6,889,262
-	-	-	-	-	-	-	16,102,119	16,102,119
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	24,716,797	24,716,797
-	-	-	-	-	-	-	105,807,346	109,939,520
-	-	-	-	-	-	-	2,482,133	2,482,133
-	-	-	-	-	-	-	11,321,730	11,321,730
-	-	-	-	-	-	-	9,651,856	9,651,856
-	-	-	-	-	-	-	196,808,414	212,650,438

Table 3.2.a. Disclosure of counterparty credit risk: Derivative Transactions

No.	Underlying Variable	Notional Amount		
		≤ 1 Year	>1 Year - ≤5 Years	>5 Years
Bank as Individual				
1	Interest rate	4,656,329	9,510,106	1,914,729
2	Exchange rate	390,715	-	-
3	Others	22,753	-	-
	Total	5,069,797	9,510,106	1,914,729
Consolidated with Subsidiaries				
1	Interest Rate	4,695,329	9,593,106	1,914,729
2	Exchange Rate	390,715	-	-
3	Shares	-	-	-
4	Gold	-	-	-
5	Metal other than Gold	-	-	-
6	Others	22,753	-	-
	Total	5,108,797	9,593,106	1,914,729

No.	Underlying Variable	Notional Amount		
		≤ 1 Year	>1 Year - ≤5 Years	>5 Years
Bank as Individual				
1	Interest rate	2,184,185	5,527,164	13,891,135
2	Exchange rate	13,146,729	-	-
3	Others	-	-	-
	Total	15,330,914	5,527,164	13,891,135
Consolidated with Subsidiaries				
1	Interest Rate	2,184,185	5,577,164	13,891,135
2	Exchange Rate	13,146,729	-	-
3	Shares	-	-	-
4	Gold	-	-	-
5	Metal other than Gold	-	-	-
6	Others	-	-	-
	Total	15,330,914	5,577,164	13,891,135

Reporting Period as of 31 December 2012 (Rp Million)					
	Derivative Receivables	Derivative Liabilities	Net claims prior to credit risk mitigation	Credit Risk Mitigation	Net Claims after credit risk mitigation
	287,163	152,002	1,419,660	129,685	1,289,975
	613	1,866	15,657	-	15,657
	79	-	1,465	-	1,465
	287,854	153,868	1,436,782	129,685	1,307,097
	287,163	158,620	1,419,660	129,685	1,289,975
	613	1,866	15,657	-	15,657
	-	-	-	-	-
	-	-	-	-	-
	79	-	1,465	-	1,465
	287,854	160,485	1,436,782	129,685	1,307,097

Reporting Period as of 31 December 2013 (Rp Million)					
	Derivative Receivables	Derivative Liabilities	Net claims prior to credit risk mitigation	Credit Risk Mitigation	Net Claims after credit risk mitigation
	951,445	842,205	2,586,980	93,831	2,493,149
	187,533	74,006	124,219	-	124,219
	-	-	-	-	-
	1,138,978	916,211	2,711,200	93,831	2,617,368
	951,445	843,273	2,586,980	93,831	2,493,149
	187,526	74,000	124,219	-	124,219
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	1,138,971	917,273	2,711,200	93,831	2,617,368

Credit Risk Disclosure Table 3.2.b.1 **Party Opponent : Repo Transactions - Bank only**

As at 31 December 2013, there is no counterparty credit risk exposures (repo transactions) Bank only.

Credit Risk Disclosure Table 3.2.b.2 **Party Opponent: Repo Transactions - Bank Consolidated with Subsidiary.**

As at 31 December 2013, there is no counterparty credit risk exposures (repo transactions) to the Bank on a consolidated basis with Subsidiary.

Counter-Party Credit Risk Exposure Table 3.2.c.1 : **Reverse Repo Transactions - Bank only**

As at 31 December 2013, there is no counterparty credit risk exposure (reverse repo) Bank only.

Counter-Party Credit Risk Exposure Table 3.2.c.2: **Reverse Repo Transactions - Bank Consolidated with Subsidiary**

As at 31 December 2013, there is no counterparty credit risk exposure (reverse repo) to the Bank on a consolidated basis with subsidiaries.

11. Disclosure of Credit Risk Mitigation Using Standardized Approach

In accordance with Bank Indonesia Circular Letter No. 13/6/DPNP, dated 18 February 2011, regarding the Guidelines for the calculation of Risk Weighted Assets for Credit Risk by Using the Standard Approach, the Company recognizes collateral, guarantee or credit insurance as credit risk mitigation techniques, hereinafter referred to Credit Risk Mitigation (CRM) techniques. Some of the techniques used by the Company in accordance with CRM techniques SEBI are as follows:

- a. Collateral
- b. Guarantee
- c. Credit Insurance.

In accordance with the SEBI, MRK for collateral recognition techniques can use 2 (two) approaches, namely:

- a. Simple Approach
Risk weighted claim can be replaced with a risk weight of the collateral that has a lower risk weighting.
- b. Comprehensive approach
Exposed claims can be reduced by collateral that has been given a haircut.

Recognized types of financial collateral (eligible financial collateral) by the Company in the Engineering MRK - Collateral are as follows:

- a. Cash deposited in the funding bank.
- b. Demand deposits, savings, or time deposit issued by funding Bank.
- c. Gold deposited at the funding Bank.
- d. Government Securities (GS) issued by the Government of the Republic of Indonesia, which includes Government Bonds and Treasury Bills as referred to in the legislation concerning government securities.
- e. Sharia Securities (SBSN) as defined in the laws on Sharia based.
- f. Bank Indonesia Certificates (SBI) and Bank Indonesia Sharia Certificate (SBIS).
- g. Marketable securities rated by rating agency recognized by Bank Indonesian with a rating of at least:
 - Equivalent to BBB -when issued by parties included in Claims to the Government of Other Countries.
 - Equivalent to BBB-when issued by parties included in Claims to Public Sector Entities.
 - Equivalent to BBB-when issued by parties included in Claims to Multilateral Development Banks.
 - Equivalent to BBB-when issued by parties included in the bill to Bank.
 - Equivalent to A-when issued by parties included in Claims to Corporations.
 - Equivalent A-2 for short-term securities.

In addition to using MRK techniques mentioned above, the Company also accepts other types of collateral such as land, land and buildings, motor vehicles, machinery, inventory and other collateral. Although with larger portions and value, they cannot be used for credit risk mitigation in accordance with the above SEBI 13/6/DPNP above.

The Company has set out clear management of collateral/guarantees in its Commercial Loan Policy. Matters set out in this policy include collateral coverage that must be met, the parties to carry out the assessment and examination of collateral, valuation rules and procedures both internally and externally, and the frequency of assessments based on the type of collateral.

The impact of the application of MRK can reduce RWA credit risk by approximately 0.8% of total RWA before calculation. This is because the largest portion of the mortgage/collateral held by the Company over many types of collateral/guarantees are not recognized in MRK techniques.

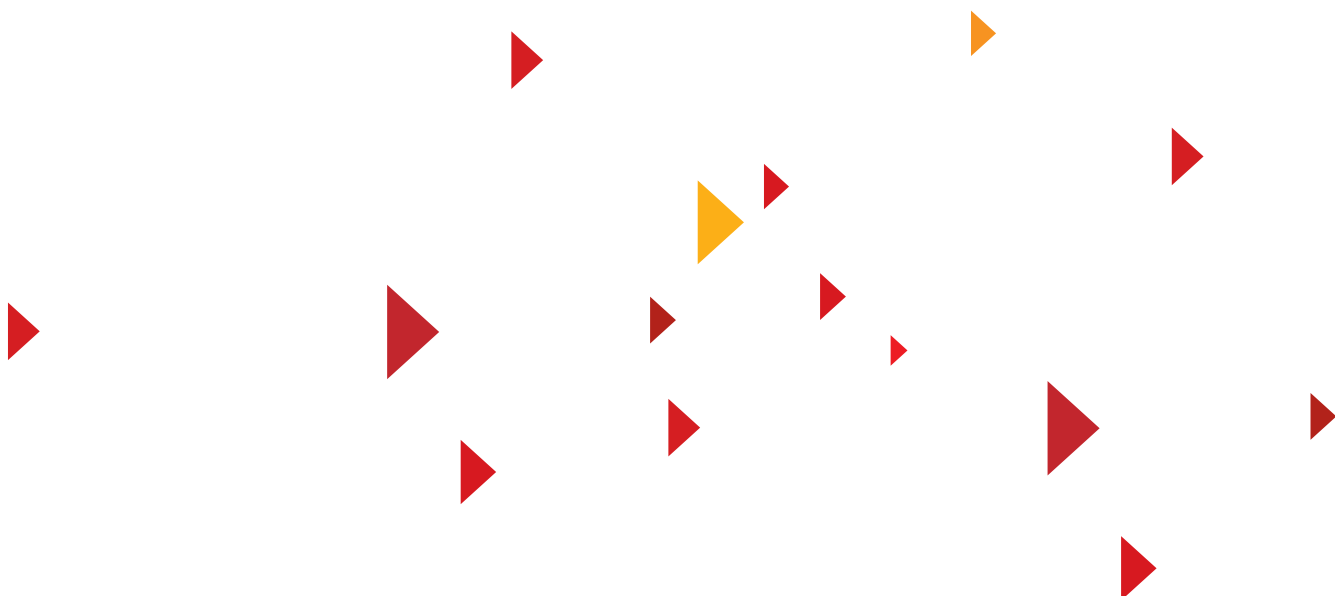


Table 3.2.c.1: **Counter Party Credit Risk Disclosure : Repo Reverse Transactions - Bank only**

No.	Portfolio Category	Reporting Period as of 31 December 2012 (Rp Million)			
		Net Claims	MRK Value	Net Claims after MRK	RWA after MRK
(1)	(2)	(3)	(4)	(5)	(6)
1	Claims on Sovereigns	200,585	-	-	-
2	Claims on Public Sector Entities	-	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-
4	Claims on Banks	-	-	-	-
5	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-
6	Claims on Corporations	-	-	-	-
7	Exposure in Sharia Banking (if any)	-	-	-	-
	Total	200,585	-	-	-

No.	Portfolio Category	Reporting Period as of 31 December 2013 (Rp Million)			
		Net Claims	MRK Value	Net Claims after MRK	RWA after MRK
(1)	(2)	(3)	(4)	(5)	(6)
1	Claims on Sovereigns	69,070	-	-	-
2	Claims on Public Sector Entities	-	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-
4	Claims on Banks	-	-	-	-
5	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-
6	Claims on Corporations	-	-	-	-
7	Exposure in Sharia Banking (if any)	-	-	-	-
	Total	69,070	-	-	-

Table 3.2.c.2: **Counter Party Credit Risk Disclosure : Repo Reverse Transactions - Bank Consolidated with Subsidiaries**

No.	Portfolio Category	Reporting Period as of 31 December 2012 (Rp Million)			
		Net Claims	MRK Value	Net Claims after MRK	RWA after MRK
(1)	(2)	(3)	(4)	(5)	(6)
1	Claims on Sovereigns	200,585	-	-	-
2	Claims on Public Sector Entities	-	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-
4	Claims on Banks	-	-	-	-
5	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-
6	Claims on Corporations	-	-	-	-
7	Exposure in Sharia Banking (if any)	-	-	-	-
	Total	200,585	-	-	-

No.	Portfolio Category	Reporting Period as of 31 December 2013 (Rp Million)			
		Net Claims	MRK Value	Net Claims after MRK	RWA after MRK
(1)	(2)	(3)	(4)	(5)	(6)
1	Claims on Sovereigns	69,070	-	-	-
2	Claims on Public Sector Entities	-	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-
4	Claims on Banks	-	-	-	-
5	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-
6	Claims on Corporations	-	-	-	-
7	Exposure in Sharia Banking (if any)	-	-	-	-
	Total	69,070	-	-	-

Disclosures of Net Claims Based on Risk Weight After Calculating into Account Impact of Credit Risk Mitigation

Table 4.1.a Disclosure of Net Claims Based Upon Risk Weight after Calculating Credit Risk Mitigation Impact - Bank only

No.	Portfolio Category	Net Claims after				
		0%	20%	35%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	
A	On Balance Sheet Exposures					
1	Claims on Sovereigns	123,486	-	-	-	
2	Claims on Public Sector Entities	-	17,249	-	-	
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	
4	Claims on Banks	-	462	-	-	
5	Claims secured by residential property	-	-	32,780	6,723	
6	Claims secured by commercial property	-	-	-	-	
7	Claims on Employees/Retirees	-	-	-	-	
8	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	
9	Claims on Corporations	-	23,566	-	-	
10	Past due Loan	-	-	-	-	
11	Other Assets	-	-	-	-	
12	Exposure in Sharia Banking (if any)	-	-	-	-	
	Total Balance Sheet Exposure	123,486	41,276	32,780	6,723	
B	Off Balance Sheet (Commitment & Contingencies) Exposures					
1	Claims on Sovereigns					
2	Claims on Public Sector Entities	-	-	-	-	
3	Claims on Multilateral Development Banks and International Institutions					
4	Claims on Banks	-	-	-	-	
5	Claims secured by residential property					
6	Claims secured by commercial property					
7	Claims on Employees/Retirees					
8	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	
9	Claims on Corporations	-	-	-	-	
10	Past due Loan					
11	Exposure in Sharia Banking (if any)					
	Total Off Balance Sheet Exposure	-	-	-	-	
C	Counterparty Credit Risk					
1	Claims on Sovereigns					
2	Claims on Public Sector Entities					
3	Claims on Multilateral Development Banks and International Institutions					
4	Claims on Banks	-	317,504	-	-	
5	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	
6	Claims on Corporations	-	-	-	-	
7	Exposure in Sharia Banking (if any)					
	Total Counterparty Credit Risk Exposures	-	317,504	-	-	

Reporting Period as of 31 December 2012 (Rp Million)							RWA	Capital Charges (RWA x 8%)
Recognition of Credit Risk Mitigation Effect								
	45%	50%	75%	100%	150%	Others		
	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	-	-	-	-	-	-	-	-
	-	1,193	-	-	-	-	455,506	36,440
	-	-	-	-	-	-	-	-
	-	4,047	-	-	-	-	1,755,686	140,445
	-	-	-	-	-	-	5,339,427	427,154
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	93,689	-	-	-	14,464,529	1,157,162
	-	-	-	401,562	-	-	94,559,775	7,564,782
	-	-	-	20,635	239,461	-	3,061,641	244,931
	-	-	-	-	-	-	4,189,748	335,180
	-	-	-	-	-	-	7,318,581	585,486
	-	5,240	93,689	422,197	239,461	-	131,144,893	10,491,591
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	8,066	645
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	4,228	338
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	52,312	4,185
	-	-	-	-	-	-	5,790,042	463,203
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	5,854,648	468,372
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	63,501	5,080
	-	-	65,314	-	-	-	48,986	3,919
	-	-	-	938,028	-	-	938,028	75,042
	-	-	-	-	-	-	-	-
	-	-	65,314	938,028	-	-	1,050,515	84,041

No.	Portfolio Category	Net Claims after				
		0%	20%	35%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	
A	On Balance Sheet Exposures					
1	Claims on Sovereigns	130,511	-	-	-	
2	Claims on Public Sector Entities	-	20,954	-	-	
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	
4	Claims on Banks	-	14	-	-	
5	Claims secured by residential property	-	-	35,376	5,028	
6	Claims secured by commercial property	-	-	-	-	
7	Claims on Employees/Retirees	-	-	-	-	
8	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	
9	Claims on Corporations	-	32,572	-	-	
10	Past due Loan	-	-	-	-	
11	Other Assets	-	-	-	-	
12	Exposure in Sharia Banking (if any)	-	-	-	-	
	Total Balance Sheet Exposure	130,511	53,541	35,376	5,028	
B	Off Balance Sheet (Commitment & Contingencies) Exposures					
1	Claims on Sovereigns					
2	Claims on Public Sector Entities	-	-	-	-	
3	Claims on Multilateral Development Banks and International Institutions					
4	Claims on Banks	-	-	-	-	
5	Claims secured by residential property					
6	Claims secured by commercial property					
7	Claims on Employees/Retirees					
8	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	
9	Claims on Corporations	-	-	-	-	
10	Past due Loan					
11	Exposure in Sharia Banking (if any)					
	Total Off Balance Sheet Exposure	-	-	-	-	
C	Counterparty Credit Risk					
1	Claims on Sovereigns					
2	Claims on Public Sector Entities					
3	Claims on Multilateral Development Banks and International Institutions					
4	Claims on Banks	-	344,991	-	-	
5	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	
6	Claims on Corporations	-	-	-	-	
7	Exposure in Sharia Banking (if any)					
	Total Counterparty Credit Risk Exposures	-	344,991	-	-	

Reporting Period as of 31 December 2013 (Rp Million)							RWA	Capital Charges (RWA x 8%)
Recognition of Credit Risk Mitigation Effect								
45%	50%	75%	100%	150%	Others			
(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
-	-	-	-	-	-	-	-	
-	434	-	-	-	-	455,580	36,446	
-	-	-	-	-	-	-	-	
-	4,832	-	-	-	-	1,991,357	159,309	
-	-	-	-	-	-	5,717,596	457,408	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
-	-	103,376	-	-	-	13,207,340	1,056,587	
-	702	-	482,648	-	-	109,782,865	8,782,629	
-	-	-	15,755	242,841	-	3,483,285	278,663	
-	-	-	-	-	-	6,442,294	515,384	
-	-	-	-	-	-	5,763,912	461,113	
-	5,968	103,376	498,404	242,841	-	146,844,230	11,747,538	
-	-	-	-	-	-	-	0	
-	-	-	-	-	-	531	42	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	113,607	9,089	
-	-	-	-	-	-	4,887,286	390,983	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	5,001,424	400,114	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	68,998	5,520	
-	-	168,079	-	-	-	126,059	10,085	
-	-	-	1,729,727	-	-	1,729,727	138,378	
-	-	168,079	1,729,727	-	-	1,924,784	153,983	

Table 4.1.b **Disclosure of Net Claims Based Upon Risk Weight after Calculating Credit Risk Mitigation - Bank Consolidated with Subsidiaries**

No.	Portfolio Category	Net Claims after			
		0%	20%	35%	40%
(1)	(2)	(3)	(4)	(5)	(6)
A	On Balance Sheet Exposures				
1	Claims on Sovereigns	123,486	-	-	-
2	Claims on Public Sector Entities	-	17,249	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-
4	Claims on Banks	-	462	-	-
5	Claims secured by residential property	-	-	32,780	6,723
6	Claims secured by commercial property	-	-	-	-
7	Claims on Employees/Retirees	-	-	-	-
8	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-
9	Claims on Corporations	-	23,566	-	-
10	Past due Loan	-	-	-	-
11	Other Assets	-	-	-	-
12	Exposure in Sharia Banking (if any)	-	-	-	-
	Total Balance Sheet Exposure	123,486	41,276	32,780	6,723
B	Off Balance Sheet Exposures (Commitment & Contingencies)				
1	Claims on Sovereigns				
2	Claims on Public Sector Entities	-	-	-	-
3	Claims on Multilateral Development Banks and International Institutions				
4	Claims on Banks	-	-	-	-
5	Claims secured by residential property				
6	Claims secured by commercial property				
7	Claims on Employees/Retirees				
8	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-
9	Claims on Corporations	-	-	-	-
10	Past due Loan				
11	Exposure in Sharia Banking (if any)				
	Total Off Balance Sheet Exposure	-	-	-	-
C	Counterparty Credit Risk				
1	Claims on Sovereigns				
2	Claims on Public Sector Entities				
3	Claims on Multilateral Development Banks and International Institutions				
4	Claims on Banks	-	317,504	-	-
5	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-
6	Claims on Corporations	-	-	-	-
7	Exposure in Sharia Banking (if any)				
	Total Counterparty Credit Risk Exposures	-	317,504	-	-

Reporting Period as of 31 December 2012 (Rp Million)							RWA	Capital Charges (RWA x 8%)
Recognition of Credit Risk Mitigation Effect								
45%	50%	75%	100%	150%	Others			
(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
-	-	-	-	-	-	-	-	
-	1,193	-	-	-	-	455,506	36,440	
-	-	-	-	-	-	-	-	
-	4,047	-	-	-	-	1,782,914	142,633	
-	-	-	-	-	-	5,339,427	427,154	
-	-	-	-	-	-	-	-	
-	-	93,689	-	-	-	17,799,170	1,423,934	
-	-	-	401,562	-	-	94,684,004	7,574,720	
-	-	-	20,635	239,461	-	3,061,641	244,931	
-	-	-	-	-	-	4,286,486	342,919	
-	-	-	-	-	-	7,318,581	585,486	
-	5,240	93,689	422,197	239,461	-	134,727,729	10,778,218	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	8,066	645	
-	-	-	-	-	-	4,228	338	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	52,312	4,185	
-	-	-	-	-	-	5,790,042	463,203	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	5,854,648	468,372	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	63,501	5,080	
-	-	65,314	-	-	-	48,986	3,919	
-	-	-	938,028	-	-	938,028	75,042	
-	-	-	-	-	-	-	-	
-	-	65,314	938,028	-	-	1,050,515	84,041	

No.	Portfolio Category	Net Claims after				
		0%	20%	35%	40%	
(1)	(2)	(3)	(4)	(5)	(6)	
A	On Balance Sheet Exposures					
1	Claims on Sovereigns	130,511	-	-	-	
2	Claims on Public Sector Entities	-	20,954	-	-	
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	
4	Claims on Banks	-	14	-	-	
5	Claims secured by residential property	-	-	35,376	5,028	
6	Claims secured by commercial property	-	-	-	-	
7	Claims on Employees/Retirees	-	-	-	-	
8	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	
9	Claims on Corporations	-	32,572	-	-	
10	Past due Loan	-	-	-	-	
11	Other Assets	-	-	-	-	
12	Exposure in Sharia Banking (if any)	-	-	-	-	
	Total Balance Sheet Exposure	130,511	53,541	35,376	5,028	
B	Off Balance Sheet Exposures (Commitment & Contingencies)					
1	Claims on Sovereigns					
2	Claims on Public Sector Entities	-	-	-	-	
3	Claims on Multilateral Development Banks and International Institutions					
4	Claims on Banks	-	-	-	-	
5	Claims secured by residential property					
6	Claims secured by commercial property					
7	Claims on Employees/Retirees					
8	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	
9	Claims on Corporations	-	-	-	-	
10	Past due Loan					
11	Exposure in Sharia Banking (if any)					
	Total Off Balance Sheet Exposure	-	-	-	-	
C	Counterparty Credit Risk					
1	Claims on Sovereigns					
2	Claims on Public Sector Entities					
3	Claims on Multilateral Development Banks and International Institutions					
4	Claims on Banks	-	344,991	-	-	
5	Claims on Micro, Small Business and Retail Portfolio	-	-	-	-	
6	Claims on Corporations	-	-	-	-	
7	Exposure in Sharia Banking (if any)					
	Total Exposures Counterparty Credit Risk	-	344,991	-	-	

Reporting Period as of 31 December 2013 (Rp Million)							RWA	Capital Charges (RWA x 8%)
Recognition of Credit Risk Mitigation Effect								
45%	50%	75%	100%	150%	Others			
(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
-	-	-	-	-	-	-	-	
-	434	-	-	-	-	455,580	36,446	
-	-	-	-	-	-	-	-	
-	4,832	-	-	-	-	2,046,113	163,689	
-	-	-	-	-	-	5,717,596	457,408	
-	-	-	-	-	-	-	-	
-	-	103,376	-	-	-	18,520,362	1,481,629	
-	702	-	482,648	-	-	109,929,354	8,794,348	
-	-	-	15,755	242,841	-	3,483,285	278,663	
-	-	-	-	-	-	6,568,194	525,455	
-	-	-	-	-	-	5,763,912	461,113	
-	5,968	103,376	498,404	242,841	-	152,484,397	12,198,752	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	531	42	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	113,607	9,089	
-	-	-	-	-	-	4,887,286	390,983	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	-	-	
-	-	-	-	-	-	68,998	5,520	
-	-	168,079	-	-	-	126,059	10,085	
-	-	-	1,729,727	-	-	1,729,727	138,378,1352	
-	-	168,079	1,729,727	-	1,924,784	1,924,784	153,983	

Disclosure of Net Claims and Credit Risk Mitigation Techniques

Table 4.2.a Disclosure of Net Claims and Credit Risk Mitigation Techniques - Bank only

No.	Portfolio Category	Reporting Period as of 31 December 2012 (Rp Million)					
		Net Claims	Portion Secured by				Unsecured Portion
			Collateral	Guarantee	Credit Insurance	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
A	On Balance Sheet Exposures						
1	Claims on Sovereigns	29,459,612	-	-	-	-	29,459,612
2	Claims on Public Sector Entities	1,748,968	-	-	-	-	1,748,968
3	Claims on Multilateral Development Banks and International Institutions			-	-	-	-
4	Claims on Banks	6,211,753	16,236	-	-	-	6,195,517
5	Claims secured by residential property	14,953,053	6,770	-	-	-	14,946,282
6	Claims secured by commercial property			-	-	-	-
7	Claims on Employees/Retirees			-	-	-	-
8	Claims on Micro, Small Business and Retail Portfolio	19,318,358	36,771	-	-	-	19,281,587
9	Claims on Corporations	98,959,272	2,093,583	-	-	-	96,865,689
10	Past due Loan	2,224,135	3,508	-	-	-	2,220,627
11	Other Assets	7,618,668	-	-	-	-	7,618,668
12	Exposure in Sharia Banking (if any)	9,036,215					9,036,215
	Total Balance Sheet Exposures	189,530,033	2,156,869	-	-	-	187,373,164
							-
B	Off Balance Sheet Exposures						
1	Claims on Sovereigns						-
2	Claims on Public Sector Entities	16,131	-				16,131
3	Claims on Multilateral Development Banks and International Institutions						-
4	Claims on Banks	8,668	305				8,363
5	Claims secured by residential property						-
6	Claims secured by commercial property						-
7	Claims on Employees/Retirees						-
8	Claims on Micro, Small Business and Retail Portfolio	69,750	19,779				49,971
9	Claims on Corporation	5,790,042	2,310,714	-	-	-	3,479,328
10	Past due Loan						-
11	Exposure in Sharia Banking (if any)						-
	Total Off Balance Sheet Exposures	5,884,592	2,330,798	-	-	-	3,553,794
							-
C	Counterparty Credit Risk Exposures						
1	Claims on Sovereigns	-	-	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Claims on Banks	317,504	-	-	-	-	317,504
5	Claims on Micro, Small Business and Retail Portfolio	65,314	-	-	-	-	65,314
6	Claims on Corporations	938,028	-	-	-	-	938,028
7	Exposure in Sharia Banking (if any)	-	-	-	-	-	-
	Total Counterparty Credit Risk Exposures	1,320,847	-	-	-	-	1,320,847
							-
	Total (A+B+C)	196,735,472	4,487,666	-	-	-	192,247,806

No.	Portfolio Category	Reporting Period as of 31 December 2013 (Rp Million)					
		Net Claims	Portion Secured by				Unsecured Portion
			Collateral	Guarantee	Credit Insurance	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
A	On Balance Sheet Exposures						
1	Claims on Sovereigns	29,534,058	-	-	-	-	29,534,058
2	Claims on Public Sector Entities	2,012,962	-	-	-	-	2,012,962
3	Claims on Multilateral Development Banks and International Institutions						-
4	Claims on Banks	6,615,480	7,233	-	-	-	6,608,248
5	Claims secured by residential property	16,102,118	5,772	-	-	-	16,096,347
6	Claims secured by commercial property						-
7	Claims on Employees/Retirees						-
8	Claims on Micro, Small Business and Retail Portfolio	17,632,767	24,484	-	-	-	17,608,283
9	Claims on Corporations	114,068,006	1,246,763	-	-	-	112,821,242
10	Past due Loan	2,482,133	4,150	-	-	-	2,477,983
11	Other Assets	11,200,849	-	-	-	-	11,200,849
12	Exposure in Sharia Banking (if any)	9,651,856	-	-	-	-	9,651,856
	Total Balance Sheet Exposures	209,300,230	1,288,402	-	-	-	208,011,827
							-
B	Off Balance Sheet Exposures						
1	Claims on Sovereigns						
2	Claims on Public Sector Entities	-	-	-	-	-	-
3	Claims on Multilateral Development Banks and International Institutions						
4	Claims on Banks	1,445	164	-	-	-	1,281
5	Claims secured by residential property						
6	Claims secured by commercial property						
7	Claims on Employees/Retirees						
8	Claims on Micro, Small Business and Retail Portfolio	151,475	10,148	-	-	-	141,328
9	Claims on Corporation	4,887,286	194,273	-	-	-	4,693,013
10	Past due Loan						
11	Exposure in Sharia Banking (if any)						
	Total Off Balance Sheet Exposures	5,040,207	204,585	-	-	-	4,835,622
C	Counterparty Credit Risk Exposures						
1	Claims on Sovereigns	-	-	-	-	-	-
2	Claims on Public Sector Entities	-	-	-	-	-	-
3	Claims on Multilateral Development Banks and International Institutions	-	-	-	-	-	-
4	Claims on Banks	344,991	-	-	-	-	344,991
5	Claims on Micro, Small Business and Retail Portfolio	168,079	-	-	-	-	168,079
6	Claims on Corporations	1,729,727	-	-	-	-	1,729,727
7	Exposure in Sharia Banking (if any)	-	-	-	-	-	-
	Total Counterparty Credit Risk Exposures	2,242,797	-	-	-	-	2,242,797
	Total (A+B+C)	216,583,234	1,492,987	-	-	-	215,090,246

Table 4.2.b Disclosure of Net Claims and Credit Risk Mitigation Techniques - Bank Consolidated with Subsidiaries

No.	Portfolio Category	Reporting Period as of 31 December 2012 (Rp Million)					
		Net Claims	Portion Secured by				Unsecured Portion
			Collateral	Guarantee	Credit Insurance	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
A	On Balance Sheet Exposures						
1	Claims on Sovereigns	29,459,612	-	-	-	-	29,459,612
2	Claims on Public Sector Entities	1,748,968	-	-	-	-	1,748,968
3	Claims on Multilateral Development Banks and International Institutions			-	-	-	-
4	Claims on Banks	6,347,897	16,236	-	-	-	6,331,661
5	Claims secured by residential property	14,953,053	6,770	-	-	-	14,946,282
6	Claims secured by commercial property			-	-	-	-
7	Claims on Employees/Retirees			-	-	-	-
8	Claims on Micro, Small Business and Retail Portfolio	23,764,546	36,771	-	-	-	23,727,774
9	Claims on Corporations	97,951,544	2,093,583	-	-	-	96,989,917
10	Past due Loan	2,224,135	3,508	-	-	-	2,220,627
11	Other Assets	7,731,421	-	-	-	-	7,731,421
12	Exposure in Sharia Banking (if any)	9,036,215					9,036,215
	Total Balance Sheet Exposures	193,217,390	2,156,869	-	-	-	192,192,477
B	Off Balance Sheet Exposures						
1	Claims on Sovereigns						-
2	Claims on Public Sector Entities	16,131	-				16,131
3	Claims on Multilateral Development Banks and International Institutions						-
4	Claims on Banks	8,668	305				8,363
5	Claims secured by residential property						-
6	Claims secured by commercial property						-
7	Claims on Employees/Retirees						-
8	Claims on Micro, Small Business and Retail Portfolio	69,750	19,779				49,971
9	Claims on Corporation	5,790,042	2,310,714	-	-	-	3,479,328
10	Past due Loan						-
11	Exposure in Sharia Banking (if any)						-
	Total Off Balance Sheet Exposures	5,884,592	2,330,798	-	-	-	3,553,794
C	Counterparty Credit Risk Exposures						
1	Claims on Sovereigns						-
2	Claims on Public Sector Entities						-
3	Claims on Multilateral Development Banks and International Institutions						-
4	Claims on Banks	317,504	-				317,504
5	Claims on Micro, Small Business and Retail Portfolio	65,314	-				65,314
6	Claims on Corporations	938,028	-				938,028
7	Exposure in Sharia Banking (if any)						-
	Total Counterparty Credit Risk Exposures	1,320,847	-	-	-	-	1,320,847
	Total (A+B+C)	201,554,785	4,487,666	-	-	-	197,067,118

No.	Portfolio Category	Reporting Period as of 31 December 2013 (Rp Million)					
		Net Claims	Portion Secured by				Unsecured Portion
			Collateral	Guarantee	Credit Insurance	Others	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8) = (3)-[(4)+(5)+(6)+(7)]
A	On Balance Sheet Exposures						
1	Claims on Sovereigns	29,534,058	-	-	-	-	29,534,058
2	Claims on Public Sector Entities	2,012,963	-	-	-	-	2,012,963
3	Claims on Multilateral Development Banks and International Institutions			-	-	-	-
4	Claims on Banks	6,889,262	7,233	-	-	-	6,882,030
5	Claims secured by residential property	16,102,119	5,772	-	-	-	16,096,347
6	Claims secured by commercial property			-	-	-	-
7	Claims on Employees/Retirees			-	-	-	-
8	Claims on Micro, Small Business and Retail Portfolio	24,716,797	24,484	-	-	-	24,692,313
9	Claims on Corporations	109,939,520	1,246,763	-	-	-	108,692,757
10	Past due Loan	2,482,133	4,150	-	-	-	2,477,983
11	Other Assets	11,321,729	-	-	-	-	11,321,729
12	Exposure in Sharia Banking (if any)	9,651,856	-				9,651,856
	Total Balance Sheet Exposures	212,650,437	1,288,402	-	-	-	211,362,035
B	Off Balance Sheet Exposures						
1	Claims on Sovereigns						-
2	Claims on Public Sector Entities	-	-	-	-	-	-
3	Claims on Multilateral Development Banks and International Institutions						-
4	Claims on Banks	1,445	164	-	-	-	1,281
5	Claims secured by residential property						-
6	Claims secured by commercial property						-
7	Claims on Employees/Retirees						-
8	Claims on Micro, Small Business and Retail Portfolio	151,475	10,148				141,328
9	Claims on Corporation	4,887,286	194,273	-	-	-	4,693,013
10	Past due Loan						-
11	Exposure in Sharia Banking (if any)						-
	Total Off Balance Sheet Exposures	5,040,207	204,585	-	-	-	4,835,622
C	Counterparty Credit Risk Exposures						
1	Claims on Sovereigns						-
2	Claims on Public Sector Entities						-
3	Claims on Multilateral Development Banks and International Institutions						-
4	Claims on Banks	344,991	-	-	-	-	344,991
5	Claims on Micro, Small Business and Retail Portfolio	168,079	-	-	-	-	168,079
6	Claims on Corporations	1,729,727	-	-	-	-	1,729,727
7	Exposure in Sharia Banking (if any)						-
	Total Counterparty Credit Risk Exposures	2,242,797	-	-	-	-	2,242,797
	Total (A+B+C)	219,933,441	1,492,987	-	-	-	218,440,454

12. Disclosure of Asset Securitization

Until 2013, CIMB Niaga does not have a securitization portfolio.

13. Quantitative Disclosure of Asset Securitization

Table 5.1.a Disclosure of securitization transactions - Bank only

As at 31 December 2013, the Company did not have Bank only securitization transactions.

Table 5.1.b Disclosure of securitization transactions - Bank consolidated with Subsidiaries

On 31 December 2013, the Company did not have Bank consolidated with Subsidiaries securitization transactions.

Table 5.2.a Disclosure of securitization transactions where Bank acts as the originating creditor - Bank only

As at 31 December 2013, the Company had no Bank only securitization transactions as the originating creditor.

Table 5.2.b Disclosure of securitization transactions where Bank Consolidated with Subsidiaries as the originating creditor.

As at 31 December 2013, the Company had no Bank Consolidated with Subsidiaries securitization transactions as the originating creditor.

14. RWA Calculation of Credit Risk of Standard Approach - Bank only

Table 6.1.1 Disclosure Exposure on Assets in the Balance Sheet

No	Portfolio Category	Reporting Period as of 31 December 2012 (Rp Million)		
		Net Claims	RWA before recognising CRM (Credit Risk Mitigation)	RWA after recognising CRM (Credit Risk Mitigation)
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	29,459,612	0	0
2	Claims on Public Sector Entities	1,748,968	455,506	455,506
3	Claims on Multilateral Development Bank and International Institutions	0	0	0
4	Claims on Bank	6,544,644	1,824,074	1,822,264
5	Claims secured by residential property	14,953,053	5,341,257	5,339,427
6	Claims secured by commercial property	0	0	0
7	Claims on Employee/Retiree	0	0	0
8	Claims on Micro, Small Business and Retail Portfolio	19,318,358	14,488,769	14,464,529
9	Claims on Corporation	98,959,272	96,429,200	94,559,775
10	Past due Loan	2,224,135	3,223,583	3,061,641
11	Other Assets	7,618,668	4,189,748	4,189,748
Total		180,826,709	125,952,138	123,892,890

No	Portfolio Category	Reporting Period as of 31 December 2013 (Rp Million)		
		Net Claims	RWA before recognising CRM (Credit Risk Mitigation)	RWA after recognising CRM (Credit Risk Mitigation)
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	29,534,058	0	0
2	Claims on Public Sector Entities	2,012,962	455,580	455,580
3	Claims on Multilateral Development Bank and International Institutions	0	0	0
4	Claims on Bank	6,966,254	2,062,475	2,061,512
5	Claims secured by residential property	16,102,118	5,719,348	5,717,596
6	Claims secured by commercial property	0	0	0
7	Claims on Employee/Retiree	0	0	0
8	Claims on Micro, Small Business and Retail Portfolio	17,632,767	13,224,575	13,207,340
9	Claims on Corporation	114,068,006	110,827,277	109,782,865
10	Past due Loan	2,482,133	3,623,402	3,483,285
11	Other Assets	11,200,849	6,442,294	6,442,294
Total		199,999,147	142,354,952	141,150,473

Table 6.1.2 Disclosure of Exposure on Commitments / Contingencies in the Balance Sheet

No	Portfolio Category	Reporting Period as of 31 December 2012 (Rp Million)		
		Net Claims	RWA before recognising CRM (Credit Risk Mitigation)	RWA after recognising CRM (Credit Risk Mitigation)
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	0	0	0
2	Claims on Public Sector Entities	16,131	8,066	8,066
3	Claims on Multilateral Development Banks and International Institutions	0	0	0
4	Claims on Banks	8,668	4,228	4,228
5	Claims secured by residential property	0	0	0
6	Claims secured by commercial property	0	0	0
7	Claims on Employees/Retirees	0	0	0
8	Claims on Micro, Small Business and Retail Portfolio	69,750	52,312	52,312
9	Claims on Corporations	5,790,042	5,790,042	5,790,042
10	Past due Loan	0	0	0
Total		5,884,592	5,854,648	5,854,648

No	Portfolio Category	Reporting Period as of 31 December 2013 (Rp Million)		
		Net Claims	RWA before recognising CRM (Credit Risk Mitigation)	RWA after recognising CRM (Credit Risk Mitigation)
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	0	0	0
2	Claims on Public Sector Entities	0	0	0
3	Claims on Multilateral Development Banks and International Institutions	0	0	0
4	Claims on Banks	1,445	531	531
5	Claims secured by residential property	0	0	0
6	Claims secured by commercial property	0	0	0
7	Claims on Employees/Retirees	0	0	0
8	Claims on Micro, Small Business and Retail Portfolio	151,475	113,607	113,607
9	Claims on Corporations	4,887,286	4,887,286	4,887,286
10	Past due Loan	0	0	0
Total		5,040,207	5,001,424	5,001,424

Table 6.1.3 Disclosure of Credit Risk Exposure Due to the failure of Counterparty Credit Risk

No	Portfolio Category	Reporting Period as of 31 December 2012 (Rp Million)		
		Net Claims	RWA before recognising CRM (Credit Risk Mitigation)	RWA after recognising CRM (Credit Risk Mitigation)
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	0	0	0
2	Claims on Public Sector Entities	0	0	0
3	Claims on Multilateral Development Banks and International Institutions	0	0	0
4	Claims on Banks	317,504	63,501	63,501
5	Claims on Micro, Small Business and Retail Portfolio	65,314	48,986	48,986
6	Claims on Corporations	938,028	938,028	938,028
Total		1,320,847	1,050,515	1,050,515

No	Portfolio Category	Reporting Period as of 31 December 2013 (Rp Million)		
		Net Claims	RWA before recognising CRM (Credit Risk Mitigation)	RWA after recognising CRM (Credit Risk Mitigation)
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	0	0	0
2	Claims on Public Sector Entities	0	0	0
3	Claims on Multilateral Development Banks and International Institutions	0	0	0
4	Claims on Banks	344,991	68,998	68,998
5	Claims on Micro, Small Business and Retail Portfolio	168,079	126,059	126,059
6	Claims on Corporations	1,729,727	1,729,727	1,729,727
Total		2,242,797	1,924,784	1,924,784

Table 6.1.4 Disclosure of Credit Risk Exposure Due to Settlement Risk

As of 31 December 2013, the Company had no individual exposure settlement risk.

Table 6.1.5 Disclosure of Securitization Exposure

As of 31 December 2013, the Company had no Bank only securitization exposure.

Table 6.1.6 Disclosure of Exposure in Sharia Business Unit

No.	Transaction Type	Reporting Period as of 31 December 2012 (Rp Million)	
		Regulatory Adjustment	RWA
(1)	(2)	(3)	(4)
1	Total Exposure	0	6,970,461

No.	Transaction Type	Reporting Period as of 31 December 2012 (Rp Million)	
		Regulatory Adjustment	RWA
(1)	(2)	(3)	(4)
1	Total Exposure	0	6,487,689

Table 6.1.7 Disclosure of Total Credit Risk Measurement

	Reporting Period as of 31 December 2012 (Rp Million)
(1)	(2)
RWA Credit Risk	137,768,514
Total Capital Deduction Item	0

	Reporting Period as of 31 December 2013 (Rp Million)
(1)	(2)
RWA Credit Risk	154,564,370
Total Capital Deduction Item	0

15. RWA Calculation of Credit Risk Standard Approach - Bank Consolidated with Subsidiaries

Table 6.2.1 Disclosure on Asset Exposure in the Balance Sheet

No	Portfolio Category	Reporting Period as of 31 December 2012 (Rp Million)		
		Net Claims	RWA before recognising CRM (Credit Risk Mitigation)	RWA after recognising CRM (Credit Risk Mitigation)
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	29,459,612	0	0
2	Claims on Public Sector Entities	1,748,968	455,506	455,506
3	Claims on Multilateral Development Banks and International Institutions	0	0	0
4	Claims on Banks	6,558,797	1,826,905	1,825,095
5	Claims secured by residential property	14,953,053	5,341,257	5,339,427
6	Claims secured by commercial property	0	0	0
7	Claims on Employees/Retirees	0	0	0
8	Claims on Micro, Small Business and Retail Portfolio	23,799,999	17,849,999	17,825,759
9	Claims on Corporations	98,959,272	96,429,200	94,559,775
10	Past due Loan	2,224,135	3,223,583	3,061,641
11	Other Assets	8,300,474	4,853,893	4,853,893
Total		186,004,309	129,980,344	127,921,096

No	Portfolio Category	Reporting Period as of 31 December 2013 (Rp Million)		
		Net Claims	RWA before recognising CRM (Credit Risk Mitigation)	RWA after recognising CRM (Credit Risk Mitigation)
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	29,534,058	0	0
2	Claims on Public Sector Entities	2,012,962	455,580	455,580
3	Claims on Multilateral Development Banks and International Institutions	0	0	0
4	Claims on Banks	7,097,231	2,088,670	2,087,707
5	Claims secured by residential property	16,102,118	5,719,348	5,717,596
6	Claims secured by commercial property	0	0	0
7	Claims on Employees/Retirees	0	0	0
8	Claims on Micro, Small Business and Retail Portfolio	24,532,948	18,399,711	18,382,476
9	Claims on Corporations	114,068,006	110,827,277	109,782,865
10	Past due Loan	2,482,133	3,623,402	3,483,285
11	Other Assets	12,057,860	7,300,323	7,300,323
Total		207,887,317	148,414,311	147,209,833

Table 6.2.2 Disclosure on Commitments / Contingencies Exposure in the Balance Sheet

No	Portfolio Category	Reporting Period as of 31 December 2012 (Rp Million)		
		Net Claims	RWA before recognising CRM (Credit Risk Mitigation)	RWA after recognising CRM (Credit Risk Mitigation)
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	0	0	0
2	Claims on Public Sector Entities	16,131	8,066	8,066
3	Claims on Multilateral Development Banks and International Institutions	0	0	0
4	Claims on Banks	8,668	4,228	4,228
5	Claims secured by residential property	0	0	0
6	Claims secured by commercial property	0	0	0
7	Claims on Employees/Retirees	0	0	0
8	Claims on Micro, Small Business and Retail Portfolio	69,750	52,312	52,312
9	Claims on Corporations	5,790,042	5,790,042	5,790,042
10	Past due Loan	0	0	0
Total		5,884,592	5,854,648	5,854,648

No	Portfolio Category	Reporting Period as of 31 December 2013 (Rp Million)		
		Net Claims	RWA before recognising CRM (Credit Risk Mitigation)	RWA after recognising CRM (Credit Risk Mitigation)
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	0	0	0
2	Claims on Public Sector Entities	0	0	0
3	Claims on Multilateral Development Banks and International Institutions	0	0	0
4	Claims on Banks	1,445	531	531
5	Claims secured by residential property	0	0	0
6	Claims secured by commercial property	0	0	0
7	Claims on Employees/Retirees	0	0	0
8	Claims on Micro, Small Business and Retail Portfolio	151,475	113,607	113,607
9	Claims on Corporations	4,887,286	4,887,286	4,887,286
10	Past due Loan	0	0	0
Total		5,040,207	5,001,424	5,001,424

Table 6.2.3 Disclosure of Credit Risk Exposure Due to the failure of Counterparty Credit Risk

No	Portfolio Category	Reporting Period as of 31 December 2012 (Rp Million)		
		Net Claims	RWA before recognising CRM (Credit Risk Mitigation)	RWA after recognising CRM (Credit Risk Mitigation)
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	0	0	0
2	Claims on Public Sector Entities	0	0	0
3	Claims on Multilateral Development Banks and International Institutions	0	0	0
4	Claims on Banks	317,504	63,501	63,501
5	Claims on Micro, Small Business and Retail Portfolio	65,314	48,986	48,986
6	Claims on Corporations	938,028	938,028	938,028
Total		1,320,847	1,050,515	1,050,515

No	Portfolio Category	Reporting Period as of 31 December 2013 (Rp Million)		
		Net Claims	RWA before recognising CRM (Credit Risk Mitigation)	RWA after recognising CRM (Credit Risk Mitigation)
(1)	(2)	(3)	(4)	(5)
1	Claims on Sovereigns	0	0	0
2	Claims on Public Sector Entities	0	0	0
3	Claims on Multilateral Development Banks and International Institutions	0	0	0
4	Claims on Banks	344,991	68,998	68,998
5	Claims on Micro, Small Business and Retail Portfolio	168,079	126,059	126,059
6	Claims on Corporations	1,729,727	1,729,727	1,729,727
Total		2,242,797	1,924,784	1,924,784

Table 6.2.4 **Disclosure of Credit Risk Exposure due to failure of Settlement (Settlement Risk)**

As of 31 December 2013, the Company on a consolidated basis did not have exposure to credit risk Due to Settlement Risk.

Table 6.2.5 **Disclosure of Securitization Exposure**

As of 31 December 2013, Company on a consolidated basis did not have exposure to securitization.

Table 6.2.6 **Disclosure of exposure in Sharia Business Unit**

No.	Transaction Type	Reporting Period as of 31 December 2012 (Rp Million)	
		Regulatory Adjustment	RWA
(1)	(2)	(3)	(4)
1	Total Exposure	0	6,970,461

No.	Transaction Type	Reporting Period as of 31 December 2013 (Rp Million)	
		Regulatory Adjustment	RWA
(1)	(2)	(3)	(4)
1	Total Exposure	0	6,487,689

Table 6.2.7 **Disclosure of Total Credit Risk Measurement**

(1)	Reporting Period as of 31 December 2012 (Rp Million)
	(2)
RWA Credit Risk	141,796,720
Total Capital Deduction Item	0

(1)	Reporting Period as of 31 December 2013 (Rp Million)
	(2)
RWA Credit Risk	160,623,730
Total Capital Deduction Item	0

B. Market Risk

Market risk is a risk derived from on balance sheet and off balance sheet positions, including derivative transactions and administrative accounts, due to overall changes in market conditions, including risk price options changes. Market risks are also embedded in the Company's functional activities such as trading activities, foreign exchange, securities, derivatives, money market instruments, and others. Market risk consists of interest rate, exchange rate, and option risks in trading book and banking book. Interest rate risk could also come up from differences in the Company's assets and liabilities exposure and interest rate movements that will affect its income and the economic value of its capital.

1. Active Oversight of Board of Commissioners and Directors

Market risk management is very important in line with treasury business growth and various levels of product complexities. Board of Commissioners and Directors are actively monitor market risk management through evaluation process for the implementation of market risk management on regular basis, such as among others, market risk exposure, risk limits monitoring, and action taken for some risks found exceeding the agreed limits. In practice, the Board of Commissioners is assisted by the Risk Monitoring Committee (KIPER) which consists of the Board of Commissioners and is chaired by one of the Independent Commissioners. In addition, the risk monitoring implementation by the Directors is assisted by the Asset & Liability Committee (ALCO) and Risk Management Committee (RMC) with sub committee Market Risk Committee (MRC), which consist of the Directors and executive officers. RMC and MRC is chaired by a Vice President Director while ALCO is chaired by a Vice President Director/ Corporate Banking Director.

Roles and responsibilities of Risk Management Committee (RMC) and Asset & Liability Committee (ALCO) in relation to market risk management in trading book and banking book are to approve, among others, market risk appetite such as Value at Risk (VaR) indicators, VaR Trading Book and PVBP limits. Market risk appetite is proposed by Treasury to the Market Risk Committee (MRC) as a recommendation for approval from RMC. In addition, RMC also decides on corrective actions if there is trading book

VaR limit was exceeded and resolves on issues or strategic topics based on the recommendation from the MRC.

Market Risk Management (MRM) is the unit in charge to manage trading book position, while the unit in charge for banking book positions is Asset Liability Management and Enterprise Risk Management (ALM & ERM).

As in line with market risk management policies regarding escalation stages, each of the limit breach will be reported in written to MRC member and to be discussed in MRC and RMC meetings, in order to determine the the action plan for the breach and then MRC will monitor the implementation of the action plan.

Risk management is stipulated in the form of policies, procedures, risk limits and other written forms of the decisions related to the management of market risk. Market risk appetite and limits are evaluated periodically and/or in accordance with developments in Company's business environment. Overall market risk control will then be submitted to the Risk Monitoring Committee (KIPER), as part of the Board of Commissioners' active oversight function.

2. Adequacy of Policies, Procedures and Limits Setting

The Company prepares the market risk management policies which need to be approved by the executive committee at the level of the Directors, namely Market Risk Committee (MRC). Periodically, Risk Management Unit will make revisions to the market risk policies, adjusting to the development of external regulations, internal policies and treasury business strategies, and includes review of the trade limits proposed by Treasury, which will be discussed, analysed and decided by the MRC. Trading Limits include: maximum open position of foreign exchange such as the maximum open position Overnight (FX O/N) , FX Intraday , FX Delta , Interest Rate (IR) Vega , Sensitivity (DV01), Value at Risk (VaR) and Trigger Loss Limits. Those limits also include the maximum period of trading instruments such as limit for maximum tenor and the maximum of trading instruments ownership (Concentration Limit). In the event a limit is breached, there are

certain procedures that have been in place to handle such situations (Exception Management Procedures) including decisions about the Company's positions and the violators. In addition, the market risk policies also include corporate securities trading transactions as in line with an increase in corporate trading activity.

Risk Management Unit determines the level of risk indicators which represent the risk tolerance that the Company allows to take. The decision of risk tolerance level considers the targets set in Treasury business, historical market risk behaviour, risk targets and other indicators related to the level of risk.

Limits for Treasury portfolio are evaluated at least once a year or can be set more frequently if there is movement or change in the market price or business plan. This evaluation shall at least contain background information about the limit change, current conditions, the basis for calculating the limit changes, the impact on the capital, and the level of discipline in complying with the limit. VaR limits that have been evaluated by the MRC will be proposed for approval from the RMC, while other limits approved by MRC. In carrying out its oversight function, the Risk Management Unit possesses the right to raise the issue about changes in limits or limit excesses to the MRC.

3. Adequacy of the process of Identification, Measurement, Monitoring, and Control Risks, And Risk Management Information System

In accordance with Bank Indonesia regulations, the Company is obliged to conduct a series of processes to identify, measure, monitor and control risks arising from the Company's functional activities. Risk Management Unit plays a significant role in ensuring the continuous process through infrastructure development so the market risk management process can be done in accordance with the maximum risk the Company is willing to tolerate.

The process of market risk identification is done through analysis on new treasury products, analysis on the effect of movement of market variables against portfolio value changes, identification of sources of risk of all relevant market variables (interest rate or exchange rate or a combination of both), and

identification of other potential risks (i.e.: credit risk causing market risk exposures). Risk Management Unit also reviews products or activities exposed to the influence of market variables movements.

Internally, the Bank uses market risk measurement mechanisms on trading book positions by performing a sensitivity analysis due to market risk factors changes such as DV01 or other market risk measurement that include foreign exchange positions (over-night and intra-day), Delta, Vega, tenor and other more comprehensive measurements such as measuring the internal model of Value at Risk approach.

Portfolio covered by the internal model of Value at Risk (VaR) includes instruments securities, foreign exchange, and derivatives. The VaR methodology is a historical simulation, reviewed regularly by using historical data of market factors within in a certain period of time, and it does not require a model and assumptions. Valuation methods in measuring the fair value of an instrument are done by using the rates available in the market (marked to market) or in illiquid market conditions using theoretical price calculations (marked to model).

The Company computes VaR calculations for market risk internally on a daily basis based on 99.7% confidence level (ninety- nine point seven percent) or with another confidence level if necessary.

Market Risk Calculation for Capital Adequacy Ratio (CAR) purposes is using standard method, which includes interest rate risk and exchange rate risk calculation.

Market risks that must be calculated in capital charges in the standard approach are:

1. Financial instruments positions in trading book that are exposed to interest rate risk.
2. Foreign exchange positions in trading book and banking book that are exposed to exchange rate risk.
3. Options position with interest rate underlying and/or foreign exchange in trading book.

The market risk monitoring process is conducted in several stages, namely the front end control and limit setting. At the front end control stage, dealers act as the primary observer on market risks arising from trading as well as management activities of the Company's assets and liabilities. Dealers must maintain an open trading position throughout the day by observing the limit that has been determined by management.

Market Risk Management unit daily monitors the trading limit excesses. Limits are set to control risk exposure concentration to a certain position, types of risk, or types of market instruments. These limits refer to the Company's risk tolerance and also consider the target profit from trading activities. Trading limit excess must obtain approval from Market Risk Committee (MRC).

The strategy taken by the Company in market risk control process is conservative, among others through hedging, squaring position, back- to-back and other means aimed at off-setting transactions / positions that have exposure to market risk. The Company only does transactions in accordance with its risk appetite and business strategy.

The Company measures interest rate risk on the banking book that arise from the differences in interest rates and changes in cash flows (re-pricing risk), changes in the interest rates of certain yield curves with some different positions that affect Bank activities (basis risk), changes in the interest rate of a range of maturities (yield curve risk), and interest rates related to options embedded in the banking book products (option risk).

The Company measures the interest rate risk exposure both from revenue perspective and economic perspective under probabilities range of interest rate scenarios, including in stressed conditions. Measurement approaches that can be used to perform an analysis of interest rate risk exposure are: re-pricing gap analysis, PVBP, static simulation Economic Value of Equity (EVE).

The scenario used in Economic Value of Equity (EVE) static simulation is a parallel interest rate shift of 200 basis points up / down, and a parallel interest rate shift of 400 basis points up / down. The latter scenario potentially gives the worst impact to capital, thus the calculation of capital adequacy takes into account aspects of interest rate risk is conducted using this approach.

Backtesting

The Market Risk Management (MRM) Unit is assigned to conduct periodic backtesting to assess the accuracy of the VaR model. The backtesting process is done by comparing the theoretical income with VaR results in order to detect whether the estimated VaR calculation has consistently delivered results that correspond to the purpose of utilizing VaR in a certain confidence level.

Backtesting is conducted by comparing VaR calculation with historical actual loss using Verification Based on Failure Test Model. This model is based on historical and non-parametric data by calculating the amount of loss that exceeds VaR calculations during an observation period. If the occurrence of loss in this testing is above the level of acceptable loss, then there is a possibility that the VaR model is no longer accurate.

Backtesting for VAR model is conducted at least annually or more if there is changes in the model, structural and significant changes in the market or changes in portfolio composition which cause the model to be incapable of assessing material market risk factors, or models are no longer relevant. Backtesting is periodically reported to the MRC along with analysis to find what has caused deviations (e.g. incomplete integrity of model, inaccurate model, unfavorable quality of intraday income, unexpected market movement) and plans for follow-ups for backtesting results.

4. Comprehensive Internal Control Systems

A review on adequacy of prevailing policies and procedures is conducted periodically. It is done by independent parties, such as Internal Audit Work Unit (SKAI) to be submitted to the management and the Audit Committee to be followed up. Information related to market risk exposure is consolidated and reported by the unit in charge of finance and accounting.

Internal Audit conducts a review of market risk management at least once a year through an internal audit process. The review covers activities undertaken by Market Risk Control Unit and operating units related to market risk management. The periodic review at least includes:

- The adequacy of documentation of market risk management (including internal models).
- Approval process of significant changes in market risk management.
- The integrity of market risk management information system.
- Organization of market risk control units, such as, tasks and responsibilities implementation, independence, and the adequacy of human resources.
- Integration of market risk assessment into daily risk management process.
- Coverage of products or financial instruments that are exposed to market risk using internal models.
- Verification on the consistency, timeliness, independence, and reliability of data sources used in the internal model.
- The accuracy and completeness of data for risk measurement.
- Internal approval process for the use of the model / valuation techniques.
- The accuracy of valuation results.
- The accuracy and appropriateness of volatility and correlation assumptions.
- Verification on internal validation process and backtesting process.

Internal Audit has to document all reports from reviews performed. In addition, pursuant to the prevailing BI regulations regarding internal audit function implementation at Commercial Banks, Internal Audit will give reports on the implementation of internal audit function.

5. Quantitative Disclosure of Market Risk

Table 7.1 **Disclosure of Market Risk by Using Standard Methods**

No.	Risk Type	Reporting Period as of 31 December 2012 (Rp Million)			
		Bank		Consolidation	
		Capital Charges	RWA	Capital Charges	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Interest Rate Risk		917,450		917,450
	a. Specific Risk	15,878	198,475	15,878	198,475
	b. General Risk	57,518	718,975	57,518	718,975
2	Exchange rate Risk	18,412	230,150	18,412	230,150
3	Equity Risk	-	-	-	-
4	Commodity Risk	-	-	-	-
5	Option Risk	269	3,364	269	3,364
	Total	92,077	1,150,964	92,077	1,150,964

No.	Risk Type	Reporting Period as of 31 December 2013 (Rp Million)			
		Bank		Consolidation	
		Capital Charges	RWA	Capital Charges	RWA
(1)	(2)	(3)	(4)	(5)	(6)
1	Interest Rate Risk		905,039		905,039
	a. Specific Risk	11,125	139,062	11,125	139,062
	b. General Risk	61,278	765,976	61,278	765,976
2	Exchange rate Risk	48,762	609,527	48,762	609,527
3	Equity Risk	-	-	-	-
4	Commodity Risk	-	-	-	-
5	Option Risk	781	9,759	781	9,759
	Total	121,946	1,524,324	121,946	1,524,324

Table 7.2.a **Disclosure of Market Risk by Using Internal Models (VaR) - Bank only**

NIL

Table 7.2.b **Disclosure of Market Risk by Using Internal Models (VaR) - Bank Consolidated with Subsidiaries**

NIL

C. Operational Risk

Operational risk is caused by the failure, malfunction or inadequacy of internal processes, human and system error or external factors affecting the Company's operations. Operational risk may directly or indirectly result in both financial and non-financial loss and hamper the Company in achieving profit and growth. Operational risk cannot be eliminated completely but can be mitigated properly, so that the losses can be covered by an adequate capital reserve in accordance with the Company's risk appetite.

1. Active Oversight of Board of Commissioners and Directors

The Company proactively takes various efforts to mitigate operational risks through anticipatory and preventive measures against potential operational risks in line with the Company's business growth. One of the measures to be taken is improving policies and procedures, socialization, training and campaigns to foster a risk-aware-culture and prevention of fraud (Operational Risk and Fraud Awareness) intensively and extensively to all employees and work units through various media. The Company also engages all elements within the organization related to risk management in line with the concept of Three Lines of Defense involving business units and supporting units as the risk taking unit, risk management unit and compliance unit as an oversight function, and Internal Audit as an independent assurance provider, where each function is independent from other functions. All employees are required to participate in managing operational risks and maintain effective controls to ensure that the Company has a strong defense mechanism against factors that could potentially harm the Company.

The Company includes operational risk management mechanisms in Operational Risk Management Framework, periodically being reviewed and updated in line with updated events, the Company's business strategy and growth. Operational Risk Management Framework assists the integrating process of risk factors in order to provide uniformity of understanding among business and support units to achieve effective and efficient operational risk management and to raise awareness of operational risk at all levels of the organization.

The unit that independently carries out the management of operational risk management is the Sub-Directorate of Operational Risk Management. This unit is tasked to determine standards and policies for managing operational risk, and is also related to and coordinated with all business units / unit support and other independent units to ensure that the mitigation needed is adequate and sufficient to prevent potential operational risks. Sub Directorate of Operational Risk Management is also responsible to analyze and deliver report of Loss Event Management (LEM), Key Risk Indicator (KRI), Risk and Control Self Assessment (RCSA), periodic reports related to IT usage and risk profile recommendations to management.

The Board of Commissioners and the Directors conduct active supervision on Operational Risk Management, through evaluations of the Risk Committee at the level of Directors and Board of Commissioners. At the level of the Directors, the Operational Risk Committee (ORC), which is a sub-committee of RMC and chaired by the Operations & IT Director, define the level of risk to be taken (risk appetite) and risk tolerance as well as the policies and strategies in operational risk management implementation. While at the level of the Board of Commissioners, active supervision is conducted by the Risk Monitoring Committee (KIPER). In addition, related to operational risk management, there is a Business Development Committee (BDC) which is a committee at the level of Directors responsible to approve any of the Company's products or activities (new, adapted or elaboration versions) before being launched, or prior approval by Bank Indonesia through a report of New Products and Activities Publishing Plans and report of New Product and Activities Implementation to Bank Indonesia.

2. Adequacy of Policies, Procedures and Limits Settings

The Company has had policy was applied bank-wide to operational risk management, namely: the Operational Risk Management Framework Policy, Operational Risk Reserve Policy, Anti Fraud Policy, IT Policy and Business Continuity Management Policy, and Operational Policy (Minimum Control Standard). Those policies and procedures regulate approval mechanisms to evaluate every aspect of operational risk including those for new products and activities. In addition, the Company also has operating procedures that regulate the flow of operational activities that must be executed by each unit, duties and responsibilities, authority limits and boundaries, hierarchy lines of reporting and escalation, makers, checkers and approvals, and so on.

Those policies and procedures are reviewed and updated periodically to establish and strengthen risk culture and risk awareness at every level of the organization and to ensure the implementation of these policies through direct monitoring in field, to socialize a new policy and reminder on existing policies and to provide training and courses of Operational Risk and Fraud Awareness continuously up to executive level, so that the risk can be mitigated properly.

3. Adequacy of the process of Identification, Measurement, Monitoring, and Control Risks, And Risk Management Information System

The Company has developed an infrastructure that supports the implementation of risk management as a whole in accordance with Bank Indonesia regulations and best practices in the industry. Infrastructure developments, from preventive to forward-looking, were constructed to ensure control adequacy fits the conditions encountered. Operational risk management systems and tools that support to produce a system of identification, assessment and operational risk control are as follows:

- Loss Event Management (LEM)
This system is intended to obtain an indication or description used to anticipate the reoccurrence of the same events in the future through analysis of data and information of operational loss consolidated into a Loss Event Data Base.

- Key Risk Indicator (KRI)
This system is intended to make an assessment on potential operational risks that may occur in the future (forward looking), including analysis of operational risk trend.
- Risk and Control Self Assessment (RCSA)
This system is intended to measure the effectiveness of internal controls against any operational activity.
- Business Continuity Management (BCM)
This system is to ensure that the Company has the ability to anticipate potential disturbances, to maintain and run business continuity in the event of disaster and recovery efforts following the disaster. In this regard, the Company has conducted a series of tests/exams on the Business Contingency Plan and Disaster Recovery Plan. Beside those operational risk management systems and tools, the Company allocates operational risk reserves and conduct assessment of the operational risk burden on the Company's capital in accordance with Bank Indonesia Regulation and Basel II, to anticipate potential operational losses and to able to absorb potential risk.

The implementation of the identification, measurement, monitoring and control of operational risk is supported by adequate infrastructure and human resources corresponding to the scope and complexity of the Company's business environment. To support the implementation of the Three Lines of Defense principle, the Company has appointed a Senior Manager-level functionary in every Sub Directorate and Group/area as Designated Compliance & Operational Risk Officer (DCORO) in order to increase awareness of the risks and accountability in managing operational risk.

In the efforts to manage risk, new products and activities in the Company are comprehensively assessed in line with the precautionary principle to take into account of the advantages and risks before being launched to customers. A review of new products and activities risks is performed including an analysis of eight (8) types of risks faced by the Company and customers by adjusting to the level of the Company's risk tolerance in absorbing risks. In the review process, the Company takes human resources, infrastructure and management information systems into account. This risk analysis of new products and activities is conducted by Risk Management Unit (SKMR) along with other relevant units attached in reviewer team. Furthermore, the result risk review and operational readiness is submitted to the Business Development Committee (BDC) to be appealed for suggestion and approval.

In addition, the Company has continuously performed socialization to all units within the Company through workshops, training, sharing sessions, the Company's internal magazine articles and email blasts to improve Operational Risk Awareness and Operational Risk Culture. Through the implementation of operational risk management in a comprehensive and integrated way, each employee is responsible to minimize the risks in operating the Company's day-to-day activities, by applying the build-in control mechanism and ensuring compliance with policies and procedures that apply to each activity. The Company also actively and consistently applies the precautionary principle in every business activity and the Company has implemented a policy of sanctions against employees who commit a violation or are involved in an event that leads to an operating loss.

In order to improve control, the Company has carried out a review and development of systems/technologies for instance; currently the Company has made changes in verification of debit card transactions from signature-based into PIN-based. Implementation of these changes will be accomplished gradually. The Company has also strongly and consistently applied a policy of sanctions for fraud and negligence that damage the Company.

The Company realizes that operational risk can result in losses that could cause the Company's operational activity disrupted even stalled, therefore, to anticipate risks, including potential loss to not interfere with the Company's financial cash flow, it is necessary to reserve funds for operational risk where such reserve amount should be sufficient, optimum and efficient.

This is in accordance with PBI. No. 5/8/PBI/2003, where the Company's management should properly organize operational risk, includes establishing adequate reserves for operational risk. Operational risk reserves cover losses of operational risk including fines due to aspects of compliance, and cost of undertaking legal cases.

Finance unit responsible for the establishment, administration and utilization of operational risk reserves based on parameters specified in Operational Risk Reserve policy, which includes loss reserves for operational risk. While the amount of legal risk reserve is calculated based on the estimated cost of handling existing legal cases handled by the Legal & Litigation unit.

The reserve adequacy for operational risk is reviewed periodically at least once a year. Should the current reserves amount considers as insufficient, the Finance unit can make adjustments or additions to reserves. Approval for reserves allocation is based on the Company's authority (Delegation of Authority) with a copy to Risk Management Director.

Management Information Systems

Related to the Company's efforts in managing operational risk, the Company utilizes a reliable information system, and continues to develop it to meet the needs of managing operational risk management accurately with information technology. The systems and technology are adjusted to the Company's nature, transaction volume and requirements. The information system also supports operational risk management process that includes the process of risk identification, assessment, monitoring and control as well as the process of decision making by management. Therefore, the Company develops Operational Risk Management System (ORMS) to implement a comprehensive and integrated methodology and to cover all risk criteria. Development is being made for mitigations, adequacy and aptness of control towards current condition and forward looking initiatives in observing the possibility of future events are conducted continuously.

The Company ensures that the communication system enables information to flow effectively, including information on the policies and procedures of operational risk management, operational loss exposures, and operational performance.

Directors and management allocate optimum financial and human resources to support the operation, development and maintenance of the system. In utilizing information technology, the Company's management performs rigorous, comprehensive, prudent and accurate analysis process to identify and quantify risk and ensure that risk control is implemented to manage risk exposure.

For information technology development and implementation, the Company uses control measures to produce proper systems and data quality that is well maintained in terms of security and confidentiality.

4. Comprehensive Internal Control Systems

Internal control system in the implementation of operational risk management include:

- Suitability of internal control system with the type and level of risk that is inherent in Company's business activities.
- Determination of the authority and accountability to monitor compliance, procedures and limits.
- Determination of reporting lines and clear segregation of duties between business/supporting units and the unit that carries out control functions.
- Organization structure that clearly describes the Company's business.
- Sufficiency of procedures to ensure Company compliance with prevailing rules and regulation.
- An effective, independent and objective review on procedures of the Company's operation assessment.
- Periodic verification and continuous review on overcoming weaknesses by the Company in improving deviations.

The segregation of duties and responsibilities is undertaken in order to avoid any conflict of interest in the implementation of an effective system of internal control. Everything that could potentially lead to a conflict of interest must be identified, minimized and monitored independently.

The Company undertakes mitigation efforts to minimize risk and improve the internal control function, and also develop and review policies and procedures. The existing Quality Assurance units and Internal Audit periodically conduct audits and evaluate the adequacy of policies and procedures and implementation, monitoring and ensuring that any findings in the field will be handled by the related units to mitigate the risks.

5. Operational Risk Quantitative Disclosures

Table 8.1.a **Operational Risk Quantitative Disclosures - Bank only**

No.	Applied Approach	Reporting Period as of 31 December 2012 (Rp Million)		
		Gross Income (Last 3 years average)*	Capital Charges	RWA
(1)	(2)	(3)	(4)	(5)
1	Basic Indicator Approach (BIA)	8,505,807	1,275,871	15,948,388
	Total	8,505,807	1,275,871	15,948,388

No.	Applied Approach	Reporting Period as of 31 December 2013 (Rp Million)		
		Gross Income (Last 3 years average)*	Capital Charges	RWA
(1)	(2)	(3)	(4)	(5)
1	Basic Indicator Approach (BIA)	9,968,157	1,495,224	18,690,295
	Total	9,968,157	1,495,224	18,690,295

*) For Bank that used Basic Indicator Approach in calculating Operational Risk

Table 8.1.b **Operational Risk Quantitative Disclosures - Bank Consolidated with Subsidiaries**

No.	Applied Approach	Reporting Period as of 31 December 2012 (Rp Million)		
		Gross Income (Last 3 years average)*	Capital Charges	RWA
(1)	(2)	(3)	(4)	(5)
1	Basic Indicator Approach (BIA)	8,764,222	1,314,633	16,432,916
	Total	8,764,222	1,314,633	16,432,916

No.	Applied Approach	Reporting Period as of 31 December 2013 (Rp Million)		
		Gross Income (Last 3 years average)*	Capital Charges	RWA
(1)	(2)	(3)	(4)	(5)
1	Basic Indicator Approach (BIA)	10,402,874	1,560,431	19,505,389
	Total	10,402,874	1,560,431	19,505,389

*) For Bank that used Basic Indicator Approach in calculating Operational Risk

D. Liquidity Risk

Liquidity risk is due to the inability of the Company to meet its maturing liability from cash flow funding sources and/or from high quality liquid assets that can be pledged, without disturbing activities and financial condition.

The Company must maintain sufficient liquidity at all times so that the cash flow position and/or liquid assets are available to meet financial obligations and regulations both in normal business conditions and crisis conditions, as well as maintaining the ability to fund increasing assets or perform a new transactions if desired.

The Company sets a tolerance limit or risk limits for liquidity risk. The tolerance is taken into account of Company's business strategy, market conditions, financial condition and funding capacity.

1. Active Oversight of Board of Commissioners and Directors

The Board of Commissioners and Directors are actively monitoring in the respect of Company's liquidity risk policy. The Board of Commissioners takes responsibility in maintaining effective liquidity risk management and in evaluating the implementation of liquidity risk management by the Directors, in order to correspond to Company policies and strategies and provide notification of liquidity risk management policies and other important policies/procedures related to liquidity risk. At the level of Board of Commissioners, liquidity risk management reporting is periodically submitted to the Risk Monitoring Committee (KIPER).

The Directors delegates tasks to ALCO, which consists of Directors and executive officers to organize liquidity risk conforming to acceptable risk limits. The risk limits are determined through setting appropriate risk tolerance based on internal regulation. Any limit is then translated into policies and procedures of liquidity risk management to ensure that current or future funding needs can be fulfilled both in normal and crisis conditions. In addition, ALCO is also responsible for the approval of the Company's liquidity risk management policy and for risk tolerance and other important policies dealing with liquidity risk that regulates or affects the

Company's risk profile. A liquidity risk profile is reported to ALCO, senior management and regulators periodically and ad-hoc if necessary. ALCO can give recommendation and make decisions to ensure that liquidity risk has been organized well under both normal and crisis conditions.

The Directors ensures that the liquidity risk management structure shows lines of authority and responsibility at any management level with ongoing awareness of Company's performance and overall liquidity risk profile. Liquidity risk management is organized by a unit in charge of ALM and Enterprise Risk Management (AERM) and then reported to ALCO.

2. Adequacy of Policies, Procedures and Limits Setting

The Company has adequate policies and procedures in the management of liquidity risk. The policy was prepared by the Risk Management Unit along with related units, such as for Liquidity Risk Management, Liquidity Risk Reporting and Escalation Procedures, Liquidity Funding Contingency Plan, Liquidity Risk Reporting and Normal Business Condition Assumptions and Cash Flow Behavioral Model Liquidity Risk Reporting. These policies and procedures are the Company's guideline in managing liquidity risk.

The Company determines limits parameters for liquidity risk in accordance with the risk appetite based on liquidity gap analysis at normal and depressed conditions, and through analysis of liquidity ratios.

Review of policy and procedural adequacy is also carried out periodically. Assessments of policy and implementation adequacy are performed by an independent party i.e. Internal Audit Unit (Internal Audit) and the results of that review will be delivered to management and Audit Committee to be followed up.

In line with the policy of liquidity risk, a three-level policy is designed to facilitate effective implementation of liquidity risk management by distinguishing different types of policies, risk limits or Management Action Trigger ("MAT"), and technical procedures or guidelines for liquidity risk management.

3. Adequacy of the process of Identification, Measurement, Monitoring, and Control Risks, And Risk Management Information System

Since 2012, the Company has successfully implemented an infrastructure that can perform liquidity gap calculations with detailed data sources and cover all balance sheet and off balance sheet positions.

Identification processes and measurement of liquidity risk are conducted through the following methods:

Liquidity Gap Analysis at Normal and Crisis Business Situation

Liquidity risk is monitored and managed primarily on the basis of cash flow projection (liquidity gap) as a measure of the main liquidity risk. The Company must measure and project cash flows arising from maturing profile or asset behavior of assets, liabilities, off balance sheet and derivatives through gap periods at normal and depressed conditions on a regular basis.

The Company established a Management Action Trigger (MAT) to control the size of the position of net cumulative cash flow mismatch (using behavioral cash flow) and is implemented over the gap liquidity (risk limits), as a preventive measure to control the risks arising from inappropriate daily cash flows.

In determining liquidity MAT, the Company considers several factors, namely the historical mismatch position and MAT limit/usage, funding capacity, diversification of funds, market conditions and liquidity stress analysis.

Compliance with liquidity MAT and the last condition must be reported to ALCO, at least on a monthly basis. When liquidity MAT is exceeded, the Company makes necessary corrective action with the approval of senior management as stipulated in the escalation procedure and liquidity risk reporting. All MAT excesses defined and corrective actions have been properly documented.

The MAT has been reviewed at least once a year to ensure the suitability and compatibility with the Company's risk appetite, funding capacity, changes in market conditions and business strategy from time to time.

Liquidity Ratios

Liquidity ratios are an integral part of the liquidity risk management tool that serves as an additional measuring tool beside mismatch cash flow /liquidity gap position. Liquidity ratios monitored include: Loan to deposit ratio (LDR), ratio of funding concentration, ratio of liquid assets adequacy and ratios of Basel III liquidity consisting of Liquidity Coverage Ratio (LCR) and the Stable Funding Ratio (NSFR).

Statutory Reserves (GWM) of Bank Indonesia

The Company has fulfilled its obligations of major reserves in accordance with BI to maintain a certain amount of deposits at BI based on the percentage of bank third-party deposits as a requirement of bank minimum reserve.

The Company also has complied with requirements of secondary reserves by maintaining liquid assets appropriate for regulatory provisions.

Monitoring and Reporting

The Company has an Early Warning System (EWS) that is a system that informs management in the event of deterioration in a situation which could jeopardize the Company's liquidity position. EWS is an analytic methodology that is used to detect a liquidity problem, to evaluate the Company's financing needs, and during a liquidity crisis. Basically, the EWS delivers indicators on a daily basis, such as the movement of macro indicators, indicators of banking and financial systems, the Company's internal indicators and indicators that are reported based on events that may provide a signal of financial strength and Company condition. These indicators were selected based on their impact on the financial system by using empirical studies.

The purpose of the EWS is to assist management in determining preventive measures so that the Company's liquidity is maintained at an expected level, considering that the liquidity cannot be built in a short time. In addition, the EWS also prevents the Company from falling into a poor liquidity situation that could affect the Company's access to available funding resources, and assists management in determining improvement strategies to maximize the asset liquidity and liability stability.

In terms of liquidity risk reporting, the Company must ensure that there is an adequate management information system to meet various reporting requirements.

Liquidity Risk Reporting

The Company arranges a daily report on liquidity gap by using contractual cash flows and cash flow of behavioral on the balance, an observation of daily liquidity ratios, and a monitoring of the Early Warning System (EWS) on a daily basis. ALM and Enterprise Risk Management (AERM) must inform any significant trend in these ratios to senior management.

In addition, the liquidity gap report, MAT, limit exceeding and ratification (if any) reports are reported to ALCO on a monthly basis.

ALM and Enterprise Risk Management (AERM) Units along with the Directorate of Finance and business units, provide input about these ratios if necessary.

Risk Control

Liquidity Risk Tolerance

The Company establishes liquidity risk tolerance that is appropriate and reflects the level of the Company's liquidity risk that is acceptable by management. The level of risk tolerance should also be used as a control on liquidity risk exposure and its fragility, and liquidity risk tolerance must be approved by ALCO and notified to Directors.

The escalation process on exceeding a liquidity risk tolerance is adjusted to that tolerance levels, and the escalation phases for each tolerance level is different.

Liquidity risk tolerance is expressed quantitatively in Company system limits, referred to as: Limit, Management Action Trigger (MAT) and Alerts.

Limit: Limit determined by Bank Indonesia or best practices in the industry.

Management Action Trigger (MAT): Serves as a hard trigger, in order to encourage and ensure that the risk profile does not exceed the maximum amount accepted by the Bank. In the event of exceeding a MAT, corrective action must be taken to restore the position.

Alert: Serves as a soft trigger to remind management that the risk profile is high.

Statutory Reserves (GWM) and liquid assets

Statutory Reserves (GWM) is a regulation requiring the Company to maintain a certain amount of deposits at BI based on the percentage of the Bank's third -party deposits as the minimum reserve requirements of the Bank. Deposits required in GWM should not be less than the limits that have been determined and the Bank complied with the regulation during 2013.

Buffer or liquid assets surplus must be higher than the minimum regulatory requirements; this is to avoid a situation where the amount of the reserve falls below the minimum regulatory requirements. The buffer is determined by ALCO, in consultation with the Treasury, ALM Finance and ALM & Enterprise Risk Management (AERM).

Contingency Funding Plan

Contingency Funding Plan (CFP) is one component of Bank Liquidity Risk Management Policy and is a compilation of policies, procedures and action plans considered as a procedural and operational guide. It intends to avoid, minimize or categorize a potential or real liquidity crisis. CFP policy is reviewed on an annual basis.

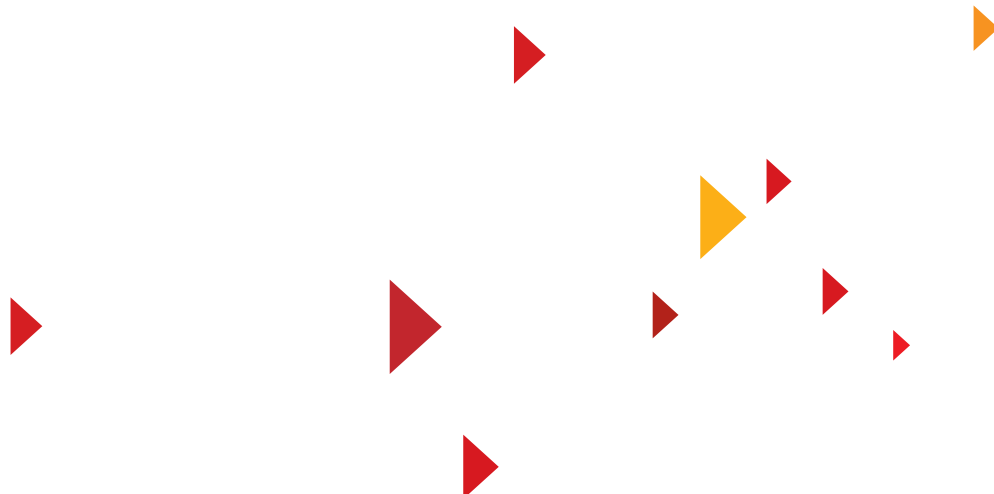
In the event of a crisis, the Company must enable CFP procedures and become self-sufficient during this period. The Company has tested the CFP to ensure that the established procedures can be executed in a real crisis situation. As one form of liquidity risk processing, the Company has established a Funding Crisis Management Team (FCMT).

FCMT members and Treasury Director have primary responsibility in managing liquidity in a crisis situation.

4. Comprehensive Internal Control Systems

The Company periodically updates the liquidity risk management policies and limits. The limits are updated to accommodate changes in liquidity conditions in the financial markets.

In a crisis, an emergency funding plan has been established as a guide. In addition, the Company also keeps sufficient liquid assets.



5. Liquidity Risk Quantitative Disclosures

Table 9.1.a. Maturity Profile Disclosure of Rupiah - Bank only

No.	Account		Balance		
				< 1 month	
(1)	(2)		(3)	(4)	
I	BALANCE SHEET				
	A.	Assets			
	1.	Cash	3,157,380	3,157,380	
	2.	Placement with Bank Indonesia	16,150,095	16,150,095	
	3.	Placement with Other Bank	473,452	473,452	
	4.	Marketable Securities	13,638,867	168,605	
	5.	Loans	117,802,117	2,267,616	
	6.	Other Assets	2,631,976	1,988,371	
	7.	Others	4,562,925	0	
	Total Assets		158,416,813	24,205,519	
	B.	Third Party Fund			
	1.	Deposits of non bank customers	119,214,249	95,362,187	
	2.	Due to Bank Indonesia	-	-	
	3.	Due to Other Bank	3,129,064	3,037,561	
	4.	Marketable securities issued	3,485,134	-	
	5.	Borrowings	79,433	-	
	6.	Other liabilities	7,159,164	2,178,696	
	7.	Others	-	-	
	Total Liabilities		133,067,044	100,578,444	
	Difference of Assets and Liabilities		25,349,768	(76,372,925)	
II	ADMINISTRATIVE ACCOUNT				
	A.	Administrative Account Receivable			
	1.	Commitment	-	-	
	2.	Contingency	1,137,190	1,137,190	
	Total Administrative Account Receivable		1,137,190	1,137,190	
	B.	Administrative Account Payable			
	1.	Commitment	34,100,364	15,122,539	
	2.	Contingency	3,112,525	453,287	
	Total Administrative Account Payable		37,212,889	15,575,826	
	Difference of Administrative Account Receivable and Payable		(36,075,699)	(14,438,636)	
	Difference [(IA - IB)+(IIA-IIB)]		(10,725,931)	(90,811,561)	
	Cumulative Difference			(90,811,561)	

*) Following the applicable rules

Reporting Period as of 31 December 2012 (Rp Million)

Maturity*)				
	> 1 month to 3 months	> 3 months to 6 months	> 6 months to 12 months	> 12 months
	(5)	(6)	(7)	(8)
	-	-	-	-
	-	-	-	-
	-	-	-	-
	558,890	530,429	1,453,313	10,927,630
	3,719,346	5,252,869	6,507,563	100,054,723
	294,120	97,480	5,889	246,116
	-	-	-	4,562,925
	4,572,357	5,880,778	7,966,765	115,791,394
	12,781,590	4,966,343	3,787,416	2,316,713
	-	-	-	-
	21,295	27,149	35,166	7,893
	-	-	-	3,485,134
	351	694	-	78,388
	183,757	67,654	35,207	4,693,851
	-	-	-	-
	12,986,992	5,061,840	3,857,789	10,581,979
	(8,414,635)	818,938	4,108,976	105,209,415
	-	-	-	-
	-	-	-	-
	-	-	-	-
	3,861,293	2,821,891	3,623,008	8,671,634
	875,549	649,249	960,558	173,883
	4,736,841	3,471,140	4,583,566	8,845,516
	(4,736,841)	(3,471,140)	(4,583,566)	(8,845,516)
	(13,151,477)	(2,652,202)	(474,590)	96,363,898
	(103,963,037)	(106,615,239)	(107,089,829)	(10,725,931)

No.	Account		Balance	
				< 1 month
(1)	(2)		(3)	(4)
I	BALANCE SHEET			
	A.	Assets		
	1.	Cash	4,372,129	4,372,129
	2.	Placement with Bank Indonesia	12,278,710	12,278,710
	3.	Placement with Other Bank	144,409	144,409
	4.	Marketable Securities	19,277,461	745,527
	5.	Loans	124,314,095	7,073,654
	6.	Other Assets	3,472,521	1,975,619
	7.	Others	7,998,155	-
	Total Assets		171,857,480	26,590,048
	B.	Third Party Fund		
	1.	Deposits of non bank customers	123,198,949	70,932,553
	2.	Due to Bank Indonesia	-	-
	3.	Due to Other Bank	704,407	430,601
	4.	Marketable securities issued	4,930,314	-
	5.	Borrowings	17,958	15,604
	6.	Other liabilities	8,476,521	2,466,306
	7.	Others	-	-
	Total Liabilities		137,328,148	73,845,063
	Difference of Assets and Liabilities		34,529,332	(47,255,015)
II	ADMINISTRATIVE ACCOUNT			
	A.	Administrative Account Receivable		
	1.	Commitment	-	-
	2.	Contingency	924,892	924,892
	Total Administrative Account Receivable		924,892	924,892
	B.	Administrative Account Payable		
	1.	Commitment	44,405,493	26,009,016
	2.	Contingency	2,668,862	529,559
	Total Administrative Account Payable		47,074,355	26,538,574
	Difference of Administrative Account Receivable and Payable		(46,149,463)	(25,613,682)
	Difference [(IA - IB)+(IIA-IIB)]		(11,620,131)	(72,868,697)
	Cumulative Difference			(72,868,697)

*) Following the applicable rules

Reporting Period as of 31 December 2013 (Rp Million)

Maturity*)				
	> 1 month to 3 months	> 3 months to 6 months	> 6 months to 12 months	> 12 months
	(5)	(6)	(7)	(8)
	-	-	-	-
	-	-	-	-
	-	-	-	-
	2,235,032	1,156,966	1,263,842	13,876,094
	4,718,625	6,226,605	5,836,989	100,458,222
	305,503	162,862	205,128	823,409
	-	-	-	7,998,155
	7,259,160	7,546,433	7,305,959	123,155,880
	26,184,834	14,299,933	4,936,211	6,845,418
	-	-	-	-
	203,212	28,915	35,091	6,588
	-	-	-	4,930,314
	-	-	-	2,354
	416,464	232,847	75,631	5,285,273
	-	-	-	-
	26,804,510	14,561,695	5,046,933	17,069,947
	(19,545,350)	(7,015,262)	2,259,026	106,085,933
	-	-	-	-
	-	-	-	-
	3,250,236	2,408,586	3,681,542	9,056,114
	543,366	367,625	1,031,797	196,515
	3,793,603	2,776,211	4,713,339	9,252,629
	(3,793,603)	(2,776,211)	(4,713,339)	(9,252,629)
	(23,338,953)	(9,791,473)	(2,454,312)	96,833,304
	(96,207,650)	(105,999,123)	(108,453,436)	(11,620,131)

Table 9.1.b. **Maturity Profile Disclosure of Rupiah - Bank Consolidated with Subsidiaries**

No.	Account		Balance		
				< 1 month	
(1)	(2)		(3)	(4)	
I	BALANCE SHEET				
	A.	Assets			
	1.	Cash	3,183,851	3,183,851	
	2.	Placement to Bank Indonesia	16,150,094	16,150,094	
	3.	Interbank placement	650,469	650,469	
	4.	Securities	13,638,867	168,605	
	5.	Loan to customer	122,331,365	2,307,092	
	6.	Other assets	2,631,554	1,987,949	
	7.	Other	4,885,432	-	
	Total Assets		163,471,633	24,448,061	
	B.	Liabilities			
	1.	Deposits of non bank customers	119,092,284	95,240,222	
	2.	Deposits of Bank Indonesia	-		
	3.	Deposits of banks	3,129,064	3,037,561	
	4.	Debt securities issued	4,083,575		
	5.	Borrowings	3,507,735	478,000	
	6.	Other liabilities	7,578,272	2,492,821	
	7.	Other	-	-	
	Total Liabilities		137,390,930	101,248,604	
	Difference of Assets and Liabilities		26,080,703	(76,800,543)	
II	ADMINISTRATIVE ACCOUNT				
	A.	Administrative Account Payable			
	1.	Commitment	-	-	
	2.	Contingency	1,137,190	1,137,190	
	Total Administrative Account Receivable		1,137,190	1,137,190	
	B.	Administrative Account Payable			
	1.	Commitment	34,100,364	15,122,539	
	2.	Contingency	3,112,525	453,287	
	Total Administrative Account Payable		37,212,889	15,575,826	
	Difference of Administrative Account Receivable and Payable		(36,075,699)	(14,438,636)	
	Difference [(IA - IB)+(IIA-IIB)]		(9,994,996)	(91,239,179)	
	Cumulative Difference			(91,239,179)	

*) Following the applicable rules

Reporting Period as of 31 December 2012 (Rp Million)

Account				
	> 1 month to 3 months	> 3 months to 6 months	> 6 months to 12 months	> 12 months
	(5)	(6)	(7)	(8)
	-	-	-	-
	-	-	-	-
	-	-	-	-
	558,890	530,429	1,453,313	10,927,630
	4,009,097	6,475,219	6,507,563	103,032,393
	294,120	97,480	5,889	246,116
	-	-	-	4,885,432
	4,862,107	7,103,129	7,966,765	119,091,571
	12,781,590	4,966,343	3,787,416	2,316,713
	21,295	27,149	35,166	7,893
				4,083,575
	351	5,694	114,633	2,909,056
	205,035	67,654	36,241	4,776,521
	-	-	-	-
	13,008,270	5,066,840	3,973,457	14,093,759
	(8,146,163)	2,036,289	3,993,308	104,997,812
	-	-	-	-
	-	-	-	-
	-	-	-	-
	3,861,293	2,821,891	3,623,008	8,671,634
	875,549	649,249	960,558	173,883
	4,736,841	3,471,140	4,583,566	8,845,516
	(4,736,841)	(3,471,140)	(4,583,566)	(8,845,516)
	(12,883,004)	(1,434,851)	(590,257)	96,152,296
	(104,122,183)	(105,557,034)	(106,147,292)	(9,994,996)

No.	Account		Balance		
				< 1 month	
(1)	(2)		(3)	(4)	
I	BALANCE SHEET				
	A.	Assets			
	1.	Cash	4,392,247	4,392,247	
	2.	Placement to Bank Indonesia	12,278,710	12,278,710	
	3.	Interbank placement	275,387	275,387	
	4.	Securities	19,277,461	745,527	
	5.	Loan to customer	131,312,403	7,259,813	
	6.	Other assets	3,472,296	1,975,394	
	7.	Other	8,575,826	-	
	Total Assets		179,584,331	26,927,078	
	B.	Liabilities			
	1.	Deposits of non bank customers	123,056,145	70,789,749	
	2.	Deposits of Bank Indonesia	-		
	3.	Deposits of banks	704,407	430,601	
	4.	Debt securities issued	5,976,470		
	5.	Borrowings	5,392,618	19,771	
	6.	Other liabilities	8,498,646	3,337,599	
	7.	Other	-	-	
	Total Liabilities		143,628,285	74,577,720	
	Difference of Assets and Liabilities		35,956,045	(47,650,642)	
II	ADMINISTRATIVE ACCOUNT				
	A.	Administrative Account Payable			
	1.	Commitment	-	-	
	2.	Contingency	924,892	924,892	
	Total Administrative Account Receivable		924,892	924,892	
	B.	Administrative Account Payable			
	1.	Commitment	44,405,493	26,009,016	
	2.	Contingency	2,668,862	529,559	
	Total Administrative Account Payable		47,074,355	26,538,574	
	Difference of Administrative Account Receivable and Payable		(46,149,463)	(25,613,682)	
	Difference [(IA - IB)+(IIA-IIB)]		(10,193,418)	(73,264,324)	
	Cumulative Difference			(73,264,324)	

*) Following the applicable rules

Reporting Period as of 31 December 2013 (Rp Million)

Account				
	> 1 month to 3 months	> 3 months to 6 months	> 6 months to 12 months	> 12 months
	(5)	(6)	(7)	(8)
	-	-	-	-
	-	-	-	-
	-	-	-	-
	2,235,032	1,156,966	1,263,842	13,876,094
	5,316,767	8,028,130	5,836,989	104,870,705
	305,503	162,862	205,128	823,409
	-	-	-	8,575,826
	7,857,302	9,347,958	7,305,959	128,146,034
	26,184,834	14,299,933	4,936,211	6,845,418
	203,212	28,915	35,091	6,588
				5,976,470
	75,955	-	865,220	4,431,672
	416,464	232,847	75,631	4,436,104
	-	-	-	-
	26,880,465	14,561,695	5,912,153	21,696,252
	(19,023,164)	(5,213,737)	1,393,806	106,449,782
	-	-	-	-
	-	-	-	-
	-	-	-	-
	3,250,236	2,408,586	3,681,542	9,056,114
	543,366	367,625	1,031,797	196,515
	3,793,603	2,776,211	4,713,339	9,252,629
	(3,793,603)	(2,776,211)	(4,713,339)	(9,252,629)
	(22,816,766)	(7,989,948)	(3,319,533)	97,197,153
	(96,081,090)	(104,071,038)	(107,390,571)	(10,193,418)

Table 9.2.a. **Maturity Profile Disclosure of Foreign Currency - Bank only**

No.	Account		Balance		
				< 1 month	
(1)	(2)		(3)	(4)	
I	BALANCE SHEET				
	A.	Assets			
	1.	Cash	376,729	376,729	
	2.	Placement to Bank Indonesia	7,103,037	7,103,037	
	3.	Interbank placement	4,161,918	4,161,918	
	4.	Securities	665,582	33,045	
	5.	Loan to customer	23,430,305	570,942	
	6.	Other assets	2,627,916	536,623	
	7.	Other	-	-	
	Total Assets		38,365,487	12,782,294	
	B.	Liabilities			
	1.	Deposits of non bank customers	31,922,859	22,047,212	
	2.	Deposits of Bank Indonesia	-	-	
	3.	Deposits of banks	90,795	90,795	
	4.	Debt securities issued	-	-	
	5.	Borrowings	2,718,828	332,891	
	6.	Other liabilities	2,637,181	561,092	
	7.	Other	-	-	
	Total Liabilities		37,369,663	23,031,989	
	Difference of Assets and Liabilities		995,824	(10,249,695)	
II	ADMINISTRATIVE ACCOUNT				
	A.	Administrative Account Payable			
	1.	Commitment	-	-	
	2.	Contingency	119,652	119,652	
	Total Administrative Account Receivable		119,652	119,652	
	B.	Administrative Account Payable			
	1.	Commitment	12,331,272	5,400,372	
	2.	Contingency	858,209	91,786	
	Total Administrative Account Payable		13,189,481	5,492,158	
	Difference of Administrative Account Receivable and Payable		(13,069,829)	(5,372,506)	
	Difference [(IA - IB)+(IIA-IIB)]		(12,074,005)	(15,622,201)	
	Cumulative Difference			(15,622,201)	

*) Following the applicable rules

Reporting Period as of 31 December 2012 (Rp Million)

Maturity*)				
	> 1 month to 3 months	> 3 months to 6 months	> 6 months to 12 months	> 12 months
	(5)	(6)	(7)	(8)
	-	-	-	-
	-	-	-	-
	-	-	-	632,536
	974,586	1,742,005	1,554,517	18,588,255
	807,527	1,185,959	76,574	21,233
	-	-	-	-
	1,782,113	2,927,964	1,631,091	19,242,024
	3,597,242	3,803,837	833,283	1,641,285
	-	-	-	-
	-	-	-	-
	-	-	-	-
	1,663,124	-	-	722,813
	805,132	1,183,923	76,574	10,460
	6,065,498	4,987,761	909,857	2,374,557
	(4,283,384)	(2,059,797)	721,234	16,867,467
	-	-	-	-
	-	-	-	-
	-	-	-	-
	5,225,233	579,041	379,473	747,153
	320,748	169,885	179,182	96,609
	5,545,981	748,926	558,654	843,762
	(5,545,981)	(748,926)	(558,654)	(843,762)
	(9,829,366)	(2,808,723)	162,579	16,023,705
	(25,451,566)	(28,260,289)	(28,097,710)	(12,074,005)

No.	Account		Balance	
				< 1 month
(1)	(2)		(3)	(4)
I	BALANCE SHEET			
	A.	Assets		
	1.	Cash	507,412	507,412
	2.	Placement to Bank Indonesia	9,568,990	9,568,990
	3.	Interbank placement	4,531,509	4,531,509
	4.	Securities	800,168	26,901
	5.	Loan to customer	25,942,309	927,879
	6.	Other assets	4,978,645	426,112
	7.	Other	-	-
	Total Assets		46,329,033	15,988,803
	B.	Liabilities		
	1.	Deposits of non bank customers	40,681,218	22,138,944
	2.	Deposits of Bank Indonesia	-	-
	3.	Deposits of banks	101,923	254
	4.	Debt securities issued	-	-
	5.	Borrowings	3,198,753	508,866
	6.	Other liabilities	4,850,951	450,759
	7.	Other	-	-
	Total Liabilities		48,832,844	23,098,823
	Difference of Assets and Liabilities		(2,503,811)	(7,110,020)
II	ADMINISTRATIVE ACCOUNT			
	A.	Administrative Account Payable		
	1.	Commitment	-	-
	2.	Contingency	729,283	729,283
	Total Administrative Account Receivable		729,283	729,283
	B.	Administrative Account Payable		
	1.	Commitment	15,610,421	6,336,035
	2.	Contingency	1,410,927	369,615
	Total Administrative Account Payable		17,021,348	6,705,650
	Difference of Administrative Account Receivable and Payable		(16,292,065)	(5,976,367)
	Difference [(IA - IB)+(IIA-IIB)]		(18,795,876)	(13,086,387)
	Cumulative Difference			(13,086,387)

*) Following the applicable rules

Reporting Period as of 31 December 2013 (Rp Million)

Maturity*)				
	> 1 month to 3 months	> 3 months to 6 months	> 6 months to 12 months	> 12 months
	(5)	(6)	(7)	(8)
	-	-	-	-
	-	-	-	-
	328,575	-	-	444,692
	1,217,371	2,873,684	1,168,444	19,754,931
	2,250,175	963,349	1,211,162	127,847
	-	-	-	-
	3,796,121	3,837,033	2,379,606	20,327,470
	3,586,762	3,653,358	4,900,067	6,402,086
	-	-	-	-
	101,669	-	-	-
	-	-	-	-
	1,784,933	-	-	904,954
	2,618,634	1,720,304	29,030	32,223
	-	-	-	-
	8,091,998	5,373,662	4,929,097	7,339,263
	(4,295,878)	(1,536,630)	(2,549,491)	12,988,207
	-	-	-	-
	-	-	-	-
	-	-	-	-
	6,146,112	990,847	450,154	1,687,274
	400,878	198,964	378,502	62,968
	6,546,990	1,189,811	828,655	1,750,243
	(6,546,990)	(1,189,811)	(828,655)	(1,750,243)
	(10,842,867)	(2,726,440)	(3,378,146)	11,237,964
	(23,929,254)	(26,655,694)	(30,033,840)	(18,795,876)

Table 9.2.b. **Maturity Profile Disclosure of Foreign Currency - Bank Consolidated with Subsidiaries**

No.	Account		No.		
				< 1 month	
(1)	(2)		(3)	(4)	
I	BALANCE SHEET				
	A.	Assets			
	1.	Cash	376,729	376,729	
	2.	Placement to Bank Indonesia	7,103,038	7,103,038	
	3.	Interbank placement	3,999,055	3,999,055	
	4.	Securities	665,582	33,045	
	5.	Loan to customer	23,430,306	570,942	
	6.	Other assets	2,627,916	536,623	
	7.	Other	-	-	
	Total Assets		38,202,626	12,619,432	
	B.	Liabilities			
	1.	Deposits of non bank customers	31,922,834	22,047,187	
	2.	Deposits of Bank Indonesia	-	-	
	3.	Deposits of banks	90,795	90,795	
	4.	Debt securities issued	-	-	
	5.	Borrowings	2,718,828	332,891	
	6.	Other liabilities	2,637,181	561,092	
	7.	Other	-	-	
	Total Liabilities		37,369,638	23,031,964	
	Difference of Assets and Liabilities		832,988	(10,412,532)	
II	ADMINISTRATIVE ACCOUNT				
	A.	Administrative Account Payable			
	1.	Commitment	-	-	
	2.	Contingency	119,652	119,652	
	Total Administrative Account Receivable		119,652	119,652	
	B.	Administrative Account Payable			
	1.	Commitment	12,331,272	5,400,372	
	2.	Contingency	858,209	91,786	
	Total Administrative Account Payable		13,189,481	5,492,158	
	Difference of Administrative Account Receivable and Payable		(13,069,829)	(5,372,506)	
	Difference [(IA - IB)+(IIA-IIB)]		(12,236,841)	(15,785,038)	
	Cumulative Difference			(15,785,038)	

*) Following the applicable rules

Reporting Period as of 31 December 2012 (Rp Million)

Account				
	> 1 month to 3 months	> 3 months to 6 months	> 6 months to 12 months	> 12 months
	(5)	(6)	(7)	(8)
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	632,536
	974,586	1,742,005	1,554,517	18,588,255
	807,527	1,185,959	76,574	21,233
	-	-	-	-
	1,782,114	2,927,964	1,631,091	19,242,025
	3,597,242	3,803,837	833,283	1,641,285
	-	-	-	-
	-	-	-	-
	-	-	-	-
	1,663,124	-	-	722,813
	805,132	1,183,923	76,574	10,460
	6,065,498	4,987,761	909,857	2,374,557
	(4,283,384)	(2,059,797)	721,233	16,867,467
	-	-	-	-
	-	-	-	-
	-	-	-	-
	5,225,233	579,041	379,473	747,153
	320,748	169,885	179,182	96,609
	5,545,981	748,926	558,654	843,762
	(5,545,981)	(748,926)	(558,654)	(843,762)
	(9,829,365)	(2,808,723)	162,579	16,023,705
	(25,614,403)	(28,423,126)	(28,260,547)	(12,236,841)

No.	Account		No.		
				< 1 month	
(1)	(2)		(3)	(4)	
I	BALANCE SHEET				
	A.	Assets			
	1.	Cash	507,412	507,412	
	2.	Placement to Bank Indonesia	9,568,990	9,568,990	
	3.	Interbank placement	4,531,509	4,531,509	
	4.	Securities	800,168	26,901	
	5.	Loan to customer	25,942,308	927,879	
	6.	Other assets	4,978,645	426,112	
	7.	Other	-	-	
	Total Assets		46,329,032	15,988,803	
	B.	Liabilities			
	1.	Deposits of non bank customers	40,681,218	22,138,944	
	2.	Deposits of Bank Indonesia	-	-	
	3.	Deposits of banks	101,923	254	
	4.	Debt securities issued	-	-	
	5.	Borrowings	3,198,753	508,866	
	6.	Other liabilities	5,369,544	969,352	
	7.	Other	-	-	
	Total Liabilities		49,351,437	23,617,416	
	Difference of Assets and Liabilities		(3,022,405)	(7,628,613)	
II	ADMINISTRATIVE ACCOUNT				
	A.	Administrative Account Payable			
	1.	Commitment	-	-	
	2.	Contingency	729,283	729,283	
	Total Administrative Account Receivable		729,283	729,283,000	
	B.	Administrative Account Payable			
	1.	Commitment	15,610,421	6,336,035	
	2.	Contingency	1,410,927	369,615	
	Total Administrative Account Payable		17,021,348,12	6,705,650	
	Difference of Administrative Account Receivable and Payable		(16,292,065,12)	(5,976,367)	
	Difference [(IA - IB)+(IIA-IIB)]		(19,314,470,52)	(13,604,980)	
	Cumulative Difference			(13,604,980)	

*) Following the applicable rules

Reporting Period as of 31 December 2013 (Rp Million)

Account				
	> 1 month to 3 months	> 3 months to 6 months	> 6 months to 12 months	> 12 months
	(5)	(6)	(7)	(8)
	-	-	-	-
	-	-	-	-
	-	-	-	-
	328,575	-	-	444,692
	1,217,371	2,873,684	1,168,444	19,754,931
	2,250,175	963,349	1,211,162	127,847
	-	-	-	-
	3,796,121	3,837,032	2,379,606	20,327,470
	3,586,762	3,653,358	4,900,067	6,402,086
	-	-	-	-
	101,669	-	-	-
	-	-	-	-
	1,784,933	-	-	904,954
	2,618,634	1,720,304	29,030	32,223
	-	-	-	-
	8,091,998	5,373,662	4,929,097	7,339,263
	(4,295,878)	(1,536,630)	(2,549,491)	12,988,206
	-	-	-	-
	-	-	-	-
	-	-	-	-
	6,146,112	990,847	450,154	1,687,274
	400,878	198,964	378,502	62,968
	6,546,990	1,189,811	828,655	1,750,243
	(6,546,990)	(1,189,811)	(828,655)	(1,750,243)
	(10,842,867)	(2,726,441)	(3,378,146)	11,237,964
	(24,447,847)	(27,174,288)	(30,552,434)	(19,314,471)

E. Legal Risk

Legal risk arises from lawsuits and/or weaknesses of juridical aspects. In addition, this risk can also arise partly because of the absence of underlying legislation or weaknesses of the underlying engagement, such as non-compliance with the terms of the contract or invalidity of agreement clauses or non-fulfillment of the agreed terms.

1. Active Oversight of Board of Commissioners and Directors

The Company applies legal risk governance including by determining legal risk appetite with minimum tolerance where management has a keen awareness of the legal risks, and the Company implements adequate legal risk mitigation in all business activities.

In principle, legal risk management is the responsibility of the Board of Commissioners, Directors and all employees of the Company. This is in line with Corporate governance policies and code of conduct, which outlines the values adhered to by the Company and sets behavior standards of Board of Commissioners, Directors and all employees. Furthermore, the Directors can establish that legal risk implementation operated by the legal organization under which the Director in charge of Legal (Designated Legal Director) with the structure, tasks and competence in providing support/assistance on any legal business segmentation, along with legal policies. The unit that carries out management functions in the field of law is the Legal Management Group.

In addition, management also periodically submits reports related to the Company's legal risk profile both to Directors and Board of Commissioners. From the reporting results, the Directors and Board of Commissioners evaluate and take corrective measures needed to improve the quality of the Company's legal risk management.

2. Adequacy of Policies, Procedures and Limits Setting

The Company has established policies and procedures for managing legal risk which are standard guidelines in legal risk management to perform legal protection for Company acts in accordance with applicable regulations, both internal and external. The legal risk management policy is communicated to employees via e-manual system and e-mail blasts. In addition, the Company also seeks to increase employees' legal awareness through the implementation of various programs such as legal training, legal and business sessions and other forms of legal socialization forums and ensures the adequacy and quality of the legal opinion, advisory, HR competencies in legal organization to mitigate legal risk.

3. Adequacy of the process of Identification, Measurement, Monitoring, and Control Risks, And Risk Management Information System

The Company ensures the adequacy of identification, measurement, monitoring, and controlling risk, and risk management information system in order to avoid possible litigation or lawsuits.

The process of identification, measurement, monitoring and control (in the form of measures to prevent and/or minimize) of the emergence of legal risk is performed by the unit in charge starting from the establishing of banking products, the formulation of policy and/ or before the execution of a transaction until the settlement of legal case, including a post mortem review of legal aspects on products or transactions as well as handling the legal process in a professional manner and setting reserves allocated for potential loss.

4. Comprehensive Internal Control Systems

A comprehensive system of internal control in risk management process is conducted through a periodic review by legal organizational units that perform the function of Legal Quality Assurance, Risk Management Unit and Internal Audit.

F. Strategic Risk

Strategic risk is due to inaccuracies in making and/or implementing strategic decisions and failure in anticipating changes in the business environment. Considering that strategic risk is closely related to the growth of the Company's business in the future, the Company always strives to improve the quality of strategic risk management.

1. Active Oversight of Board of Commissioners and Directors

The Board of Commissioners and Directors regulate and actively oversee based on their authority and responsibility in determining the direction, strategy and Company business focus. The Board of Commissioners, Directors and senior management also ensure that the form and complexity of risk management processes in line with the risk and business plan. At the beginning of the year, strategy and focus of the Company's business is delivered in the Bank Business Plan (RBB), formulated by the Directors and approved by Board of Commissioners and then reported to Bank Indonesia. The whole strategy is formulated in line with the vision, mission and corporate culture and translated into financial and non-financial parameters as a guide for employees in performing their roles and responsibilities.

The Directors provides general direction to all units associated with the focus executed by each unit. The process of performance evaluation of the Company's strategy implementation is conducted regularly by the Directors, through the Performance Management Meeting (PMM) at the directorate level and one level below the Directors. At the level of Board of Commissioners,

Directors' performance evaluations are also performed periodically to ensure that business decisions have a positive impact and are effective in giving added value to shareholders.

The unit that manages strategic risk is the Budget, Corporate Planning and Finance unit under the coordination of the Strategy & Finance Director, who is responsible in delivering the Company's performance to Board of Commissioners, Directors and regulators. This unit manages risk along with the Risk Management Unit.

2. Adequacy of Policies, Procedures and Limits Setting

The Company formulates General Policies as a guideline in implementing the Company's strategy and business focus. In order to identifying the risk and responding to the changes of business environment, both external and internal, the Company makes an analysis of the business environment that may affect the Company's revenues and business continuity, by taking into account both macro and micro economics aspects at regular intervals in all business lines.

General policy and strategic direction are defined by the Company and executed in short-term and medium-term perspectives. One form of such implementation is by preparing a Business Plan Bank (RBB), which is a strategic plan for a period of 3 (three) years, and is reviewed periodically at least 1 (one) time a year. Meanwhile, the Company performs monitoring of strategic plan realization at least once in a month, enabling the Company to identify and quickly respond to changes in business environment, both external and internal, in line with industry development.

In its efforts to realize its business plan, the Company formulates vision, mission and strategic focus. In 2013, the Company's strategy focus is emphasized on the Six Pillars of growth

(Transformation II) that is a high-margin business, diversification of revenue stream, strengthening low-cost funds (CASA), sales and service transformation, efficiency improvement, and human resource development. Some activities to combine these pillars of growth are defining a branch manager as an entrepreneur, focusing on cross-selling and increasing the participation of corporate banking in Indonesia.

3. Adequacy of Process of Identification, Measurement, Monitoring, and Control Risks, And Risk Management Information System

The Company always ensures the adequacy of strategic risk identification, measurement, monitoring and control, by conducting an analysis of business targets against the business environment. One form of identification process is a review on factors affecting the performance of business units, products, activities as well as subsidiaries to be then reported to a Directors meeting.

Strategic risk measurement is assessed by using several parameters, namely, conformity of strategy to business environment, determining high-risk and low-risk strategy, positioning of the Company's business and realization of Bank's Business Plan (RBB). The Company is continuously monitoring the achievement of business plans and performance, through financial ratios such as total loan volume, ROA, ROE, CAR, LDR and NPL. Targets stated in the Company's business plan are then disseminated to the relevant business units.

The process of monitoring performance is done through the establishment of Key Performance Indicators (KPI) applied from Directors level to individual levels. KPI assesses employee performance from the perspective of achieving financial targets and key measures, 4C (CASA, Cost, Customer, Cross Sell), process improvement and people. In addition, the Company also monitors the implementation of the vision, mission and Company culture through employee soft skill competencies, of which the Company has a competitive humanistic corporate culture

where attitude and actions are of mutual support, constructive and open to change and criticism in daily interactions, which can also be interpreted as "winning culture by caring for people". All personnel are expected to think regionally and act locally, set high standards, achieve superior performance, maintain integrity in every aspect and receive appropriate rewards, where the values are expected to support the Company's high performance culture. Align to this, the core values have become the basis of the Company and are applied widely and thoroughly in each of the Company's business activities, namely: always prioritize customer satisfaction through excellent service (Always Put Customer First) with resources that have high integrity (Integrity is Everything) and a will to always be the best at work (Passion for Excellence).

Based on the results of risk measurement analysis, the Company takes control of necessary strategic measures in response to changes in assumptions from initial target determinations, which then will be reported to and evaluated by the Directors and Board of Commissioners.

In addition to monthly internal reporting, information delivery related to strategic risk profile measurement results is also conducted on quarterly basis to regulators.

4. Comprehensive Internal Control Systems

The Company has internal control system for strategic risk management covering regular oversight over Company's performance that has an impact on revenue and strategic risk management culture across all business lines. The Board of Commissioners and Directors adopt and support strong internal controls and ensure that management implements and communicates strong internal control throughout the organization. This process is monitored by the Board of Commissioners and Directors directly. The Company has a system to identify and assess strategic risk, and control activities that are monitored by the risk management unit and internal audit unit.

The Company has also implemented an effective information and communication system in strategic risk management process. Risk control is done by taking immediate corrective action that is performed so that the strategic risk will be maintained in accordance with the Company's risk tolerance limits. The Company is also trying to enhance control over strategic risk by ensuring the success of a strategy based on scalable figures which can be traced through the various indicators of employee performance.

G. Compliance Risk

Compliance risk is arising when the Company fails to comply with and/or implement prevailing law and regulations.

Following are compliance risk management process :

1. Active Oversight of Board of Commissioners and Directors

The Company's commitment to implement the principle of compliance and embodiment of compliance culture starts from the commitment of the Board of Commissioners and Directors to fulfill all applicable provisions from regulators, and through the continuous implementation of compliance program. The Company established Compliance Charter, which contains commitment associated with the implementation of ethics standard and compliance with prevailing laws and regulations, as the responsibility of all levels in the organization including the Board of Commissioners and Directors and all employees. The Compliance Charter is a reference to compliance policies and procedures and other internal policies to ensure that the Company's business activity shall complies with the principles of compliance.

The Company is committed to compliance principles and policies to support the structure of active oversight of the Board of Commissioners and Directors at all levels of the organization.

Standard of conduct Boards of Commissioners, Directors and employees is stipulated in the Corporate Governance policy and code of conduct which outlines the values adhered to by the Company. The Company strives to maintain quality of compliance risk management implementation through an independent organization under the Director in charge of compliance (Compliance, Corporate & Legal Affairs Director). The Company has also established compliance management unit as regulated in BI provision No. 8/4/PBI/2006 on GCG Implementation for Commercial Banks and its amendment No. 8/14/PBI/2006 and No. 13/2/PBI/2011 concerning the Implementation of the Compliance Function of Commercial Banks.

The compliance management unit is unit that responsible for the implementation of the compliance program and is undertaken by Directorate of Compliance, Corporate & Legal Affairs performing duties and responsibilities as follows:

- a. To establish program to improve compliance culture throughout the Company's operations at every level of the organization.
- b. To identify, measure, monitor, and control compliance risks referring to Bank Indonesia regulations regarding to the implementation of risk management for commercial banks.
- c. To assess and evaluate the effectiveness, adequacy, and appropriateness of policies, regulations, systems and procedures in accordance to the prevailing legislation.
- d. To review and/or recommend refinement and update on policy, system, and procedure to be inline with Bank Indonesia regulation and prevailing legislation, including Sharia Principles for Islamic Banks and Sharia Business Units;
- e. Making efforts to ensure that policy, rules, system, procedure, and business activity in accordance with prevailing law and Bank Indonesia's regulations.
- f. Performing other tasks related to compliance functions.

Periodically, the Company also reports on compliance performance to regulators, Board of Commissioners and Directors. The Board of Commissioners through the Audit Committee also provides advice and recommendations on the implementation of the compliance function that is presented each semester.

2. Adequacy of Policies, Procedures and Limits Setting

Arrangement of a compliance risk management strategy is prepared based on the risk appetite and risk tolerance. The Bank reactively adjusts compliance plans, programs and activities in order to adapt to changes in the regulatory environment to remain in compliance with applicable regulations.

The Company has established policies and procedures to ensure that the Company can fulfill all applicable regulation, the Corporate Governance Charter through General Compliance Policy, Anti- Money Laundering Policy, Conflict Management Policy, General Sharia Compliance Policy, Whistle Blowing Policy and Compliance Procedures. Those policies are standard guidelines in the context of compliance risk management in accordance with the applicable rules and regulations.

According to Bank policy, every manager/ supervisor in every work unit is directly responsible to comply with all regulation, including to ensures and supervises the corrective action needed. In addition, an independent function in monitoring compliance risk is also carried out by the Compliance Unit as a coordinator in collaboration with other independent units (Internal Audit and the Bank's Quality Assurance/BQA) to support the implementation and monitoring of internal controls related to compliance risks.

In carrying out the duties of compliance management and risk mitigation, the compliance unit also coordinates with Designated Compliance & Operational Risk Officer (DCORO) in respective business and supporting units. Company utilizes several tools supported by clear authority and responsibility in managing and mitigating risk to enable such organization perform its duty.

In 2013, the Company did not set limits of compliance risk in nominal terms but was committed to minimizing actual and potential losses due to compliance risks to a minimum level.

3. Adequacy of the process of Identification, Measurement, Monitoring, and Control Risks, And Risk Management Information System

The Company made the process of identifying, measuring, monitoring and controlling compliance risk through a series of methods carried out continuously. The compliance risk identification process is carried out by the compliance unit and all related units, by conducting a gap analysis of applicable regulations with implementation in the Company.

The compliance risk management process in the Company is also supported by adequate information systems, where data and reports are submitted to concerned parties periodically. In addition, documentation of the compliance risk management information system is administered and updated, including violation data (databases) and parameters (assumption) used.

Furthermore, the Company measures the level of compliance risk by using an approach of compliance assessment matrix result. In addition, the Compliance Management Unit periodically continues to disseminate internal and external policies in compliance risk management information system through e-mail to every employee, sharing sessions and compliance e-certification for a particular group, to minimize the occurrence of excess or rule violation as defined by regulation. These measures are performed to improve Compliance Awareness.

Associated with managing compliance risk, in 2013 the Company set strategy to develop a compliance culture through compliance awareness along with the application of Good Corporate Governance's TARIF principles.

In carrying out the strategy of compliance risk management, during 2013 the Company implemented several programs, as follows :

- a. Updating Database of Law & Regulation
- b. Training and Socialization
- c. Compliance Testing
- d. Compliance Monitoring
- e. Implementation of Anti-Money Laundering (AML) program and Preventing the Financing of Terrorism (PPT).

Those programs and activities covered all level of the organization and Company's business/operation. In addition, compliance risk assessment is also periodically conducted to measure the effectiveness of risk management implementation and measure potential compliance risk in the future, as has been reported periodically to BI in Company's Risk Profile Report.

Monitoring and control of compliance risks is on-push and on-demand through activities as follows:

- Monitor compliance with Bank Indonesia regulation regarding the main prudential ratios (such as CAR, GWM, LLL, PDN and NPL).
- Actively disseminate regulation and including updating database, training and socialization (either class room training or e-learning), to ensure the work units have sufficient knowledge of banking regulations related to their roles and responsibilities.
- Compliance testing on new products and activities (including their development), as well as internal policies to ensure that products/activities and internal policies fulfill applicable provisions (including Sharia principles).

- Conducting compliance risk self assessment in business/supporting units to measure compliance risk exposures and risk mitigation undertaken.
- Monitoring fulfillment of Company's commitment to Bank Indonesia regulation.
- Active communication both internally and externally through compliance alignment and sharing with subsidiaries, forums established by regulators (PPATK and BI), industry, and Group Compliance.

Managing compliance risk as mentioned above is a compliance function driven by involving all elements of the organizations; hence, the implementation can be optimized to develop a bank-wide compliance culture.

4. Comprehensive Internal Control Systems

Internal Control Systems are a process executed by (1) the Directors and Company Officials, to provide direction, guidance and supervision, (2) Executive Committees, (3) Internal Audit and (4) all employees. The Board of Commissioners with the assistance of the Audit Committee is responsible to supervise in order to ensure the implementation of internal control in general, including Directors policies that determine the internal control. In addition, as a form of internal control, the four eyes principle is applied consistently in compliance risk management as run through Compliance Testing and Compliance Matrix involving Compliance Unit and working unit. Application of the Compliance Matrix is also periodically verified by BQA as part of internal control system.

Problems related to the adequacy of internal control are reported to Board of Directions and follow up measures are taken to minimize risk. Reports are also submitted to the Board of Commissioners through its committees.

H. Reputation Risk

Reputation risk is due to reduced levels of stakeholder confidence that comes from negative perceptions against the Company.

1. Active Oversight of Board of Commissioners and Directors

The Board of Commissioners and Directors actively oversee Company's reputation risk management through monitoring risk level, reputation risk mitigation process and reputation risk governance. Monitoring is done through evaluation of issues and news developed in the market, perception of stakeholders and publication in printed and electronic media, in form of editorials or articles that contained customer complaints and feedback. Monitoring is also performed through social media accounts managed by the Company, i.e. facebook: CIMB Indonesia and Twitter: CIMB Assists.

In order to support the implementation of effective reputation risk management, the Company has established an adequate organization structure, a clear determination of role and responsibility on each unit and adequate quantity and quality of human resources to maintain the Company's reputation. The Company also has established a unit in charge of corporate communication, to facilitate coordination with external parties.

A number of units also support Company's reputation risk management, such as, the Media Relations Division, which is in charge of monitoring information in daily media.

All business units and support units that serve as the first line of defense are responsible for maintaining the Company's reputation. A call center is responsible for dealing with any complaints or feedback from customers and was established specifically for handling customer complaints that may affect the Company's reputation. The Company has formed a competent team in each field so that complaint handling can be performed properly. In addition, the officers who have been assigned in each branch office are also mandated to deal with complaint resolution or feedback delivered by the customer.

As one of active oversight of Directors on reputation risk, The Company has formed a Marketing and Communications Committee, which is an executive committee at Directors level chaired by Consumer Banking Director. This committee is responsible for among others, providing guidance in CIMB Niaga brand management including strategy, value proposition and positioning. In line with this, the Corporate Communication Group reports important issues on reputation, particularly those with significant impact towards Company's reputation, position and brand.

2. Adequacy of Policies, Procedures and Limits Setting

Policies and mechanisms to improve the quality of service to customers and other stakeholders to control reputation risk are embedded in every unit in the Company and coordinated by unit which held corporate communication function.

The Company strives to maintain its reputation by minimizing the number of customer complaints and negative coverage. The quality of Company's risk management implementation takes management attention through risk management carried out by a special unit that responsible to handle complaints and coverage that will affect the Company's reputation.

The Company organizes training and practice for employees to establish professional and high integrity bankers. This measure gives a positive contribution to the Company's reputation, especially keeping risk at a low level.

In addition, the Company continues to make improvements to reputation risk governance including an evaluation on formulating of risk appetite and risk tolerance level through monitoring of outstanding issues, information on developed in the market, the stakeholders perception and the publication on printed media, both editorial and articles, that contain complaints and suggestions from customers. The same effort is also made through Call Centre and Company's social media account.

The Company also runs reputation risk management by conducting public relations activity, Corporate Social Responsibility (CSR), immediate response to customer complaints, and consistent application of good corporate governance.

3. Adequacy of the process of Identification, Measurement, Monitoring, and Control Risks, And Risk Management Information System

Overall, the Company continues to instill about the importance of reputation risk management to all levels of employees, through socialization of Company's vision and values. One of real effort in daily business activities conducted by the Company to manage and identify reputation risks is through establishing customer service division (hotline) that is responsible for handling all customer complaints. The Company also has rules regarding procedures for handling customer complaints and escalation process.

In monitoring and controlling reputation risk, unit which hold the function as centre of excellence & customer experience supervised the numbers of customer complaints and the percentage of handled complaints. In addition, the Company also constantly monitors the news or customer complaints submitted through the mass media in order to provide respond immediately, accurately and accountably.

The Company collaborates with its business partners to conduct a thorough review both the legal aspects and business aspects. Further, in order to provide the best service to its customers, the Company analyzes the suitability of the product with the customer's risk profile for each product as well as informs about risk and return in a transparent manner. The Company also monitors the news or customer complaints which delivered through a variety of media in order to respond quickly and appropriately to customers.

In a crisis situation, when there are cases or events that could potentially harm the reputation of the Company, associated with, for instance, the

possibility of fraud committed by internal staff, the organizational unit in charge of Corporate Communications will conduct an in-depth study of the case. All branch office or area management leaders will be given adequate explanation on the incident, to anticipate any possibility of emerging negative perceptions that may be detrimental to the Company before becoming a public issue in the media.

The Company also conducts a thorough review of both legal and business aspects in cooperating with business partners. Besides, in order to provide the best service for the customers, the Company analyzes the suitability of products to customer's risk profile and gives information about aspects of risk and return in a transparent manner.

Moreover, the Company through its Corporate Communications has socialization and internalization so that that reputation of the Company is absolutely put forward by every employee.

4. Comprehensive Internal Control Systems

The Company has a system of internal control for reputation risk management including periodic monitoring of negative publicity or material complaints affecting the Company's reputation, reputation risk control culture involving all business lines. The Company has had a system for the identification and assessment of reputation risk, and control activities which are monitored by the risk management unit.

The Company has also implemented a system of information and effective communication in reputation risk management process. Controlling risk is done by taking immediate corrective action which is performed immediately so that reputation risk can be maintained in accordance with the Company's risk tolerance limits.

I. Stress Testing

Company performs periodic stress testing that aims to quantify the potential risk in times of crisis, particularly on credit risk, liquidity risk, market risk and analysis of interest rate changes sensitivity. In addition, the Company can measure the impact of such risks on the Company's profitability and adequacy capital under crisis conditions. Stress testing can provide information about the vulnerability of business portfolio, the customer potential risk that will default and analysis of the liquidity position endurance. Stress testing is very necessary to ensure the sustainability of the Company's business in the future.

The Company arranges a number of crisis scenarios that are considered to describe crisis conditions that may be encountered. Considerations are used

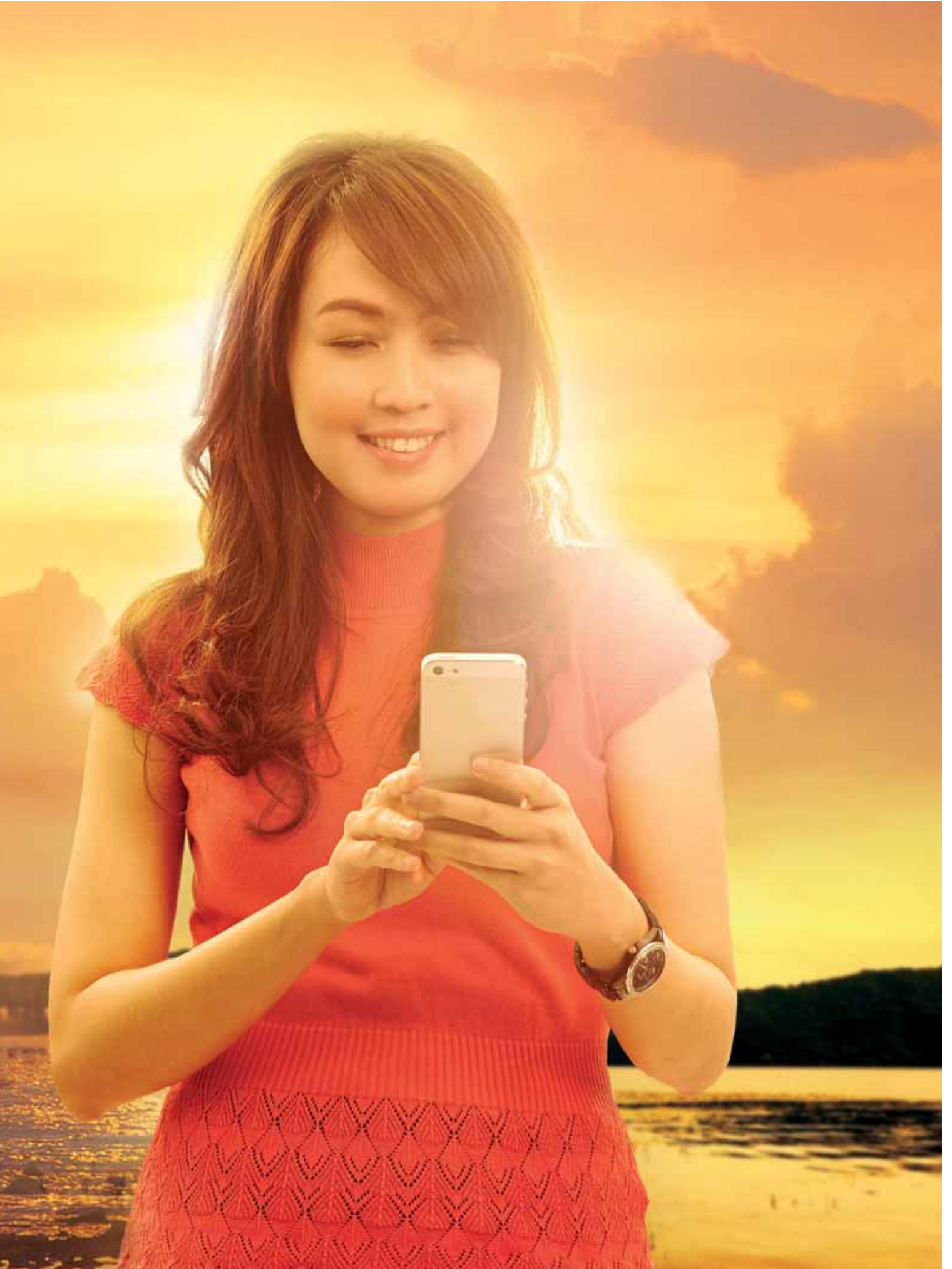
in determining the conditions of crisis scenarios including precedence and predicted economic conditions in the future based on the movement trends of the main economic variables globally and locally. Stress testing is performed on portfolios of the banking & trading books and on liquidity risk, the scenarios that are set including Bank internal crisis (Bank Specific), the overall market crisis (Market Wide Specific), and combined crisis of two previous scenarios (Combined Crisis). Methodology and scenarios are approved by relevant risk committees.

Based on the results of the stress test, the Company will conduct a review of strategy and framework sufficiency from existing risk management and develop effective contingency plans if necessary.



Corporate Governance Report

2,956
ATM



Corporate Governance Report

The Company's commitment to implementing good governance is beyond compliance: good governance is to transform the Company's values to achieve maximum values for our shareholders and other stakeholders.

GOOD CORPORATE GOVERNANCE

Good Governance Commitment

Applying the principles of Good Corporate Governance (GCG) is the commitment of all the Company's organs to create the intangible assets of the trust of customers, investors, and stakeholders in the midst of banking competition and macroprudential changes. GCG implementation values are the driving force of the Company to continue and maintain good corporate governance practices in line with the complexity of the Company's businesses and organizations.

The history of the financial industry, especially in times of crisis has given us a valuable lesson of the importance of good governance beyond regulatory compliance. The Company's business resilience and sustainability can be achieved through business growth supported by risk management and good internal control in accordance with the principles of transparency, accountability, responsibility, independence and fairness. The Company understands that the essence of good governance is a permanent factor that is also growing in terms of both concept and structure in line with changes in internal and external factors.





GCG implementation is manifested in the interaction among the Company's entire organs, including General Meeting of Shareholders (AGM), the Board of Commissioners, the Directors, senior officers and all employees to create a corporate culture establishes based on the Company's code of ethics, vision and core values.

This Company has actualized this commitment by meeting all applicable regulations, including those of Bank Indonesia (BI) and the Indonesian Financial Services Authority (FSA) and adopted standard guidelines in the industry, among others, the corporate governance guidelines issued by the National Committee on Governance (NNG), the ASEAN Corporate Governance Scorecard, and the OECD Principles of Corporate Governance (OECD Principles).

Governance Structure

The Company has complied with regulations that stipulate governance structure adequacy including the following:

1. Corporate Governance Structure, namely the composition of the Board of Commissioners and Committees under that Board including the allowed number of independent and foreign parties, the Directors and Executive Committees, and other units required.
2. GCG infrastructure in the form of procedures and policies, management information systems and basic tasks of the respective functions of the organizational structure.

In addition, to ensure the application of the principles of independence, accountability and responsibility, the Company complements its work units and supporting units with policies, systems and procedures that describe the duties and functions of each unit at all levels within the organization.

GCG Process

In order to maintain and improve the effectiveness of GCG, the Company through the Board of Commissioners and its Committees and the Directors and its Executive Committees and the Company's independent units ensures proper risk management and monitoring. These independent units serve as the 2nd and 3rd lines of defense to maintain the

Company's resilience against risk exposure and support the Company's 1st line of defense, the line directly exposed to the risks.

The Company's independent units consist of the Internal Audit unit, the Risk Management unit (SKMR), which also includes Credit Policy & Operation Procedure (COPP), Compliance unit (SKK), Bank Quality Assurance (BQA), and the Anti-Fraud Management (AFM). The Company also engages representatives of independent units as members of Executive Committees in accordance with the duties and responsibilities, in support of business and operational decision making.

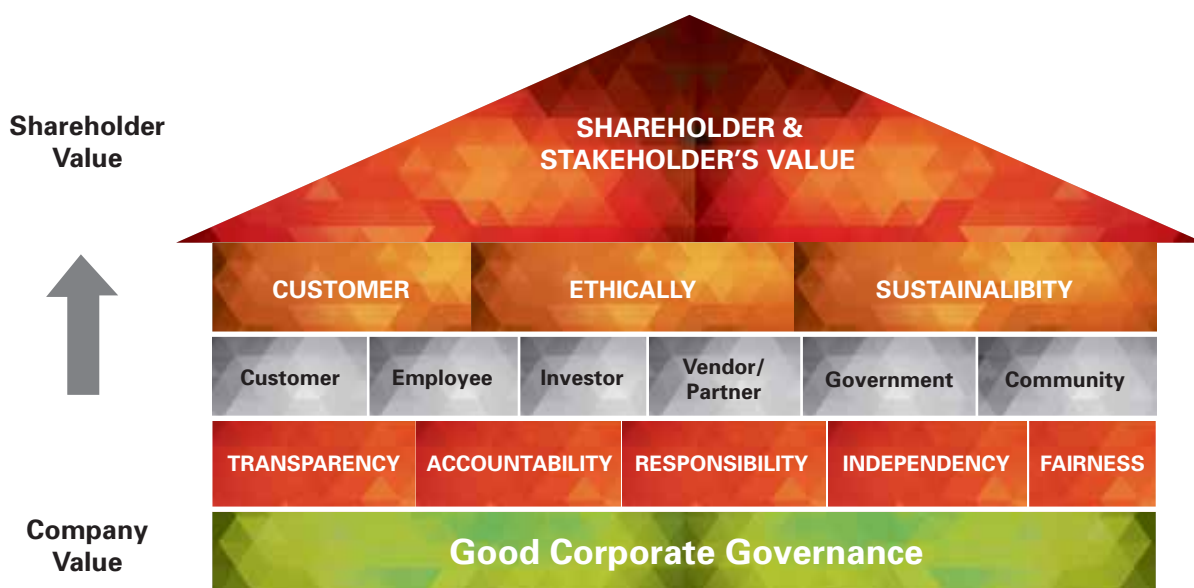
In addition, to maintain and improve the implementation of GCG, the Company also conducts various activities aligned with GCG principles from the employee recruitment process, socialization and training, performance appraisal, to reward and punishment programs, including monitoring media such as the CEO Hotline and whistleblowing channels.

GCG Results

The benefits of GCG implementation for the Company can be seen in the Company's achievements quantitatively and qualitatively, both financial and non-financial, and appreciations given by external parties. An effective GCG implementation is beneficial to the Company's sustainability through sound financial performance, business growth and commitment in implementing sound banking. The Company also ensures comprehensive and timely publication of its financial and non-financial condition to stakeholders.

In 2013, GCG as a system was reaffirmed by Bank Indonesia regulatory changes regarding the implementation of GCG in Commercial Banks, answered by the Company through alignment of the GCG self-assessment at the Company and its subsidiaries.

All activities related to GCG implementation will be presented in details as follows.



Source GCG, A Checklist or Mindset? Robert P. Maxon Lecture - 2006, George Washington University

GOOD CORPORATE GOVERNANCE REPORT

GCG Structure

Annual General Meeting of Shareholders

The Annual Meeting of Shareholders was held on 28 March 2013, at the CIMB Niaga Pondok Indah Icon Branch, Pondok Indah Office Park, Building B unit GF 01 & 101, Jalan Metro Pondok Indah sektor 3, Pondok Indah, South Jakarta (the "Meeting") attended by shareholders and their proxies representing 24,637,705,940 shares or 98.03% of the 25,131,606,843 shares issued by the Company in which the following matters were decided:

1. Approved the Company's Annual Report for the Fiscal Year 2012, including the Supervisory Report of the Board of Commissioners, and endorsed the Company's Consolidated Financial Statements and that of its Subsidiaries for the Fiscal Year 2012 which had been audited by the Public Accounting Firm "Tanudiredja, Wibisana & Partners" (a member firm of Price Waterhouse Coopers International Limited), with the opinion that the consolidated financial statements have been presented fairly, in all material respects, the consolidated financial position of PT Bank CIMB Niaga Tbk and its subsidiaries dated 31 December 2012, 2011, and 2010, and the results of operations, as well as cash flows for the year ended 31 December 2012, 2011, and 2010 in accordance with Financial Accounting Standards in Indonesia as stated in its report dated 14 February 2013.
2. Approved the Company's use of Net Income for Fiscal Year 2012, a total of Rp4,233,111,258,108 with the following details:
 - a. The Company did not set aside a portion of net income as legal reserves since as the Company's amount of reserves still meets the minimum amount of statutory reserves in accordance with Article 70 of Limited Liability Company Law on Limited Liability Companies.
 - b. The Company did not distribute dividends. .
 - c. The entire net income for Fiscal Year 2012 in the amount of Rp4,233,111,258,108 will be recorded as retained earnings, and used to strengthen the Company's capital for further business operations.

3. a. Approved the re-appointment of the Public Accounting Firm "Tanudiredja, Wibisana & Partners" (a member firm of Price Waterhouse Coopers International Limited) as the Public Accountant assigned to audit the Company's Consolidated Financial Statements for Fiscal Year 2013, and approved the delegation of authority to the Company's Board of Commissioners determine the audit fee;
- b. Approved the delegation of authority to the Board of Commissioners to appoint another public accounting firm to audit the Company's financial statements for the year 2013, if:
- there was an objection from BI over the appointment of the Public Accounting Firm "Tanudiredja, Wibisana & Partners", or
 - The Public Accounting Firm "Tanudiredja, Wibisana & Partners" underwent a restructuring that has made it a different public accounting firm.

For the above delegation of authority it was stipulated:

- The Public Accounting Firm shall be one of the big four public accounting firm in Indonesia;
 - The amount of fee and the terms of the appointment of the public accounting firm should be competitive and reasonable, and
 - The appointment of Public Accounting Firm is not prohibited by applicable laws and regulations.
4. a. The Appointment of members of the Company's Directors:
- Approved the re-appointment of all members of the Company's Directors, and thus the composition of the Directors with a term commencing from the closing of the Meeting until the close of the Company's Annual General Meeting for financial year 2015 to be held in 2016 is as follows:

President Director: Arwin Rasyid;
 Vice President Director: Daniel James Rompas;
 Vice President Director: Lo Nyen Khing;
 Director: Wan Razly Abdullah;
 Director Handoyo Soebali;
 Director and as Compliance Director Lydia Wulan Tumbelaka;

Director: M. Fadzil Sulaiman;
 Director: Rita Mas'Oen;
 Director: Samir Gupta;
 Director: Megawati Sutanto; dan
 Director: Harjanto Tanuwidjaja.

- b. The appointment of Members of the Board of Commissioners:
- Approved the reappointment of Members of the Board of Commissioners, :
 President Commissioner: Dato' Sri Nazir Razak;
 Vice President Commissioner:
 Glenn Muhammad Surya Yusuf;
 Independent Commissioner: Roy Edu Tirtadji;
 Independent Commissioner:
 Sri Hartina Urip Simeon;
 Independent Commissioner: Zulkifli M. Ali;
 Commissioner: Joseph Dominic Silva;
 Commissioner: Hamidah Naziadin;
 - Approved the appointment of Pri Notowidigdo as an Independent Commissioner effective as of the date specified in the letter of approval from Bank Indonesia and/or the fulfillment of the requirements set forth in the letter referred to Bank Indonesia, provided that if such appointment is not approved by Bank Indonesia, then the appointment of Pri Notowidigdo as Independent Commissioner becomes null without prior approval from AGM.

Thus the composition of the Board of Commissioners with a term commencing from the close of the Meeting (except for Pri Notowidigdo as Independent Commissioner, whose term becomes effective after approval from Bank Indonesia and/or the fulfillment of the requirements of Bank Indonesia) until the close of the Company's Annual General Meeting for Fiscal Year 2015 which will be held in 2016 is as follows:

President Commissioner: Dato' Sri Nazir Razak;
 Vice President Commissioner:
 Glenn Muhammad Surya Yusuf;
 Independent Commissioner: Roy Edu Tirtadji;

Independent Commissioner:
Sri Hartina Urip Simeon;
Independent Commissioner: Zulkifli M. Ali;
Independent Commissioner: Pri Notowidigdo;
Commissioner: Joseph Dominic Silva;
Commissioner: Hamidah Naziadin;

c. Changes in the composition of the Sharia Supervisory Board

- i. Accepted the resignation of M. Taufik Ridlo from his position as a member of the Sharia Supervisory Board effective as of the close of the Meeting, in which the Company conveyed gratitude and appreciation for his service and dedication during his tenure as a member of the Company's Sharia Supervisory Board.
- ii. Approved the re-appointment of:
Chairman and member: M. Quraish Shihab
Member: Fathurrahman Djamil
- iii. Approved the appointment of Yulizar Jamaladin Sanrego as Sharia Supervisory Board member effective after approval from Bank Indonesia and/or the fulfillment of the requirements set forth in the letter referred to Bank Indonesia, provided that if Bank Indonesia does not approve his appointment, then the appointment becomes null without prior approval from AGM.

Thereby the composition of the Sharia Supervisory Board as of the close of the Meeting (except for Yulizar Jamaladin Sanrego whose term becomes effective after approval from Bank Indonesia and/or the fulfillment of the requirements of Bank Indonesia) until the close of the Company's Annual General Meeting for Fiscal Year 2015 which will be held in 2016 is as follows:

Chairman and member: M. Quraish Shihab
Member: Fathurrahman Djamil, and
Member: Yulizar Jamaladin Sanrego

5. Approved the salary/honorarium and allowances of members of the Company's Boards of Commissioners and Directors and Shariah Supervisory Board for Fiscal Year 2013 as follows:

- a. The amount of salary/honorarium and allowances for all members of the Board of Commissioners is a maximum of Rp19,752,282,240 gross per year;
- b. Approved the delegation of authority to the Board of Commissioners to determine the amount of:
 - i. salary/honorarium and other allowances and the amount of bonus/bonus for all members of the Directors for Fiscal Year 2013;
 - ii. salary/honorarium and allowances for all members of the Sharia Supervisory Board for Fiscal Year 2013

provided that the Board of Commissioners shall consider advices/opinions given by the Nomination and Remuneration Committee.

6. a. Report of the Company's Audit Committee

The composition of the Audit Committee from the close of the Meeting until the close of the Annual General Meeting of Shareholders for Fiscal Year 2015 to be held in 2016 is:

- Chairman: Roy Edu Tirtadji, Independent Commissioner
- Member: Sri Hartina Urip Simeon, Independent Commissioner
- Member: Mawar IR Napitupulu, Independent Party
- Member: Shariq Mukhtar, Independent Party
- Member: Darminto, Independent Party, and
- Member: Sumantri Slamet, Independent Party

b. Report of the allocation of Proceeds from the Public Offering of CIMB Niaga Sustainable Bond Phase I in 2012 with Fixed Rate ("PUB I")

- i. The proceeds from the PUB I was Rp2,000,000,000,000 net of cost of emissions of Rp1,990,649,126,080, and have completely been allocated for credit expansion in order to expand business based on allocation plan as stated in the PBU I Prospectus.
- ii. The allocation of proceeds from PUB I were reported to the Indonesian Financial Services Authority (OJK) (formerly Bapepam-LK) and the Indonesia Stock Exchange through Letter dated 9 January 2013.

Extraordinary General Meeting of Shareholders

An Extraordinary General Meeting of Shareholders (the Meeting) was held on 26 July 2013, at Graha Niaga CIMB M Floor, Jl. Jend Sudirman Kav. 58, Jakarta 12190 attended by shareholders and proxies who represented 24,628,178,307 shares or 98.00% of the 25,131,606,843 shares issued by the Company, in which the following matters were decided:

1. Approved the appointment of Vera Handajani as Director of the Company with a term of office effective as of the date specified in the letter of approval from Bank Indonesia and/or the fulfillment of the requirements set forth in the letter of Bank Indonesia and ends at the close of the Company's Annual General Meeting of Shareholders for Fiscal Year 2015 that will held in 2016, provided that if the requirements set by Bank Indonesia in connection with the appointment of Vera Handajani are not met, then her appointment becomes nul without prior approval from the AGM.
2. With the approval and with due regard to the requirements of Bank Indonesia in connection with the appointment of Vera Handajani, the composition of the Company's Directors until the close of the Company's Annual General Meeting of Shareholders for Fiscal Year 2015 to be held in 2016 is as follows:

President Director: Arwin Rasyid;
 Vice President Director: Daniel James Rompas;
 Vice President Director: Lo Nyen Khing;
 Director: Wan Razly Abdullah;
 Director Handoyo Soebali;
 Director and as Compliance Director Lydia Wulan Tumbelaka;
 Director: M. Fadzil Sulaiman;
 Director: Rita Mas'Oen;
 Director: Samir Gupta;
 Director: Megawati Sutanto;
 Director: Harjanto Tanuwidjaja.
 Director: Vera Handajani

COMPLIANCE AND TRANSPARENCY

In organizing its GMS, the Company adheres to applicable regulations.

GMS Notices and Calls in Newspapers

Notice	Announcement	Recording List of Shareholders	Call	Decisions	
				Reported to	Publication in Newspapers
Annual Meeting of Shareholders 23 March 2013					
Notification to the OJK and other capital market institutions on 19 February 2013	Announcement in the newspaper Bisnis Indonesia and Investor Daily and Website www.cimbniaga.com on 26 February 2013	On 11 March 2013	Calls placed through advertisements in the newspaper Bisnis Indonesia and Investor Daily, and Website www.cimbniaga.com On 11 March 2013	1 April 2013	In the papers Bisnis Indonesia and Investor Daily on 2 April 2013
Extraordinary Meeting of Shareholders 26 July 2013					
Notification to the OJK and other capital market institutions on June 2013	Announcement in the papers Bisnis Indonesia and Investor Daily and Website www.cimbniaga.com on 26 June 2013	On 10 July 2013	Calls through advertisements in the papers Bisnis Indonesia and Investor Daily and Website www.cimbniaga.com on 11 July 2013	29 July 2013	In the papers Bisnis Indonesia and Investor Daily on 30 July 2013

RIGHTS OF MINORITY SHAREHOLDERS

The Company exercises the following in order to ensure the implementation of the rights of minority shareholders as set forth in its Articles of Association:

1. The opportunity to actively participate in the voting during AGM.
2. The right for information about procedures including voting procedures either in writing (the AGM Rules) or delivered orally by the Chairman of the General Meeting of Shareholders during the AGM.
3. Equal rights as that of principal shareholders, whereby every one (1) share is granted one (1) voting right.
4. The right to make decisions at an Independent AGM.
5. Equal access to the Company's public information.
6. Equal rights in the Company through the issuance of new shares with Pre-emptive Rights.
7. Minority shareholders either individually or collectively representing one tenth of all shares issued by the Company have the right to propose an AGM Agenda item, nominate candidates for the Directors and the Board of Commissioners.
8. In any decision-making in every agenda of the AGM, minority shareholders are given the opportunity to ask questions, or voice an opinion including "agree/disagree/abstain", including to approve or not approve the proposed remuneration of Directors, the Board of Commissioners and Sharia Supervisory Board.

The Minutes of the AGM are made notarial, and include not only proposals and the Meeting's decisions but also answers the management gave for questions asked during the meeting and shareholder's vote (majority and minority) administered by the Company and subsequently published on the Company's website.

RELATIONS BETWEEN DIRECTORS AND BOARD OF COMMISSIONERS

The Directors and the Board of Commissioners have guidelines and work guideline in the form of a Charter which is binding upon every member of the Directors and the Board of Commissioners, including describing responsibilities, obligations, powers, rights, ethics and guidelines for Directors and Board of Commissioners meetings and procedures and work relationships between the two Boards.

BOARD OF COMMISSIONERS

The Board of Commissioners shall carry out supervisory duties and provide advice to Directors regarding the implementation of the duties and responsibilities of Directors. In fulfilling its duties and responsibilities, the Board of Commissioners shall act independently.

Board of Commissioners Composition

Bank Indonesia GCG regulation states that the Board of Commissioners shall at least consist of three members and at most equal to the number of Directors. At least one member of the Board of Commissioners must reside in Indonesia and at least 50% of the members of the Board Commissioners are independent. Bank Indonesia Regulation on Foreign Worker states that at least 50% of the Board members are Indonesian citizens.

CIMB Niaga has complied with this regulation as four of its Commissioners reside in Indonesia and four are independent. Besides, 50% of the members of the Board are Indonesian citizens.

In harmony with the principles of the ASEAN Corporate Governance Scorecard, the Board of Commissioners also has:

1. 2 female members of the Board of Commissioners one of whom is an Independent Commissioner (minimum 1 female Independent Commissioner)
2. There are 8 members of the Board of Commissioners (minimum of 5 and a maximum of 12) with
3. a majority of the Commissioners having banking work experience.

Member of the Board of Commissioners in the Year 2013:

For the period January - March 2013

1. President Commissioner: Dato' Sri Nazir Razak;
2. Vice President Commissioner:
Glenn Muhammad Surya Yusuf;
3. Independent Commissioner: Roy Edu Tirtadji;
4. Independent Commissioner: Sri Hartina Urip Simeon;
5. Independent Commissioner: Ananda Barata;
6. Independent Commissioner: Zulkifli M. Ali;
7. Commissioner: Joseph Dominic Silva;
8. Commissioner: Hamidah Naziadin;

For the Period of April - December 2013

1. President Commissioner: Dato' Sri Nazir Razak;
2. Vice President Commissioner:
Glenn Muhammad Surya Yusuf;
3. Independent Commissioner: Roy Edu Tirtadji;
4. Independent Commissioner: Sri Hartina Urip Simeon;
5. Independent Commissioner: Zulkifli M. Ali;
6. Independent Commissioner: Pri Notowidigdo;
7. Commissioner: Joseph Dominic Silva;
8. Commissioner: Hamidah Naziadin;

All of these Commissioners have met all qualifications as set forth in article 110 of the Company's Law, Bank Indonesia Regulation on Commercial Banks No 11/1/PBI/2009 Article 27, Bank Indonesia Regulation no 12/23 / PBI/2010 regarding Fit & Proper Test, Bank Indonesia Regulation No 9/8/PBI/2007 regarding employment of Foreign Workers and Knowledge Transfer Program, and Bapepam-LK regulation No. IX.1.6 which is an attachment of the Decision of Chairman of Bapepam-LK. No. Kep-45/PM/2004 regarding Directors and Commissioners at Issuers and Public Companies.

The Board of Commissioner Charter is continuously updated with improvements and adjustments made pursuant to Indonesia's prevailing rules and regulations. The Charter is a work guide which binds all Commissioners.

Independence of the Members of the Board of Commissioners

Commissioners of CIMB Niaga shall not have familial, financial, management, and stock ownership relationships with each other and with members of the Directors.

Family and Financial Relationships

Name	Family Relationship with						Financial Relationship with					
	Board of Commissioners		Directors		Controlling Shareholders		Board of Commissioners		Directors		Controlling Shareholders	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Board of Commissioners												
Dato' Sri Nazir Razak	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Glenn Muhammad Surya Yusuf	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Roy Edu Tirtadji	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Sri Hartina Urip Simeon	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Zulkifli M. Ali	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Pri Notowidigdo	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Joseph Dominic Silva	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓
Hamidah Naziadin	-	✓	-	✓	-	✓	-	✓	-	✓	-	✓

A Commissioner may only assume another position as a member of a board of commissioners or directors, or executive officer in one non-financial organization/company, or as a member of a board of commissioners or directors, or executive officer and assumes a supervisory function in one non-bank subsidiary in which the Bank has major control.

A member of the Board of Commissioners may also hold a different position assigned to him/her by the Bank's shareholders in a company within the Group; and/or in a non-profit organization or institution, as long as the relevant Commissioner does not neglect his/her duties and responsibilities as a member of the Bank's Board of Commissioners.

Currently, none of the members of Board of Commissioners has another position in subsidiaries of CIMB Niaga.

The table below shows the concurrent position of Commissioners at other companies.

No	Name	Position at CIMB Niaga	Position at Other Company	Company/Organization
1	Dato' Sri Nazir Razak	President Commissioner	Chief Executive Officer	CIMB Group Holdings Berhad
			Deputy Chairman	CIMB Investment Bank
			Deputy Chairman	CIMB Bank Berhad
			Deputy Chairman	CIMB Islamic
			Deputy Chairman	Malaysian Electronic Payment System (1997) Sdn Bhd (MEPS)
			Advisory Board	Pride Foundation
				Rahah Foundation
				World Islamic Forum Foundation (WIEF)
				IIF Emerging Markets Advisory Council
				Asia Business Council
			Member of Honour	CPA Australia
			Member	Securities Commission – Capital Market Advisory Council
				Bursa Malaysia – Securities Market Consultative Panel Committee
			Executive Committee	BNM – Malaysia International Islamic Financial Centre
			Chairman	EPF – Risk Investment Panel
			Member	EPF – Investment Panel
Mastercard Asia/ pacific Regional Advisory Panel				
Advisory Committee	CIMB Securities International PTE LTD			
Member	Kuala Lumpur Business Club			

No	Name	Position at CIMB Niaga	Position at Other Company	Company/Organization
2	Glenn Muhammad Surya Yusuf	Vice President Commissioner	Independent Non Executive Director	CIMB Group Holdings Berhad
			Commissioner	PT Surya Citra Media Tbk
3	Roy Edu Tirtadji	Independent Commissioner	Commissioner	PT Jababeka Tbk
4	Sri Hartina Urip Simeon	Independent Commissioner	Director	PT Mitra Bhadra Consulting
			Audit Committee Member	PT Multi Bintang Indonesia Tbk
5	Zulkifli M. Ali	Independent Commissioner	Independent Non Executive Director	Turbo Mech Berhad
6	Pri Notowidigdo	Independent Commissioner	Managing Partner	Amrop
			Advisor	Cordys, Service Software Platform, Jakarta
			Advisor	Insight Alpha, Business Intelligence, Jakarta
			Advisor	Indonesian Institute for Management Development, Jakarta
7	Joseph Dominic Silva	Commissioner	Executive Director	Khazanah Nasional Berhad
			Director	Greatville Pte Ltd – SG (held via Santubong Ventures Sdn Bhd)
			Director	PT Pantai Damai – IND (held via Santubong Ventures Sdn Bhd)
			Director	Satang Investment Ltd
			Director	Tanjung Jara Investment Limited – HK
			Director	ASTRO Holdings Sdn Bhd (held via Pantai Cahaya Bulan Ventures Sdn Bhd)
			Director	CIMB Bank Berhad
			Director	Iskandar Malaysia Studios Sdn Bhd
			Director	Khazanah India Advisors Pte Ltd
Director	IDFC Ltd			
8	Hamidah Naziadin	Commissioner	Group Chief People Officer	CIMB Group Holdings Berhad

Duties and Responsibilities

1. The Board of Commissioners is to perform its duties and responsibilities independently.
2. The Board of Commissioners has to ensure that the principles of Good Corporate Governance are properly applied in all of the Company's main business activities at all levels and at least cover:
 - a. The execution of duties and responsibilities of the Board of Commissioners and the Directors;
 - b. The adequacy and implementation of duties of committees and working units undertaking the function of internal control;
 - c. The implementations of compliance function, internal auditor, and external auditor;
 - d. The implementation of risk management including making sure that internal control systems are in place;
 - e. Credit distribution to related parties and exposures to large funds;
 - f. The Company's strategic planning;
 - g. Transparency of the Company's financial and non-financial conditions.
3. The Board of Commissioners must direct, monitor and evaluate the implementation of the Company's strategic policies.
4. The Board of Commissioners shall monitor the implementation of anti fraud strategy.
5. In monitoring as explained in item 3, the Board of Commissioners shall direct, monitor, and evaluate the Bank's strategic policy application.
6. The Board of Commissioners shall refrain from taking part in operational decision making process, except in:
 - a. Funds raising for credit to be distributed to related parties as stipulated in Bank Indonesia regulations regarding Commercial Banks Legal Lending Limits; and
 - b. Other matters stipulated in the Company's Articles of Association or applicable rules and regulations.
7. Decision making is part of the supervisory function of the Board of Commissioners; however it does not waive the Company's Directors management roles.
8. Board of Commissioners must ensure that the Directors follow up audit results and recommendations from Internal Audit, external auditors, monitoring results of Bank Indonesia and/or of other regulatory bodies.

9. The Board of Commissioners must follow up audit findings within seven working days by preparing reports on:
 - a. Any violation against financial and banking laws and regulations; and
 - b. Any condition or a condition having potential to harm the Company's businesses.
 10. The Board of Commissioners is obliged to form at least the following committees:
 - a. Audit Committee
 - b. Risk Monitoring Committee
 - c. Nomination and Remuneration Committee
 11. Members of the Committees described in item (7) above are appointed by the Directors, based upon a resolution made in a Board of Commissioners' meeting.
 12. The Board of Commissioners shall ensure that committees established as stipulated in item 9 have performed effectively.
 13. The Board of Commissioners shall make time to perform its duties and responsibilities optimally.
 14. The Board of Commissioners shall conduct active monitoring on Compliance Function by:
 - a. Evaluating the implementation of Compliance Function at least twice a year.
 - b. Giving advice in order to improve the quality of the Bank's Compliance Function.
 15. Based on item 14, The Board of Commissioners gives advice to the President Director to improve the quality of Compliance Function implementation.
- Authority**
1. In carrying out its duties, the Board of Commissioners is entitled to obtain expert assistance for a specified period.
 2. The Board of Commissioners at any time during office hours Company is entitled to enter the Company's buildings and yard or other premises and has the right to examine all books, letters and other evidence, to check and match cash and other matters and has the right to know all the actions implemented by the Directors.
 3. The Board of Commissioners reserves the right to get clarification on all matters relating to the Bank's operations and its subsidiaries as well as matters relating to the ethics of the Company.
 4. The Board of Commissioners by decision of the Board of Commissioners reserves the right to temporarily dismiss any member of the Directors in accordance with the provisions of Article 106 paragraph (1) of the Company Law, that says that any member of the Directors may be removed temporarily by the Board of Commissioners for a specified reason. Henceforth, referring to Article 106 paragraph (4), that says: within a period of 30 (thirty) days after the date of suspension a GSM shall be held, and pursuant to Article 106 paragraph (6) the GSM shall revoke or reaffirm the suspension.
 5. Pursuant to Article 118 Paragraph (2) of the Company Law, in the event that the Board of Commissioners has to assume the Company's management under a certain situation and for a certain period, it will be subject to all regulations concerning the rights, authorities and responsibilities of the Directors of the Company.
 6. Pursuant to the Company's Articles of Associations, in the event that there is only one member of the Board of Commissioners due to the absence of the other members, he/she shall also perform and exercise all roles and authorities of the President Commissioner or other members of the Board as described in the Company Articles of Association.
 7. Pursuant to Article 15.3 of the Company Law actions to be taken by the Directors as described below in items (i) and (ii) and/or have a value exceeding those determined in the Company's policies must be approved by the Board of Commissioners:
 - (i) Actions that are beyond the Company's core business in financial/banking:
 - a. Purchase or by other means acquire immovable properties (including title to land and/or buildings);
 - b. Dispose or by other means transfer ownership of immovable properties (including a title to land and/or buildings);
 - c. Participate in partially or completely releasing rights in a company or other type of institution including but not limited to establishing a new company or closing down a subsidiary.
 - (ii) Carry out business activities not constituting everyday operations of the Company as a financial/banking institution on the account of their infrequency, and/or having transactional value higher than a certain nominal value. Some of the actions are:
 - a. borrow money or issue debenture which does not constitute the Company's daily business activities;
 - b. write off and/or charge off debts;
 - c. Make temporary investments and/ or purchase a debtor's assets for protective purpose.
 8. The Board of Commissioners has the authority to approve certain policies referring to stipulation set by relevant authorities.

Focus Control Board of Commissioners in the Year 2013

The focus and supervision work plan of the Board of Commissioners is prepared as a guide that was mutually agreed upon and serves as the basis for the schedule of Board meetings and joint meetings with the Directors.

The Board of Commissioners continues to support efforts to improve GCG implementation and promote corporate culture. Priority is given to business target achievements by observing risk management, internal control and compliance aspects. Through its committees the Board of Commissioners gives recommendations and input on various aspects of business and the Company's supporting businesses. In addition, the Board of Commissioners pays visits to employees in many regions.

In 2013, the Board of Commissioners decided to focus supervisory function on several important aspects which included:

1. Analyzed, gave advice, and with the Directors approved the Bank's 2013 Business Plan (RBB) and its revisions in late June 2013 and did the same for the Bank's 2014 Business Plan submitted to Bank Indonesia in November 2013. The Board of Commissioners also monitored, analyzed and advised on the Company's strategic plan, which is the development of high-margin businesses; diversification of income sources; growth of low-cost funds; transforming sales and service; increased efficiency, and resource development human resources.
2. Assessed corporate action plan in 2013, which was a Sustainable Bond Issuance by Public Offering, the Implementation of the Annual General and Extraordinary Meetings of Shareholders, granted approval for capital increase in subsidiaries, PT CIMB Niaga Auto Finance (CNAF), PT Kencana Internusa Artha Finance (KITAF) and an increase in investments in PT CIMB Sun Life (CSL).
3. Periodically, the Board of Commissioners reviewed the Company's financial performance, and invited Business Units or areas in meetings to deliver their respective performances.
4. In line with Bank Indonesia, the active supervision of risk management becomes the focus of the Board of Commissioners, including the level of health-related self-assessment using a risk-based banks-Bank Rating (RBRR). During 2012 through Risk Monitoring Committee, studies on risk management were made covering credit risk; market risk; liquidity risk; operational risk; legal risk; reputation risk; strategic risk, and compliance risks.
5. Ensured that the Directors had followed up audit findings and recommendations of the Internal Audit Unit, including making improvements based on findings from external audit examinations, audits performed by Indonesia and audits performed by Bank Negara Malaysia.
6. Related to liquidity both in Rupiah and U.S. Dollar, the Board of Commissioners regularly received ALCO reports to get a clear picture of the Company's structures of funding, liquidity and funding strategy.
7. The Board of Commissioners reviewed GCG Assessment Report, related party transactions, and conducted a review on Charters of Committees of the Board of Commissioners, namely the Audit Committee, the Risk Monitoring Committee, and the Nomination and Remuneration Committee (Nomrem) to conform to the latest regulations and conducted Board Effectiveness Assessment.
8. The Board of Commissioners received report investment plans (operating plans) and achievements with regards to operations and information technology, which includes the realization in 2012 and plans for 2013.
9. Monitored operational risks at the Company, including non-performing loans (NPLs), impaired loans, and fraud.
10. The Board of Commissioners gave approval for review and recommendation of the Nomination and Remuneration Committee in nominating members of the Directors, the Sharia Supervisory Board and an independent party that proposed as a Member of the Audit Committee, Risk Monitoring Committee and the Nomination and Remuneration Committee. Included are changes related to remuneration and compensation for the Boards of Commissioners, Directors and Sharia Supervisory Board.
11. Related to Human Resources, the Board of Commissioners through the Nomination and Remuneration Committee monitored Human Resources policy and function and risk management with regards to outsourcing.
12. Through the Audit Committee and Risk Monitoring Committee, the Board of Commissioners evaluated the implementation of the Company's Compliance function and gave relevant suggestions and advice.
13. Through Risk Monitoring Committee recommended a thorough review of existing products and new products to be launched.
14. In order to support the effective implementation of the duties and responsibilities of the Board of Commissioners, in each meeting the Board received reports from each committee, namely: the Audit Committee, Risk Monitoring Committee and the Nomination and Remuneration Committee.

Recommendations of the Board of Commissioners

Supervision and advice of the Board of Commissioners was addressed through the Audit Committee, Risk Monitoring Committee and Nomination and Remuneration Committee, which are presented and discussed at the Board of Commissioners meeting. A number of important recommendations for 2013 can be summarized as follows:

1. Gave input and approved the Company's corporate plan for 2013 which included: Issuance of Sustainable Bond Phase II through Public Offering Sustainable to the amount of Rp1.45 trillion, the Implementation of the Annual General Meeting and Extraordinary Meeting of Shareholders and gave approval for the increase in capita in subsidiaries, namely PT CIMB Niaga Auto Finance (CNAF) to the amount of Rp300 billion, in PT Kencana Internusa Artha Finance (KITAF) to the amount of 74.93 billion and increased its investment in PT CIMB Sun Life (CSL) to the amount of Rp1.88 billion.
2. Provided input on the Company's financial targets, including net interest margin, non-performing loans and watch list of accounts, loan to deposit ratio, productivity, and market competition. The Board of Commissioners has been supporting the Company's strategy to continue to grow focusing on high margin business such as micro-finance, credit cards, personal loans and vehicle financing, with due regards to and maintaining the quality of the assets in each business at manageable level.
3. The Board of Commissioners gave input regarding the increase of cheap funds (CASA) and fee income both by developing the Company's services into more convenience transactions via CIMB@Work, CIMB@BizChannel, increased trade finance transactions, more competitive remittance transactions, value chain and Sharia Banking business service improvement through leverage models, as well as through the development of branchless banking, including increasing the number of ATM & CDM, improved features in CIMB Go Mobile and CIMB Clicks and video banking.
4. Periodically examined efforts to achieve cost efficiencies through the promoted Smart Spending culture and Go Green initiative that focuses on Reduce, Reuse, Recycle, including efficient use of paper, the use of auto switch on for office lights, and more efficient use of air conditioner.
5. Reviewed and discussed the macro-economy and mining and coal industry, as well as new regulations passed by Bank Indonesia, to see who they might impact the Company's business and action plans. The Board of Commissioners also advised on strategies to improve cross-selling and accelerate the Company's credit approval process.
6. Based on the input of the Audit Committee, the Board of Commissioners provided recommendations to the Directors, including:
 - The results of the review of the financial information that will issued by a be Publicly Listed Companies issued to the public and / or the authorities, among others, financial statements, projections, and other statements relating to financial information of the Issuer or Public Company;
 - The results of the review of adherence to laws and regulations relating to the position of the Company as the issuer;
 - Independent opinion in the event of disagreements between management and the Public Accountant for services rendered;
 - The appointment of Accountant is based on independence, the scope of assignment, and fees;
 - A review of the conduct of the internal audit and oversee the implementation of follow-ups by the Directors on the findings of the internal auditor;
 - Review of complaints relating to accounting and financial reporting processes;
 - With regard to the potential conflict of interest;
 - The Implementation and deployment of fraud strategy and detection;
 - Provided input for improvement in the implementation of programs at the Company's Whistle Blowing System.
7. Through the Nomination and Remuneration Committee, the Board of Commissioners made several recommendations, including:
 - Related to the policy, nomination and/or replacement of members of the Board of Commissioners and the Directors as well as the Sharia Supervisory Board (DPS) to be submitted to the General Meeting of Shareholders and Independent Parties to be nominated as members of the Audit Committee, Risk Monitoring Committee and the Nomination and remuneration Committee.
 - In relation to remuneration policy, s regarding the remuneration policy for the Board of Commissioners, Sharia Supervisory Board and the Directors to be submitted to the General Meeting of Shareholders; remuneration policy and framework for Executive Officers and employees as a whole that has been approved by the Directors.

- Changes related to the remuneration policy and the compensation for the Board of Commissioners, Directors and Sharia Supervisory Board.
 - Manpower policy and HR management functions that contain risks with significant impacts on the Company, including the Company's growth in the future.
 - Related to responsibility to implement effective risk management in conducting outsourcing.
8. Based on input from the Risk Monitoring Committee, the Board provided recommendations to the Directors:
- Related to risk management, asset quality, the Bank's health status, and results of the stress test.
 - Related to the Bank's risk management policies required including Funding Contingency Plan, the evaluation of the suitability of risk management policy implementation with the implementation of such policy and evaluation of the implementation of the Risk Management Committee and the Risk Management Unit.
 - Related to the Financial Statements and discussed ongoing initiatives/projects especially in terms of their risk implication to the Bank and the Bank Business Plan for the Year 2014.
 - Related aspects of risks in new products and activities including evaluating framework of product Post Implementation Review (PIR), reviewing strategies to improve CASA and fee income for commission from risk-based perspective especially their implications on liquidity and financing.
- Related to strategies to handle and settle Impaired accounts and NPL and recovery plan/strategy.
 - Related to reputation risk by monitoring customer complaints and regulator submitted and forwarded to the Board to be immediately assessed in terms of risks faced.
 - Related to the implementation of good corporate governance, including compliance with the policies and provisions of the rules and regulations including new BI regulations.
 - Related adequacy of SOP/KDPO, internal control system and risk mitigation plans at business units and discussed lessons that can be learned from previous cases to prevent them from recurring.
 - Related to significant findings in risks and the implementation of risk policies, including investigation results and follow-up improvements and mitigation.
 - Information Technology (IT) and Control Infrastructure in Operations & IT, including IT preparation for security system.
9. Pursuant to the Company's Articles of Association, the Board of Commissioners approved the proposed action against substandard loans, restructuring and credit losses above the agreed limits. In addition, the Board gave approval for loans to related parties to comply with Bank Indonesia regulations.

The Board of Commissioners members' attendance at Meetings

For the period January - March 2013

No.	Name	Meetings			
		Board of Commissioners (3 times)	Audit Committee (4 times)	Risk Monitoring Committee (2 times)	Nomination and Remuneration Committee (4 times)
1.	Dato' Sri Nazir Razak	3	Non Member	Non Member	Non Member
2.	Glenn Muhammad Surya Yusuf	3	Non Member	3	Non Member
3.	Roy Edu Tirtadji	3	Non Member	3	4
4.	Sri Hartina Urip Simeon	3	Non Member	3	4
5.	Ananda Barata	3	4	Non Member	4
6.	Zulkifli M. Ali	3	4	3	Non Member
7.	Joseph Dominic Silva	3	4	Non Member	4
8.	Hamidah Naziadin	3	Non Member	Non Member	4

For the Period April - December 2013

No.	Name	Rapat			
		Board of Commissioners (9 times)	Audit Committee (9 times)	Risk Monitoring Committee (9 times)	Nomination and Remuneration Committee (9 times)
1.	Dato' Sri Nazir Razak	8	Non Member	Non Member	Non Member
2.	Glenn Muhammad Surya Yusuf	9	Non Member	9	Non Member
3.	Roy Edu Tirtadji	9	9	Non Member	Non Member
4.	Sri Hartina Urip Simeon	9	9	Non Member	Non Member
5.	Pri Notowidigdo	9	Non Member	Non Member	9
6.	Zulkifli M. Ali	9	Non Member	9	9
7.	Joseph Dominic Silva	7	Non Member	8	Non Member
8.	Hamidah Naziadin	6	Non Member	Non Member	8

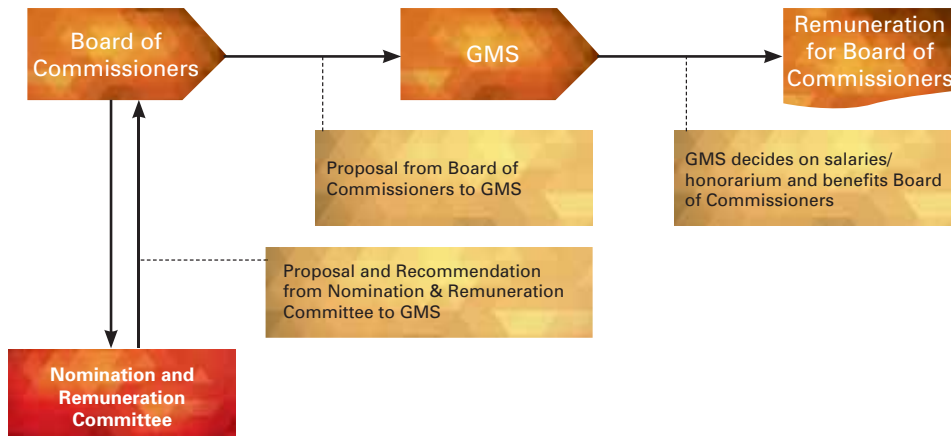
Note: Most of the Members of the Board of Commissioners attended at least 6 meetings during the year.

Term of Office of the Board of Commissioners

No.	Name	Position	Term of Office			
			A/EGM Approval	BI Approval	Reappointment	Validity
1	Dato' Sri Nazir Razak	President Commissioner	EGM 26 January 2012	No. 14/40/GBI/DPIP/Rahasia, dated 1 May 2012	28 March 2013	AGM closing for Fiscal Year 2013 held in 2015
2	Glenn Muhammad Surya Yusuf	Vice President Commissioner	EGM 26 January 2012	No. 14/57/GBI/DPIP/Rahasia, dated 18 June 2012	28 March 2013	
3	Roy Edu Tirtadji	Commissioner (Independent)	EGM 26 January 2012	No. 10/156/GBI/DPIP/Rahasia, dated 14 October 2008	28 March 2013	
4	Sri Hartina Urip Simeon	Commissioner (Independent)	EGM 4 September 2007	No. 9/144/GBI/DPIP/Rahasia, dated 28 September 2007	28 March 2013	
5	Zulkifli M. Ali	Commissioner (Independent)	EGM 18 July 2008	No. 10/156/GBI/DPIP/Rahasia, dated 14 October 2008	28 March 2013	
6	Joseph Dominic Silva	Commissioner	AGM 30 April 2009	No. 11/106/GBI/DPIP/Rahasia, dated 18 August 2009	28 March 2013	
7	Hamidah Naziadin	Commissioner	AGM 25 March 2010	No. 12/112a/GBI/DPIP/Rahasia, dated 27 August 2010	28 March 2013	
8	Pri Notowidigdo*	Commissioner (Independent)	AGM 28 March 2013	No. 15/114/GBI/DPIP/Rahasia dated 26 November 2013	-	

* Appointed at AGM held on 28 March 2013 effective 26 November 2013

Remuneration Approval Procedure for Members of the Board of Commissioners



Board of Commissioners' Remuneration

No	Type of Remuneration and Other Facilities	Amount Received in 1 Year	
		Number	Million Rupiah
1	Remuneration (salary, routine allowance, tantiem, and other facilities received in cash)	9	14,930.76
2	Other facilities in form of in-kind (housing, transportation, health insurance, etc.) * :	-	-
	a. Can be owned	-	-
	b. Cannot be owned	-	-
Total		9**	14,930.76

Type of Remuneration per person in 1 year	Number of Board of Commissioners **
Above Rp2 billion	3
Above Rp1 billion - Rp2 billion	5
Above Rp500 million - Rp1 billion	1
Below Rp500 million	-

* In Rupiah equivalent

** Including one ex-Commissioner

Assessment of Board of Commissioners Performance

Performance appraisal of the Board of Commissioners is conducted annually. Each member of the Board applies self-assessment method in which they fill out questioners with scores. The objective is to evaluate the effectiveness of performance of the Board of Commissioners. The scope of scoring is as follow:

Range of Score	Description
4	Excellent
3	Satisfactory
2	Fair
1	Poor

The questionnaire consists of 7 sections, including Board of Commissioners structure, accountability and audit, and interaction and communication with management and stakeholders. The results of self-assessment on the performance of the Board of Commissioners in 2013 scored 3.83.

Report of the Board of Commissioners on its supervisory duties is delivered to the Company through the Corporate Secretary not later than 2 (two) months after the reporting date to be further attached in the Annual Report and submitted to the Annual General Meeting of shareholders for approval and distributed to relevant external parties pursuant to prevailing laws and regulations. Discussion and request for shareholders' approval at the AGM regarding the implementation of the supervisory duties of the Board of Commissioners will be done by the President Commissioner or other members of the Board of Commissioners appointed through Meeting / Circular of the Board of Commissioners.

Training Participation

No	Name	Workshop/Sharing Knowledge	Time and Place of Event
1	Dato' Sri Nazir Razak	CIMB Group: 5th Annual Malaysia Corporate Day	7 January 2013 (Kuala Lumpur, Malaysia)
		CIMB's Asia Pacific Investor Conference	4 - 5 March 2013 (New York)
		CIMB Group: Briefing on Financial Services Act (FSA) and Islamic Financial Services Act (IFSA)	11 March 2013 (New York)
		Credit Suisse: 15th Asian Investment Conference	19 - 20 March 2013 (Hong Kong)
		Asia Business Council's 2013 Spring Forum	22 - 23 March 2013 (Langkawi, Malaysia)
		BNM Dialogue Session on Financial Services Bill 2012 & Islamic Financial Bill 2012	2 April 2013 (Kuala Lumpur, Malaysia)
		ASEAN Banking Solutions	23 April 2013 (Kuala Lumpur, Malaysia)
		GCG Socialization	25 April 2013 (Makassar)
		The Islamic Financial Services Board (IFSB): Pre-Summit events (Speaker)	16 May 2013 (Kuala Lumpur, Malaysia)
		Invest Malaysia 2013	13 June 2013 (Kuala Lumpur, Malaysia)
		CIMB Annual Asia Pacific Conference 2013	19 - 20 June 2013 (Kuala Lumpur, Malaysia)
		UNIRAZAK-CIMB Leadership Series (Speaker)	17 July 2013 (Kuala Lumpur, Malaysia)
		Network ASEAN Forum	22- 23 August 2013 (Singapura)
		Macquarie ASEAN Conference	29 August 2013 (Singapura)
		The Singapore Summit – Connecting Asia and the World	21 September 2013 (Singapura)
		CLSA Conference	26 September 2013 (Hong Kong)
		SC: World Capital Markets Symposium 2013	22 - 23 October 2013 (Kuala Lumpur, Malaysia)
		5th Global Malaysia Series (Speaker)	29 October 2013 (Kuala Lumpur, Malaysia)
		Credit Suisse 4th Annual Emerging Markets Leadership Forum	5 – 6 November 2013 (Kuala Lumpur, Malaysia)
		CIMB Group Annual Management Summit	22 - 23 November 2013 (Kuala Lumpur, Malaysia)
Network ASEAN Forum	29 November 2013 (Kuala Lumpur, Malaysia)		

No	Name	Workshop/Sharing Knowledge	Time and Place of Event
2	Glenn Muhammad Surya Yusuf	CIMB Group: Briefing on Financial Services Act (FSA) and Islamic Financial Services Act (IFSA)	11 March 2013 (Kuala Lumpur, Malaysia)
		CIMB Group: Shariah Governance Framework Briefing 2013	3 April 2013 (Kuala Lumpur, Malaysia)
		GCG Socialization	25 April 2013 (Makassar)
		Risk Posture Workshop	10 September 2013 (Kuala Lumpur, Malaysia)
		CIMB Group Annual Management Summit	22 - 23 November 2013 (Kuala Lumpur, Malaysia)
3	Roy Edu Tirtadji	GCG Socialization	25 April 2013 (Makassar)
4	Sri Hartina Urip Simeon	The Amrop Asia-Pacific Regional Meeting	18 February 2013 (Jakarta)
		Macro Economic Outlook	11 September 2013 (Jakarta)
		CIMB Niaga Economic Outlook 2014	10 October 2013 (Jakarta)
5	Zulkifli M. Ali	Workshop Internal Audit "Strive for Excellence"	29 January – 1 February 2013 (Bogor)
		Leadership Execution Seminar for CIMB Niaga Senior Leaders	29 August 2013 (Jakarta)
		CIMB Niaga Economic Outlook 2014	10 October 2013 (Jakarta)
6	Pri Notowidigdo	Risk Management Certification Level 1	4 May 2013 (Jakarta)
		Risk Management Certification Level 2	15 June 2013 (Jakarta)
		Breakfast Dialogue: Should we be afraid of turbulent times? A Corporate Governance Perspective on Risk Management"	11 October 2013 (Jakarta)
		Leader's Talk Session with Dr. Mochtar Riady – A Founder and Chairman of Lippo G	13 November 2013 (Jakarta)
7	Joseph Dominic Silva	Increasing Complex Risk Environment for Insurers (Conducted by: Milliman Asia)	4 March 2013 (Kuala Lumpur, Malaysia)
		Internal Capital Adequacy Assessment (ICAAP) briefing	5 March 2013 (Kuala Lumpur, Malaysia)
		Briefing on Financial Services Act (FSA) and Islamic Financial Services Act (IFSA)	11 March 2013 (Kuala Lumpur, Malaysia)
		Shariah Governance Framework Briefing 2013	3 April 2013 (Kuala Lumpur, Malaysia)
		GCG Socialization	25 April 2013 (Makassar)
		BNM FIDE Core Programme – Module A	2-5 September 2013 (Kuala Lumpur, Malaysia)
		CIMB Group: Risk Posture Workshop	10 September 2013 (Kuala Lumpur, Malaysia)
		BNM FIDE Core Programme – Module B	30 September - 2 October 2013 (Kuala Lumpur, Malaysia)
		APEC 2013 CEO Summit Indonesia in Bali	5 – 7 October 13 (Bali)
CIMB Group Annual Management Summit	22 - 23 November 2013 (Kuala Lumpur, Malaysia)		

No	Name	Workshop/Sharing Knowledge	Time and Place of Event
8	Hamidah Naziadin	Keynote speaker in UM Economics Convention -Theme: "transforming Malaysia into a High Income Nation: Prepping the Human Capital"-	23 February 2013 (Kuala Lumpur, Malaysia)
		Speaker - PwC, GE & TalentCorp / Exclusive Talk on What Keeps your employees happy?	17 April 2013 (Kuala Lumpur, Malaysia)
		Branch Manager Certification Programme	23 April 2013 (Kuala Lumpur, Malaysia)
		GCG Socialization	25 April 2013 (Makassar)
		Speaker - Malaysian Institute of Corporate Governance / speak at National HR Management Conference 2013	22 May 2013 (Kuala Lumpur, Malaysia)
		Speaker - PwC / HR Leaders Symposium – Asia	28 May 2013 (Singapura)
		Seminar - IAG Agile Leaders Programme	6 June 2013 (Kuala Lumpur, Malaysia)
		ACCA-Sunway TES Students' Conference - Theme: Connect to your Future	24 August 2013 (Kuala Lumpur, Malaysia)
		Invitation to speak at The Asian Institute of Finance (AIF) International Symposium 2013: Changing Face of Talent (topic: Sucession Planning: Be Proactive, Not Reactive)	29 August 2013 (Kuala Lumpur, Malaysia)
		Conduct Training - Engagement Module TCM Level 2	18 September 2013 (Kuala Lumpur, Malaysia)
		Panel discussion on "Creating an adequately appealing career path - can that help organisations retain the talent of Gen Y?"	9 October 2013 (Kuala Lumpur, Malaysia)
		APAC Human Resource Management in Financial As speaker, topic: Mind the gap: Engaging Gen Y and Gen X towards operational Excellence	9 October 2013 (Kuala Lumpur, Malaysia)
		MINDA and GE Breakfast Forum - "Creating a culture that drivers leadership, innovation and growth"	29 October 2013 (Kuala Lumpur, Malaysia)
		ACCA ASEAN Learning Conference. As panellist at 1st plenary panel discussion on "Optimising Talents: Linking Industry to Education"	4 December 2013 (Vietnam)
CIMB Group Orientation	6 February, 4 March, 7 May, 2 July, 19 September, 13 November 2013 (Kuala Lumpur, Malaysia)		

Commissioner Shareholding in the Company

Based on the Special Register records (list of shareholding of the Boards of Commissioners and Directors and their families in both the Company and other companies), which is updated every six (6) months or whenever there is a change, no member of the two boards hold shares at the Company as per 31 December 2013.

Shareholding in Other Companies

Based on the record of Special Register as per 31 December 2012, and in accordance with Bank Indonesia, members of the two Boards either individually or jointly have no more than 25% of the paid up capital of any other company. The Company has complied with this stipulation.

Shareholding that Reaches 5% or More of the Paid Up Capital at Other Companies

Name	Other Company	Other Banks	Financial Institutions Non-Bank	Note
BOARD OF COMMISSIONERS				
Dato' Sri Nazir Razak	-	-	-	None
Glenn Muhammad Surya Yusuf	-	-	-	None
Roy Edu Tirtadji	-	-	-	None
Sri Hartina Urip Simeon	-	-	-	None
Zulkifli M. Ali	-	-	-	None
Pri Notowidigdo	-	-	-	None
Joseph Dominic Silva	-	-	-	None
Hamidah Naziadin	-	-	-	None

Audit Committee Report

AUDIT COMMITTEE REPORT

The Audit Committee is a Committee established to support the Board of Commissioners in effectively and independently discharging its oversight Duties and Responsibilities

Composition, Expertise, and Independence

The composition of Audit Committee is as follow:

For the period January – March 2013

- Zulkifli M. Ali, Chairman (Independent Commissioner)
- Ananda Barata, Member (Independent Commissioner)
- Joseph Dominic Silva, Member (Commissioner)
- Sukrisno Agoes, Member (Independent Party)
- Jusuf Halim, Member (Independent Party)
- Binhadi, Member (Independent Party)

For the Period of April - December 2013

- Roy Edu Tirtadji, Chairman (Independent Commissioner)
- Sri Hartina Urip Simeon, Member (Independent Commissioner)
- Mawar IR Napitupulu, Member (Independent Party with expertise in finance and accounting)
- Shariq Mukhtar, Member (Independent Party with expertise in banking)
- Darminto, Member (Independent Party with expertise in finance and accounting)
- Sumantri Slamet, Member (Independent Party with expertise in banking)

Membership, composition and independency criteria of the above Audit Committee have complied with Bank Indonesia and Financial Services Authority (OJK) regulations. The Committee consists of an Independent Commissioner as Chairman and independent parties who have expertise in financial or accounting and knowledge about law or banking. Most of the members are independent professionals.

Duties and Responsibilities

In line with the Audit Committee Charter, the Audit Committee conducts its duties and responsibilities independently with professionalism and due care. While the Directors is responsible for ensuring proper financial reporting and adequacy of internal control, compliance and risk management system, the Audit Committee supports the Board of Commissioners in evaluating and monitoring financial reporting process, internal and external audit processes to secure strong Good Corporate Governance practices.

The Audit Committee's main duties is to review and secure:

1. Adequacy and integrity of internal control, management information system and governance.
2. Proper planning and implementation of the internal audit function.
3. Objective and independent external audit work in accordance with professional standards.
4. High quality financial reporting.
5. A culture of discipline and control awareness.

Pursuant to OJK regulation No. Kep-643/BL/2012 dated 7 December 2012, the tasks of the Audit Committee in addition to the above mentioned also include:

- a. reviewing financial information which will be released by a publicly listed company to the public and/or authorities such as financial reports, projections, and other statements relating to financial information;
- b. reviewing compliance with legislation related to activities carried out by a publicly listed company;
- c. giving independent opinion when there are disagreements between management and the appointed accountant for services the latter provides;
- d. giving recommendations to the Board of Commissioners on the appointment of public accountant based on independence, the scope of the audit work, and fee;
- e. reviewing the inspection by the internal auditor and overseeing the implementation of follow-ups by the Directors based on findings from the internal auditors;
- f. examining complaints relating to accounting and financial reporting for a publicly listed company;

- g. Analyzing and giving advice to the Board of Commissioners related to potential conflict of interest in a publicly listed company, and
- h. keeping the confidentiality of the documents, data and information of a publicly listed company.

The Audit Committee Charter is reviewed annually and was last amended on 26 June 2011. This charter is subject to changes due to issuance of new regulations.

Focus in 2013

During 2013, the Audit Committee set out to conduct an evaluation on the following matters:

1. The objectivity and transparency of the process of preparing financial statements.
2. The reliability of corporate governance, risk management, compliance and control structure to support business development.

3. The effectiveness of governance, compliance and internal control.
4. The effectiveness of the implementation of fraud detection and prevention strategies.

Meetings in 2013

Audit Committee held 14 meetings in 2013, which included the ratification of the previous meeting, discussion of things that need to be followed up from the previous meeting and other matters that require further attention.

As stipulated in the Charter, the Audit Committee shall meet at least once in every three months. Meetings can only be held when attended by at least 51% of total members, including an Independent Commissioner and Independent Parties.

Attendance of each member is as follows:

For the period January - March 2013

Meeting Frequency	Zulkifli M. Ali	Ananda Barata	Joseph Dominic Silva	Sukrisno Agus	Jusuf Halim	Binhadi
Attendance at Audit Committee Meeting	4	4	4	4	4	4
Physical Attendance	4	4	3	4	4	4
Participation through technology, teleconference or telepresence	-	-	1	-	-	-

For the Period April - December 2013

Meeting Frequency	Roy Edu Tirtadji	Sri Hartina Urip Simeon	Mawar IR Napitupulu	Shariq Mukhtar	Darminto	Sumantri Slamet
Attendance at Audit Committee Meeting	9	9	9	7	9	9
Physical Attendance	7	9	9	6	9	9
Participation through technology, teleconference or telepresence	2	-	-	1	-	-

Meetings throughout 2013 included the following:


1. Meeting with the Finance Director and executive officers to:
 - Review financial statements including financial statements presentation, the application of accounting and compliance with the generally accepted accounting principles.
 - Review the financial performance and the adequacy of the publication of the financial statements and reporting to the authorities.
2. Meeting with the Head of Internal Audit Unit to:
 - Discuss the audit plan, scope and findings, the revised audit plan, audit follow-up procedures and the adequacy of internal control systems,
 - Achievement of Key Performance Indicator (KPI) of the Internal Audit per semester.
 - Discuss recommendations from Bank Indonesia, Bank Negara Malaysia and the Public Accounting Firm.
3. Meeting with Compliance Director to:
 - Discuss progress of audit follow-ups every quarter by Bank Indonesia and Bank Negara Malaysia.
 - Discuss Compliance Director reports to Bank Indonesia, including the implementation of PPT APU, as well as the implementation of whistle blowing program.
 - Discuss risk of compliance in the area of human resources, fines to Bank Indonesia, and follow-ups of findings by Bank Indonesia. Moreover discussed were experiences from previous cases.
4. Meeting with Public Accountant to discuss the scope of the audit, the audit plan, audit findings and management letter has been submitted.
5. Meeting with Directors and related work units to ensure the adequacy of internal control system in the management of non-performing assets, non-performing financing (NPF) Sharia, Rahn business, asset quality of Mikro Laju and key project status in 2013, particularly in the Group Financial Management System (GFMS).

The Audit Committee periodically reports its activities and gives recommendations to the Boards of Commissioners and Directors.



Roy Edu Tirtadji

Chairman (Independent Commissioner)



Sri Hartina Urip Simeon

Member (Independent Commissioner)



Mawar I.R. Napitupulu

Member (Independent Commissioner)



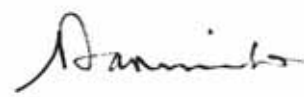
Sumantri Slamet

Member (Independent)



Shariq Mukhtar

Member (Independent)



Darminto

Member (Independent)

Audit Committee Profile



Shariq Mukhtar
Member

**Sri Hartina Urip
Simeon**
Member

Roy Edu Tirtadji
Chairman

Darminto
Member

**Mawar I.R.
Napitupulu**
Member

Sumantri Slamet
Member

Roy Edu Tirtadji

Chairman

Chairman of the Audit Committee since March 2013. He also serves as Independent Commissioner of CIMB Niaga. Detailed profiles are listed in the Board of Commissioners.

Sri Hartina Urip Simeon

Member

Member of the Audit Committee since March 2013. She also serves as Independent Commissioner of CIMB Niaga. Detailed profiles are listed in the Board of Commissioners.

Mawar I.R. Napitupulu

Member

Indonesian citizen, 50 years old. Has served as a Member of the Audit Committee since March 2013.

She previously served as a Member of Risk Monitoring Committee during November 2008 - February 2013. In July 2001 - March 2006 she served as Member of the Audit Committee of CIMB Niaga.

She currently serves as Senior Managing Partner at the Accounting Firm RSM Aryanto, Amir Jusuf, Mawar and Saptoto (RSM AAJ Associates), Honorary Chairwoman of Profession - Indonesian Institute of Certified Public Accountants, as well as faculty in the Department of Accounting, Faculty of Economics, University of Indonesia.

She earned an MBA Degree in Finance from the Katholieke Universiteit Leuven, Belgium, in 1990, a Bachelor Degree in Accounting from the Faculty of Economics, University of Indonesia, 1986.

Shariq Mukhtar

Member

U.S. citizen, 58 years old. Has served as a Member of the Audit Committee of CIMB Niaga since March 2013 and as a member of the Risk Monitoring Committee.

Currently, he is the owner of Solution Finders Management Consultants (SFMC). He began his career in the banking sector in April 1986 at Citibank in several countries with several functional positions such as Vice President Marketing Director at Citibank Indonesia, Head of Regional Marketing at ABN AMRO - Asia Pacific Region, Singapore since July 1999 - December 2000, Senior Vice President - Cards Business Manager at Citibank, NA Taiwan in Jan 2001 - November 2004, CEO of Consumer Banking at Citibank, NA Thailand in December 2004 - September 2005, Citi Country Officer at Citibank, NA Indonesia in October 2005 - August 2011 and Managing Director at Citibank, NA Singapore in September 2011 - June 2012.

He earned his Bachelor Degree in Economics from the University of Minnesota, Minneapolis with Public Accountant Certificate. He was also the chairman of the Foreign Bankers Association of Indonesia in 2010-2011.

Darminto

Member

Indonesian citizen, 60 years old. Has served as a Member of the Audit Committee since March 2013.

Currently he also serves as Independent Member of the Audit Committee of PT Bank Negara Indonesia (Persero) Tbk since 2008. Previously, he was an Independent Member of the Audit Committee of PT Indonesia Infrastructure Finance (IIF) and PT Garuda Indonesia (Persero). He is also experienced as a corporate executive in the textile industry and services company rating agency. In addition, he also worked as a financial consultant at Deloitte Touche Tohmatsu.

His permanent position is a lecturer at the Faculty of Economics, the Universitas Indonesia for Corporate Finance and Investment Management. His highest position at the University of Indonesia was Deputy Vice Dean II.

He earned his Bachelor Degree in Economics from the University of Indonesia, a Master of Business Administration (MBA) from the State University of New York, and a Doctorate degree from the Faculty of Economy the University of Indonesia.

Sumantri Slamet

Member

Indonesian citizen, 59 years old. Has served as Member of the Audit Committee since 2013 and is also a member of the Nomination & Remuneration Committee.

Prior to August 2013, he served as Head of Project Finance and Head of Investor Relations of PT Medco Energy International Tbk and Managing Directors of several subsidiaries of PT Medco Energy International Tbk overseas.

He also served as Director of the PT Surya Citra Media Tbk and its subsidiary PT Surya Citra Televisi (SCTV) during 2005 through 2008. Prior to that from 1999 to 2004 he served as Vice Chairman of Bank Restructuring Agency (BPPN). He previously served as Managing Director of PT Kliring Deposit Efek Indonesia, and CEO of PT Kustodian Depositori Efek Indonesia during 1996-1998. He was also appointed as a member of the Board of Commissioners of PT Bank Central Asia Tbk (BCA), PT Astra International Tbk, PT Bank International Indonesia (BII) and Trimegah. When he was Commissioner at BII, he was concurrently a Member of the Nomination and Remuneration and also Chairman of the Audit Committee. Similarly, while serving as Commissioner at Trimegah he also was Chairman of the Audit Committee.

He earned his Bachelor Degree from the Faculty of Mathematics and Natural Sciences of the University of Indonesia in 1978. He completed his Master of Science Degree in 1981 and in 1983 and his Ph.D. in Computer Science from the University of Illinois at Urbana Champaign.

Risk Monitoring Committee Report

RISK MONITORING COMMITTEE

The Risk Monitoring Committee (KIPER) is a Committee formed by the Board of Commissioners to assist the Board in performing its risk monitoring responsibilities with regards to risk management.

Composition, expertise, and Independence

The composition of KIPER is as follow:

For the period January - March 2013

- Roy Edu Tirtadji, Chairman (Independent Commissioner);
- Sri Hartina Urip Simeon, Member (Independent Commissioner);
- Zulkifli M. Ali, Member (Independent Commissioner);
- Glenn M.S. Yusuf, Member Commissioner);
- Mawar I.R. Napitupulu, Member (Independent Party);
- Jusuf Halim, Member (Independent Party).

For the Period of April - December 2013

- Zulkifli M. Ali, Chairman (Independent Commissioner);
- Glenn M.S. Yusuf, Member (Independent Commissioner);
- Joseph Dominic Silva Member (Independent Commissioner);
- Ananda Barata, Member Independent Party);
- Binhadi, Member (Independent Party);
- Shariq Mukhtar, Member (Independent Party)

Membership, composition, and independency criteria of the above KIPER membership have complied with Bank Indonesia Regulations. Pursuant to Bank Indonesia Regulations, KIPER must at least consist of an Independent Commissioner as Chairman, an independent party who has

expertise in finance, and an independent party who has expertise in risk management. The number of Independent Commissioners and Independent Parties combined must represent 51% of all members of the KIPER.

The Risk Monitoring Committee Charter is reviewed annually and was last amended on 26 July 2013.

Duties and responsibilities

KIPER conducts its duties and responsibilities in a professional and independent manner without intervention from any party that does not comply with regulations.

KIPER is mainly tasked to monitor the implementation of principles and key risks management practices within the Bank's risk management framework, specifically to:

1. Ensure that risk management implementation conforms to risk management policies.
2. Monitor and evaluate the implementation of tasks of the Risk Management Committee (RMC) and Risk Management Unit.

Meetings in 2013

As stipulated in the Charter, the KIPER shall meet at least 10 times a year. Meetings can only be held when attended by at least 51% of total members, including an Independent Commissioner and Independent Parties. In 2013, the KIPER conducted 12 meetings with 10 agenda discussed in each meeting.

The record of attendance of each member is as follows:

For the period January - March 2013

Meeting Frequency	Roy Edu Tirtadji	Sri Hartina Urip S.	Zulkifli M. Ali	Glenn M.S Yusuf	Jusuf Halim	Mawar IR Napitupulu
Attendance at Risk Monitoring Committee Meeting	3	3	3	3	3	3
Physical Attendance	3	3	3	3	3	3

For the period April - December 2013

Meeting Frequency	Zulkifli M. Ali	Glenn M.S Yusuf	Joseph D. Silva	Ananda Barata	Binhadi	Shariq Mukhtar
Attendance at Risk Monitoring Committee Meeting	9	9	8	9	9	7
Physical Attendance	9	8	2	9	9	6
Participation through technology, teleconference or telepresence	-	1	6	-	-	1

Meetings throughout 2013 included the following activities:

1. Provided input to the Board of Commissioners to focus on oversight role in 2012.
2. Met with the Risk Management Unit to:
 - Monitor risk management, the Bank's soundness, and findings from stress test and submitted reports and recommendations to the Board of Commissioners on significant issues that require its attention in carrying out oversight duties and in providing advice to the Directors.
 - Reviewed policies related to risk management including policies for Funding Contingency Plan, evaluation on the suitability of the risk management policy implementation and monitoring and evaluation of the implementation of tasks of the Risk Management Committee and the Risk Management Unit.
 - Gave recommendations to the Board of Commissioners with regards to risk management policies made by the Directors.
3. Held meetings with the Finance Director and finance executives to:
 - Review financial statements and discuss about on going strategic initiatives/projects and their implications to the Bank.
 - Review the Bank Business Plan for 2014.
4. Meeting with the Directors and work units to:
 - Monitor the risk aspects of products and activities including evaluating product Post Implementation Review (PIR) framework.
 - Review strategy and business plan to improve Current Account and Savings Account (CASA) and fee income over the Commission from risk based perspective of particularly the impacts of risks on liquidity and financing.

- Evaluate management strategies and settlement of accounts and plans/strategy for Impaired accounts and NPL.
 - Evaluate reputation risk by monitoring customer and regulator complaints a copy to the Board of Commissioners.
 - Monitor and evaluate the implementation of good corporate governance, including compliance with the policies and provisions of legislation including BI's new regulations.
 - In addition, the Risk Monitoring Committee also monitors the adequacy of the Standard Operating Procedure (SOP), internal control system and risk mitigation plan within business unit as well as discuss the lessons that can be learned from previous cases to prevent them from recurring.
- Discussion with the Director and work units or officials, among others held with Commercial Banking and Sharia Banking, Consumer Banking, Securities Services, Treasury, and subsidiaries.
5. Held meetings with the Internal Audit Unit to review significant findings related to risks and the application of risk policies, including reports on findings from investigation and corrective actions as follow-ups and risk mitigation undertaken.
 6. Held meetings with IT work Unit to monitor the implementation of Business Continuity Management, Information Technology Governance Process and other risks related to Information Technology.

Risk Monitoring Committee periodically reports its activities and gives recommendations to the Board of Commissioners.



Zulkifli M. Ali

Chairman (Independent Commissioner)



Glenn M.S. Yusuf

Member (Independent Commissioner)



Joseph Dominic Silva

Member (Independent Commissioner)




Ananda Barata

Member (Independent)



Binhadi

Member (Independent)



Shariq Mukhtar

Member (Independent)

Risk Monitoring Committee Profile



Ananda Barata
Member

Glenn Muhammad
Surya Yusuf
Member

Shariq Mukhtar
Member

Zulkifli M. Ali
Chairman

Binhadi
Member

Joseph Dominic
Silva
Member

Zulkifli M. Ali

Chairman

Chairman of the Risk Monitoring Committee since March 2013 and also a member of the Nomination & Remuneration Committee. He also serves as Independent Commissioner of CIMB Niaga. His full profile is available in the profile of the Board of Commissioners.

Glenn Muhammad Surya Yusuf

Member

Member of Risk Monitoring Committee since March 2013. He also serves as Vice President Commissioner of CIMB Niaga and Non-Executive Independent Director of CIMB Group Holdings Berhad, Malaysia. His detailed profile is available in the BOC Profile.

Joseph Dominic Silva

Member

Member of Risk Monitoring Committee since March 2013. He also serves as Commissioner of CIMB Niaga. His detailed profile is available in the BOC Profile.

Ananda Barata

Member

Indonesian citizen, 54 years old. Has served as member of Risk Monitoring Committee since March 2013 and also a member of the Nomination & Remuneration Committee.

Previously he served as Director of Operations & IT (2007-2008), as Commissioner (2003-2007), and as Independent Commissioner (2008-2013) during which time he also served as Member of the Audit Committee and the Nomination and Remuneration Committee. He also served as Director of PT Perusahaan Pengelola Aset (Persero) in 2004-2007; Head of Restructuring at Bank Restructuring Agency (IBRA) during 2000-2004. In addition, he also has held various executive positions at PT Bank Universal, PT Bank Nusa Nasional, and Chase Manhattan Bank, NA.

He earned his Bachelor Degree in Business Administration majoring in Finance from the American University, Washington DC, USA.

Binhadi

Member

Indonesian citizen, 78 years old. Member of Risk Monitoring Committee since March 2013.

Currently he also serves as Commissioner of AJB Bumiputera 1912, Vice Chairman of the Sub - Committee on Corporations - National Committee on Governance, Honorable faculty member of the Indonesian Banking Development Institute and the Indonesian Banking School and a lecturer at the Institute for the Commissioner and Director of Indonesia. Had a vast experience at Bank Indonesia with his last position as Member of the Board of Directors (Deputy Governor) and at several commercial banks and financial institutions including Bank Niaga and Commissioner of Bank Mandiri.

He earned his Bachelor Degree in Business Administration from the Universitas Tujuh Belas Agustus 1945, Jakarta in 1964.

Shariq Mukhtar

Member

U.S. citizen, 58 years old. Has served as a Member of the Audit Committee of CIMB Niaga since March 2013 and as a member of the Risk Monitoring Committee.

Currently, he is the owner of Solution Finders Management Consultants (SFMC). He began his career in the banking sector in April 1986 at Citibank in several countries with several functional positions such as Vice President Marketing Director at Citibank Indonesia, Head of Regional Marketing at ABN AMRO - Asia Pacific Region, Singapore since July 1999 - December 2000, Senior Vice President - Cards Business Manager at Citibank, NA Taiwan in Jan 2001 - November 2004, CEO of Consumer Banking at Citibank, NA Thailand in December 2004 - September 2005, Citi Country Officer at Citibank, NA Indonesia in October 2005 - August 2011 and Managing Director at Citibank, NA Singapore in September 2011 - June 2012.

He earned his Bachelor Degree in Economics from the University of Minnesota, Minneapolis with Public Accountant Certificate. He was also the chairman of the Foreign Bankers Association of Indonesia in 2010-2011.

Nomination and Remuneration Committee Report

The Nomination and Remuneration Committee

The Nomination and Remuneration Committee (NomRem) was formed by the Board of Commissioners to assist the Board in supervising the implementation of Nomination and Remuneration policies for Directors and employees pursuant to the Company's Deeds and Bank Indonesia Regulations.

Composition, Expertise, and Independence

The composition of NomRem Committee is as follow:

For the period of January - March 2013

- Sri Hartina Urip Simeon, Chairman (Independent Commissioner).
- Roy Edu Tirtadji, Member (Independent Commissioner).
- Ananda Barata, Member (Independent Commissioner).
- Joseph Dominic Silva, Member (Commissioner).
- Hamidah Naziadin, Member (Commissioner).
- Eric G. Kosasih (Human Resources Executive), effectively serving as a member and secretary of the Committee since 1 January 2013

For the Period of April - December 2013

- Pri Notowidigdo, Chairman (Independent Commissioner), effective as Chairman of during the Meeting NomRem held on 17 December 2013
- Zulkifli M. Ali , Member (Independent Commissioner), as interim chairman until NomRem meeting held on 27 November 2013
- Hamida Naziadin, Member (Commissioner)
- Ananda Barata, Member (Independent Party)
- Sumantri Slamet , Member (Independent Party)
- Eric G. Kosasih (Human Resources Executive Officer)

Membership, composition, and independency criteria of the above NomRem Committee have complied with Bank Indonesia Regulations. According to Bank Indonesia Regulations, the NomRem must at least consist of an Independent Commissioner, a Commissioner and an Executive Officer who is in charge of Human Resources or serves as an employee representative. The Committee must consist of at least three members. In the case when the Committee has more than three members, it should have at least two Independent Commissioners. The Chairman of the Committee must be an Independent Commissioner. Independent Commissioners and Independent Parties combined must represent at least 51% of all members of the NomRem.

The NomRem Committee conducts its duties and responsibilities in a professional pursuant to prevailing rules and regulations.

In line with the ASEAN Corporate Governance Scorecard, a majority of the composition of the NomRem Committee are independent parties (4 independent and 2 non independent) and is chaired by an independent party.

The NomRem Committee Charter is reviewed annually and was last amended 26 July 2013.

Duties and Responsibilities

The main duties and responsibilities of the NomRem Committee to ensure as follows:

The Committee is tasked to give recommendations to the Board of Commissioners including but not limited to the following:

1. In connection with the remuneration policy:
 - a. To evaluate the remuneration policy;
 - b. To evaluate the compatibility between the remuneration policy with the implementation of the policy;
 - c. To give recommendations to the Board of Commissioners with regards to:
 - The remuneration policy for Board of Commissioners, Sharia Supervisory Board and the Directors to be submitted to the General Meeting of Shareholders (GMS), and
 - The framework of the remuneration policy for Executive Officers and the entire employees has been approved by the Directors
2. In connection to nomination policy:
 - a. To prepare and give recommendations about system and procedure for replacement of members of Board of Commissioners, Directors and Sharia Supervisory Board to be submitted to the General Meeting of Shareholders;
 - b. To give recommendations on prospective members of Board of Commissioners and Directors and Sharia Supervisory Board to be submitted to the General Meeting of Shareholders ;
 - c. To give recommendations on independent parties nominated for as members of the Audit Committee and the Risk Monitoring Committee.

3. The Committee shall ensure that the remuneration policy with at least respect to:
 - a. financial performance and the fulfillment of reserve as stipulated in prevailing rules and regulations;
 - b. individual job performance;
 - c. reasonableness of the peer group, and
 - d. consideration of the Company's long-term goals and strategies.
4. In the case of members of the Committee having a conflict of interest with a recommended proposal, then the proposal should disclose the conflict of interest along with considerations underlying the proposal.
5. On the authority granted by the GMS, the Committee conducts a review, and provides advice and recommendations to Board of Commissioners about changes related to remuneration and compensation policies for members of Board of Commissioners, Directors, and Sharia Supervisory Board
6. Make evaluations and provide recommendations to the Board of Commissioners about manpower policy and HR management function that contain significant risks including in the Company's future growth.
7. Assist Board of Commissioners in its active oversight function in order to meet the responsibility to implement effective risk management in outsourcing in accordance with its scale, characteristics, and complexity, that at least include:
 - a. Approve and evaluate policies including improvements in outsourcing policy, and
 - b. Evaluate the accountability of Directors on risk management in outsourcing.
8. Give recommendations to the Board of Commissioners with regard to independent parties nominated as members of the Audit Committee, Risk Monitoring Committee and the Nomination and Remuneration Committee.
9. Develop guidelines for and rules of the Committee (the Charter) and conduct a review at least once 3 in years.

As stipulated in the Charter, the NomRem Committee shall meet at least 10 times a year. Meetings can only be held when attended by at least 51% of the total members, which includes an Independent Commissioner and an Executive HR. In 2013, the NomRem Committee held 13 meetings with 6-8 meeting agenda items in each meeting.

The attendance record of each member is as follows.

For the Period January - March 2013

Meeting Frequency	Sri Hartina Urip Simeon	Roy Edu Tirtadji	Ananda Barata	Joseph Dominic Silva	Hamidah Naziadin	Eric Kosasih
Attendance at Nomination and Remuneration Committee (4 times)	4	4	4	4*	4*	4
Physical Attendance	4	4	4	1	3	4
Participation through technology, teleconference or telepresence	-	-	-	3	1	-

For the Period April - December 2013

Meeting Frequency	Pri Notowidigdo	Zulkifli M. Ali	Hamidah Naziadin	Ananda Barata	Sumantri Slamet	Eric Kosasih
Attendance at Nomination and Remuneration Committee (9 times)	2	9	8*	9	9	9
Physical Attendance	2	9	6	9	9	9
Participation through technology, teleconference or telepresence	-	-	2	-	-	-

During 2013 the NomRem Committee has carried out its duties as follow:

1. Provide assessment and suggested nominees for members of the Board of Commissioners proposed by the shareholders after taking into account their skills, competencies, and experience. Further recommendations given to the Directors in order to be forwarded as an agenda at the GMS for approval. The GMS decision on the appointment of new members of
- the Boards of Commissioners and Directors are only effective upon approval from Bank Indonesia.
2. To evaluate and provide an assessment of Key Performance Indicators (KPI) of the members of the Directors based on achievement in each KPI component, and make recommendations for the preparation of the Directors KPI framework for 2014, by adding more weight of Risk Management aspect at all Directorates, adding more weight of Development HR aspect with

- a focus of measurement: employee retention, EEL, and coaching, and continuous improvement process. To give emphasis on efforts to conduct cross-selling and synergy through breakthroughs and innovation, as reflected in the improvement of business processes to support a strong foundation (such as, among others, CASA and Fee Income). The KPI for 2014 also emphasizes on the shared components of impartial targets and the appropriate weighting between business directorates and those supporting so both the success and failure of the Directorate Business can be sensed by Business Support Directorates to reach more optimum commitment.
3. Evaluate the compensation of the the Directors and the Board of Commissioners, with due regard to the internal balance and comparison with the market so as to encourage more optimum performance of the two Boards. Give recommendations on the framework of incentives for employees, the Directors and members of senior management in a balanced and reasonable way, by always upholding the principles of fairness and objectivity based on performance.
 4. Give recommendations on the Company's Vision, Mission and Values as part of a regional bank in the ASEAN region, but with considering CIMB Niaga as a local entity that has its own characteristics in a multi-local Indonesian market. Alignment of Vision, Mission and Values will then be reviewed by a team to be set formed in the year 2014 as a transition process to strengthen and build the right culture and sustainable goals.
 5. Give recommendations for the formulation of framework for clear policies and procedures with regards to employment of foreign Labor (TKA), who need to be distinguished as foreign workers occupying key positions the Bank's executive officers, or foreign workers assigned to support ongoing strategic projects and work as consultants. CIMB Niaga as a part of a regional bank in the ASEAN region, also has exchange programs and/or assignment of employees between countries, called GEM (Global Employee Mobility), which is a program that provides an opportunity for high outstandingly performing employees to have the opportunity to participate more within the ASEAN region through job assignments. The Nomination and Remuneration Committees also gives recommendations on the extension of contracts of foreign workers both as executive officers and consultants, to be submitted at the meeting of the Board of Commissioners and to Bank Indonesia for approval.
 6. Provide recommendations on the implementation of the new work grading referred to as the Universal Grading, a career and rotational platform that embraces the principle of equality among other countries in the ASEAN region and as a reference for organizational management, career planning, and employee development. Universal Grading was effective 1 October 2013.
 7. Give recommendations on the implementation of the Branch Manager Entrepreneur (BME) project in order to ensure better synergy between units at branches to encourage progressive productivity. To emphasize the necessity to monitor progress of financial and non-financial aspects (such as operational, control and risk management) in every quarter, and sharpen decision-making aspects of empowerment and relevant stakeholders at branches.
 8. Give recommendations on the framework of the implementation of regional leaders as the key persons in the area who represent the Bank to communicate with the local Regulators (BI, Department of Labor, and others), and is responsible for business development in a holistic and integrated manner in the region, covering not only consumer and SME business, but also other sectors such as commercial banking, corporate banking, transactional banking, and so on.
 9. Give recommendations on the implementation of Performance Management through simultaneous change management initiatives, involving 565 people as "Pioneers of Change" within all organizational units to ensure the same understanding towards the implementation of performance management model, covering not only KPI setting and evaluation of performance, but also an emphasis on the need for two-way communication.
 10. Give recommendations on the implementation of Risk Management framework to build risk awareness throughout the entire HR process, such as recruitment, KPIs, training and other interventions, rewards and sanctions.
 11. Give recommendations on the framework of both short- and long-term Strategic Workforce Planning, with the main objective to get the right size the organization capable of supporting the achievement of short- and long-term business goals.
 12. Give recommendations and review of Mikro Laju business model by analyzing aspects of leadership and employees to ensure that all outsourced employees go through a phase as trainees before recruited as permanent employees.

13. Give recommendations on the framework of Legal Transformation organization model.
14. Review the implementation of the policy of outsourcing.
15. Review and give recommendations on the proposed 2014 NRC Focus review, changing it from previously having 6 focuses to 5.
16. Give recommendations related to HR issues in general as the solution of problems related to industrial relations.

NomRem Committee regularly reports activities and recommendations to the Board of Commissioners.



Pri Notowidigdo

Chairman (Independent Commissioner)



Zulkifli M. Ali

Member (Independent Commissioner)



Sumantri Slamet

Member (Independent)



Ananda Barata

Member (Independent)



Hamidah Naziadin

Member (Commissioner)



Eric G. Kosasih

Member and Secretary of the Committee

Nomination and Remuneration Committee Profile



Ananda Barata
Member

Eric G. Kosasih
Member and Secretary of
the Committee

Zulkifli M. Ali
Member

Pri Notowidigdo
Chairman

Hamidah Naziadin
Member

Sumantri Slamet
Member

Pri Notowidigdo Chairman

Chairman of the Nomination and Remuneration Committee of CIMB Niaga since March 2013. He also serves as Independent Commissioner. His full profile is available in the profile of the Board of Commissioners.

Zulkifli M. Ali Member

Member of Nomination and Remuneration Committee of CIMB Niaga since March 2013 and serves as chairman of the Risk Monitoring Committee. He also serves as Independent Commissioner of CIMB Niaga. His full profile is available in the profile of the Board of Commissioners.

Hamidah Naziadin Member

Member of Nomination and Remuneration Committee of CIMB Niaga since March 2013. She also serves as Commissioner of CIMB Niaga. Her detailed profile is available in the profile of the Board of Commissioners.

Ananda Barata Member

Indonesian citizen, 54 years old. Has Served as Member of Risk Monitoring Committee since March 2013 and also a member of the Nomination & Remuneration Committee.

Previously he served as Director of Operations & IT (2007-2008), as Commissioner (2003-2007), and as Independent Commissioner (2008-2013) during which time he also served as Member of the Audit Committee and the Nomination and Remuneration Committee. He also served as Director of PT Perusahaan Pengelola Aset (Persero) in 2004-2007; Head of Restructuring at Bank Restructuring Agency (IBRA) during 2000-2004. In addition, he also has held various executive positions at PT Bank Universal, PT Bank Nusa Nasional, and Chase Manhattan Bank, NA.

He earned his Bachelor Degree in Business Administration majoring in Finance from the American University, Washington DC, USA.

Sumantri Slamet Member

Indonesian citizen, 59 years old. Has served as Member of the Audit Committee since 2013 and is also a member of the Nomination & Remuneration Committee.

Prior to August 2013, he served as Head of Project Finance and Head of Investor Relations of PT Medco Energy International Tbk and Managing Directors of several subsidiaries of PT Medco Energy International Tbk overseas.

He also served as Director of the PT Surya Citra Media Tbk and its subsidiary PT Surya Citra Televisi (SCTV) during 2005 through 2008. Prior to that from 1999 to 2004 he served as Vice Chairman of Bank Restructuring Agency (BPPN). He previously served as Managing Director of PT Kliring Deposit Efek Indonesia, and CEO of PT Kustodian Depositori Efek Indonesia during 1996-1998. He was also appointed as a member of the Board of Commissioners of PT Bank Central Asia Tbk (BCA), PT Astra International Tbk, PT Bank International Indonesia (BII) and Trimegah. When he was Commissioner at BII, he was concurrently a Member of the Nomination and Remuneration and also Chairman of the Audit Committee. Similarly, while serving as Commissioner at Trimegah he also was Chairman of the Audit Committee.

He earned his Bachelor Degree from the Faculty of Mathematics and Natural Sciences of the University of Indonesia in 1978. He completed his Master of Science Degree in 1981 and in 1983 and his Ph.D. in Computer Science from the University of Illinois at Urbana Champaign.

Eric G. Kosasih Member and Secretary

Has served as a Member and Secretary of the Nomination & Remuneration Committee of CIMB Niaga since January 2013. He is also the Company's HR Executive Officer.

His detailed profile is available in the Senior Executive Officer profile.

THE DIRECTORS

Requirements to Become Directors

The Directors of CIMB Niaga have met all requirements stipulated in regulation of Bank Indonesia and that of the Indonesian Financial Services Authority.

Bank Indonesia Regulation

No. 11/1/PBI/2009 as amended by PBI. No 13/27/PBI/2011 regarding Article 27, stipulating that member of the Directors shall meet the requirements of integrity, competence, and financial reputation.

No. 12/23/PBI/2010 regarding Fit & Proper Test). The incumbents shall pass a Fit & Proper Test and obtain approval from Bank Indonesia before assuming their respective posts and performing their duties and functions.

No. 9/8/PBI/2007 Chapter 8 regarding Employment of Foreign Workers and Knowledge Transfer Program in the Banking Sector. A Director of a foreign nationality must meet the following requirements:

- a. He/she must pass a Fit & Proper Test, and
- b. He/she must have knowledge about Indonesia, especially about its economy, culture and language.

CIMB Niaga has four Directors of foreign nationalities; Mohamed fadzil Sulaiman, Wan Razly Abdullah, Samir Gupta and Lo Nyen King all of whom have met the requirements.

Limited Liability Company Law and OJK Regulations

Requirements to become a Director are stipulated in Limited Liability company Law Article 93 and OKJ Regulations (Bapepam-LK Regulation No. IX.1.6.), which is an attachment to the Decision of Chairman of Bapepam-LK. No Kep-45/PM/2004 regarding Directors and Commissioners of Issuers and Public Companies, which include:

- possesses good character and morals;
- has not been declared bankrupt or was once a member of a Directors found guilty of causing bankruptcy to a company within a 5-year period prior to the appointment, and
- has not committed crime in the financial sector within 5 years prior to the appointment.

Directors shall refrain from directly or indirectly making untrue statements about material facts and are obliged to disclose truthful material facts about the condition of a publicly listed company when such statements are made.

Structure

1. President Director: Arwin Rasyid
2. Vice President Director : Daniel James Rompas
3. Vice President Director : Lo Nyen Khing
4. Director : Handoyo Soebali
5. Compliance Director : Lydia Wulan Tumbelaka
6. Director : Mohamed Fadzil Sulaiman
7. Director : Wan Razly Abdullah
8. Director : Rita Mas'Oen
9. Director : Samir Gupta
10. Director : Megawati Sutanto
11. Director : Harjanto Tanuwidjaja
12. Director : Vera Handajani

¹⁾ effective 15 January 2013

²⁾ effective 26 November 2013

The Directors has 12 members, four of whom are female and has met the principles of the ASEAN Corporate Governance Scorecard.

The Directors Independence

Currently, none of members of the Directors and/or members of the Board of Commissioners and the controlling shareholders has financial, management, shareholding or family relationships with each other.

Presented below is the table of financial and family relationships between members of the Board of Commissioners and the Directors and/or Controlling Shareholder of the Company.

Name	Family Relationship with						Financial Relationship with					
	Board of Commissioners		Directors		Other Shareholders		Board of Commissioners		Directors		Other Shareholders	
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Directors												
Arwin Rasyid	-	√	-	√	-	√	-	√	-	√	-	√
Daniel James Rompas	-	√	-	√	-	√	-	√	-	√	-	√
Lo Nyen Khing ¹⁾	-	√	-	√	-	√	-	√	-	√	-	√
Handoyo Soebali	-	√	-	√	-	√	-	√	-	√	-	√
Lydia Wulan Tumbelaka	-	√	-	√	-	√	-	√	-	√	-	√
Mohamed Fadzil Sulaiman	-	√	-	√	-	√	-	√	-	√	-	√
Wan Razly Abdullah	-	√	-	√	-	√	-	√	-	√	-	√
Rita Mas'Oen	-	√	-	√	-	√	-	√	-	√	-	√
Samir Gupta	-	√	-	√	-	√	-	√	-	√	-	√
Megawati Sutanto	-	√	-	√	-	√	-	√	-	√	-	√
Harjanto Tanuwidjaja	-	√	-	√	-	√	-	√	-	√	-	√
Vera Handajani ²⁾	-	√	-	√	-	√	-	√	-	√	-	√

¹⁾ effective 15 January 2013

²⁾ effective 26 November 2013

Reporting Duties of the Directors

Each member of the Directors shall disclose his or his family's share ownership of the Company or of any other company, which is to be recorded in a Special Report. This special report is updated once in every semester or when there is some change.

Term of Office

No	Name	Position	Term of Office			
			A/EGM Approval	BI Approval	Reappointment	Validity
1	Arwin Rasyid	President Director	EGM 18 July 2008	No. 10/137/GBI/DPIP/ Rahasia, date 16 September 2008	AGM 28 March 2013	AGM closing for Fiscal Year 2015 held in 2016
2	D. James Rompas *	Vice President Director	EGM 27 August 2009	No. 11/126/DPB3/ TPB3-3/Rahasia, date 9 September 2009	AGMn 28 March 2013	
3	Lo Nyen Khing	Vice President Director	EGM 29 October 2012	No. 15/9/GBI/DPIP/ Rahasia, date 15 January 2013	AGM 28 March 2013	
4	Handoyo Soebali	Director	EGM 18 July 2008	No. 10/156/GBI/DPIP/ Rahasia, date 14 October 2008	AGM 28 March 2013	
5	L. Wulan Tumbelaka	Director	EGM 19 December 2008	No. 11/12/GBI/DPIP/ Rahasia, date 4 February 2009	AGM 28 March 2013	
6	Mohamed Fadzil Sulaiman	Director	AGM 30 April 2009	No. 11/68/GBI/DPIP/ Rahasia, date 4 June 2009	AGM 28 March 2013	

No	Name	Position	Term of Office			
			A/EGM Approval	BI Approval	Reappointment	Validity
7	Wan Razly Abdullah	Director	EGM 27 August 2009	No. 11/106/GBI/DPIP/Rahasia, date 18 August 2009	AGM 28 March 2013	AGM closing for Fiscal Year 2015 held in 2016
8	Rita Mas'Oen	Director	EGM 27 August 2009	11/150/GBI/DPIP/Rahasia, date 16 November 2009	AGM 28 March 2013	
9	Samir Gupta	Director	EGM 15 December 2010	No. 13/23/GBI/DPIP/Rahasia, date 3 March 2011	AGM 28 March 2013	
10	Megawati Sutanto	Director	EGM 15 December 2010	No. 13/23/GBI/DPIP/Rahasia, date 3 March 2011	AGM 28 March 2013	
11	Harjanto Tanuwidjaja	Director	AGM 21 March 2012	No. 14/66/GBI/DPIP/Rahasia, date 17 July 2012	AGM 28 March 2013	
12	Vera Handajani	Director	EGM 26 July 2013	No. 15/113/GBI/DPIP/Rahasia, date 26 November 2013	-	

* First Appointed as the Company's Director in 2000

Duties and Responsibilities

1. The Directors is fully responsible for the management of the Company.
2. The Directors is obliged to manage the Company in line with its span of authorities and responsibilities as outlined in the Articles of Association. The Directors are mainly tasked to:
 - a. lead and manage the Company in line with the Company's objectives.
 - b. control, maintain and manage the Company's assets in the best interests of the Company.
 - c. establish an internal control structure, ensure the implementation of the internal audit function at every management level and follow up all internal audit findings in line with policies and directions given by the Board of Commissioners as part of general management practice specified in the Standard Implementation of the Internal Audit.
3. The referred management as noted in point (1) and (2) above must be sincerely and responsibly implemented.
4. Each Director is personally liable for any loss incurred by the Company when found guilty or proven to have intentionally failed his/her duties.
5. The Directors is obliged to implement GCG principles in each of the Company's business activities at all levels of the organization.
6. The Directors is obliged to follow up all audit findings and post-audit recommendations from the Internal Auditor, external auditors, Bank Indonesia and/or other relevant regulators.
7. As part of the implementation of Good Corporate Governance principles outlined in point (5), the Directors is required to form:
 - a. an Internal Audit Unit
Rotation or dismissal of the Chief Audit Executive must be reported to Bank Indonesia and OJK.
 - b. a Risk Management Unit and a Risk Management Committee
 - c. a Compliance Work Unit
8. The Directors is obliged to give account of the fulfillment of its duties to shareholders at the Annual General Meeting of Shareholders.
9. The Directors should refrain from authorizing any party(s) that may lead to transferring its duties and responsibilities.
10. The Directors should refrain from assigning an individual advisor and/or use professional service for consultative purposes except during a special project.

11. Each member of the Directors is allowed to hold another supervisory position at one of the Company's non-banking subsidiaries in which the Company has major control.
 12. The Directors must inform all employees about the Bank's HR strategic policies through well known and accessible media.
 13. The Directors must provide accurate, relevant and timely data and information to the Board of Commissioners.
 14. The Directors is accountable for every piece of information about the Company that is conveyed by the Corporate Secretary to the public.
 15. The Directors must:
 - a. Make a List of Shareholders, special lists, and minutes of GMS and those of Directors.
 - b. Publish the Company's Annual Report as described in Article 66 of the Company Law and Bank's financial statements as described in relevant laws regarding Company Document.
 - c. Keep all of the Bank's lists, minutes of meetings and other documents as outlined in points (a) and (b). Related to point (c), all reports, minutes of meetings, and others documents are to be kept and stored at the Bank's premises.
 16. Each member of the Directors must disclose his and/ or his family's share ownership at the Company or any other company. This share ownership will be recorded in a special list.
 17. A member of the Directors failing to comply with the above point (1) thus causing a loss to the Company will be held personally responsible.
 18. The Directors must obtain approval from the General Meeting of Shareholders when deciding to use more than 50% of Company's assets as collateral in a single or several transactions be such transactions are interrelated or not.
 - (i) Actions beyond the scope of normal business activity as in a financial institution:
 - (1) To purchase or by other means acquire assets (including ownership of land or/and building).
 - (2) To sell or by other means transfer ownership of assets (including ownership of land and building titles).
 - (3) Participate in or partially or completely releasing rights in a company or other type of institution including but not limited to establishing a new company or closing down a subsidiary.
 - (ii) Carry out business activities that do not constitute every-day operations as in a financial/banking institution on the account of their infrequency, and/or having transactional value higher than a certain nominal value. Some of the actions are:
 1. borrow money or issue a debenture that does not constitute the Company's daily business activities;
 2. write off and/or charge off debts;
 3. Make temporary investments and/ or purchase debtor's assets for protective purpose.
- The involvement of the Board of Commissioners as explained above does not remove any of the Directors' managerial responsibilities.
2. The rights to represent and take necessary measures on behalf of the Directors as well as the Company are collectively given to:
 - a. President Director and a Vice President Director; or
 - b. Two Vice President Directors; or
 - c. President Director and a Director; or
 - d. A Vice President Director and a Director; or
 - e. Two Directors in the absence of both the President Director and a Vice President Director.
 3. Pursuant to prevailing laws in the capital market, it takes approval from independent shareholders at the Annual General Meeting of Shareholders to make transactions deemed as containing conflict of interest between the Company and members of the Directors, members of the Board of Commissioners or major shareholders of the Company.
 4. When there is a conflict of interest between the Company and any member of the Directors, the Company will be represented by other members of the Directors; and in the case that the Company has a conflict of interest with all members of the Directors, the Bank will be represented by the Board of Commissioners, without violating the regulation contained in point (3).

Authority

1. To fulfill their duties, the Directors is authorized to represent the Company, both outside and inside a Court of Justice in all matters and in all cases that bind the Company and other party(s) or vice versa, and take management- and ownership-related actions; however, approval from the Board of Commissioners is still required when:
 - a. All measures taken by the Directors that pursuant to regulations require approval from the Board of Commissioners; or
 - b. All measures taken by the Directors in the following points (i) and (ii) that have exceeded or potentially exceed a certain value limit stated in the Bank policies require approval from the Board of Commissioners, for examples:

5. (1) Each member of the Directors is not authorized to represent the Company when:
 - a. there is a legal court action between him/her and the Company; or
 - b. he/she has a conflict of interest with the Company.
 (2) In a situation described in Point 1, those who are authorized to represent the Company are:
 - a. Members of the Directors who do not have a conflict of interest against the Company;
 - b. The Board of Commissioners when all members of the Directors have a conflict of interest against the Company; or
 - c. Other party(s) appointed by the GMS when all members of the Directors and all members of the Board of Commissioners have a conflict of interest against the Company.
6. The Directors may assign authority in writing to one or more employee(s) of the Company or to other party to act on behalf of the Company for a particular legal action specified in the proxy.
7. The Directors is not authorized to file bankruptcy for the Company to a Commercial Court before obtaining approval from GMS and should also refrain from neglecting the Liability Settlement Act regarding bankruptcy and suspension of payment when doing so.
8. Pursuant to BI Regulations, the Directors has the obligation to establish Executive Committees such as Asset & Liability Committee (ALCO), Risk Management Committee (RMC) and IT Steering Committee (ITSC).
9. The Directors also has the authority to establish additional Executive Committees when deemed necessary.

Duties and Responsibilities of Each Director

Arwin Rasyid – President Director

Main Duties: To establish the Company's long-term strategies, marketing strategies and product/service development to respond to market demands and needs of all business segments, also providing policy direction and guidelines for operational support and banking services, information technology, systems and procedures, as well as legal, financial and human resources aspects, and ensuring compliance in all banking operations in order for Company to keep up high ethical standards and comply with GCG principles and prudential banking practices.

Daniel James Rompas – Vice President Director & SMME Director

Main Duties: With the President Director establishes the Company's long-term strategy and assists him in the performance of duties directing the Directorate of Credit, SMME, and Operations & Information Technology to achieve targeted business growth, with due regards to prudential aspects, the implementation of all aspects in overall risk management policy and the Company's business process to achieve efficient and effective banking.

Lo Nyen Khing – Vice President Director & Corporate Banking Director

Main Duties: Help the President Director to set short- and long-term corporate strategies in marketing and product and service developments in Corporate Banking, Commercial Banking and Sharia Banking and Treasury and Capital Market to achieve the targeted business growth by providing innovative products without disregarding the prudential aspects in risk management for the accomplishment of efficient and effective banking business process.

Handoyo Soebali – Commercial Banking & Sharia Director

Main Duties: To provide strategic direction in marketing, product and service development, particularly in Commercial Banking segment, comprising High End and Sharia Business to achieve the targeted growth, profitability and competitive position in the market without disregarding the prudential aspects in risk management for the accomplishment of efficient and effective banking business process.

Lydia Wulan Tumbelaka - Compliance, Corporate Affairs & Legal Director

Main Duties: To formulate compliance strategy, including issues related to compliance policies and principles, as well as ensuring all the Company's internal regulations (policies, systems, procedures) are in line with the relevant rules and external regulations (those of Bank Indonesia, and/or other financial authorities). Also responsible for managing the Company's legal risk by keeping updated on progresses in the Capital Market especially those related to regulations, and providing services to the society in the form of information about the Company as a public entity, including keeping its good reputation, and serving as contact person that connects the Company with the public and the Government including through CSR programs.

Mohamed Fadzil Sulaiman - Treasury & Capital Market Director

Main Duties: To determine the direction and business strategy in marketing products of the Treasury & Capital Markets Directorate, and generate the best revenues possible through money market and capital market activities. To manage funding, liquidity, and liability to ensure prudence.

Wan Razly Abdullah - Strategy & Finance Director

Main Duties: To develop and monitor the implementation of business strategies and initiatives and budget for the achievement of the Company's vision and mission. To manage the financial performance of the Company with respect to productivity and efficient use of resources. To develop and manage the Company's management information systems and performance to be reported to relevant regulators and communicated to stakeholders. To formulate Capital and investment strategy to optimize the profitability of the Company and Total Shareholders' Return, ROA, and ROE. To monitor and plan effective financial management and ensure its execution in accordance with accounting practices and standards.

Rita Mas'Oen - Operations & IT Director

Main Duties: To determine long-term strategies and to direct Operations & IT Division to improve effectiveness and efficiency in managing reliable and accurate banking transactions while securing good flow of communication for users.

Samir Gupta - Sales & Distribution Director

Main Duties: To develop strategies in sales and cross selling products in branches throughout Indonesia and optimize market potential through sales of competitive and innovative banking products developed to reach the stated profitability without disregarding the prudential aspects in risk management for the accomplishment of efficient and effective banking business processes.

Megawati Sutanto - Credit Director

Main Duties: To provide strategic direction in all aspects of credit management, Credit Underwriting Standards in line with best practices; to review and continuously improve review and approval process of credit to increase effectiveness and efficiency in predetermined credit chain and maintain the quality of the loan portfolio as well as ensuring that business activities are carried out pursuant to the Company's policies and procedures and Code of Ethics.

Harjanto Tanuwidjaja - Human Resources Director

Main Duties: To provide strategic direction in human resource management and development to improve productivity and quality of human resources to support the achievement of the Company's business objectives, to ensure and maintain compliance with applicable labor regulations and corporate culture.

Vera Handajani - Risk Management Director

Main Duties: Together with President Director is to set long term corporate strategy and support the President Director in coordinating the Credit Directorate in order to achieve business growth while maintaining prudential aspects and realizing an efficient banking business process the Company's risk management and in achieving an efficient and effective banking process.

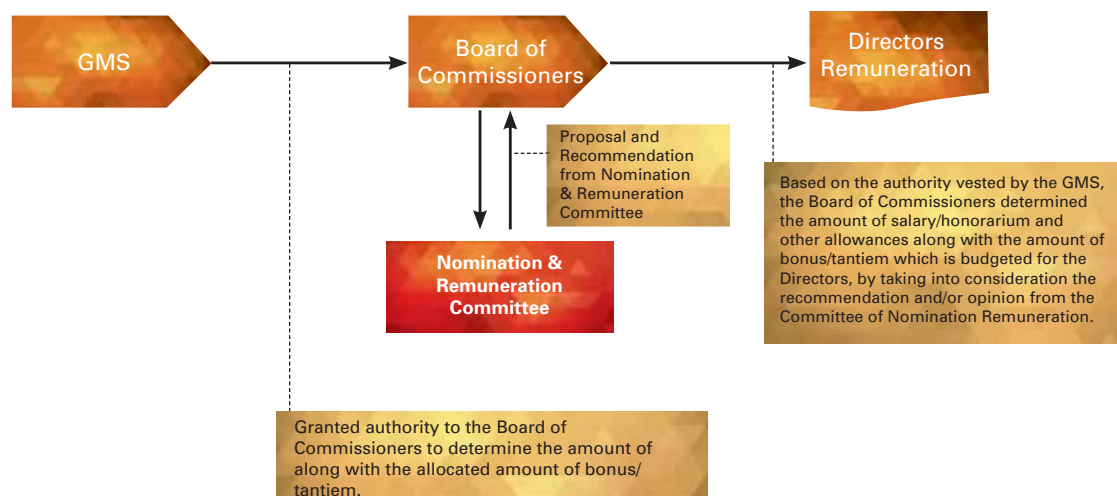
Directors Meeting**Table of Attendance at Directors Meetings**

Meeting Frequency	Arwin Rasyid	D. James Rompas	Lo Nyen Khing ¹⁾	Handoyo Soebali	L. Wulan Tumbelaka	M. Fadzil Sulaiman	Wan Razly Abdullah	Rita Mas'Oen	Samir Gupta	Megawati Sutanto	Harjanto Tanuwidjaja	Vera Handajani ²⁾
Directors Meeting 51 times	51	47	49	48	42	47	48	49	47	44	48	16

¹⁾ Appointed at the Extraordinary General Meeting of Shareholders held 29 October 2012 and effective through BI approval on 15 January 2013

²⁾ Appointed at the Extraordinary General Meeting of Shareholders held 26 July 2013 and effective through BI approval on 26 November 2013

Remuneration Approval Procedure for Directors



The amount of salary, fee, remuneration and benefits for members of the Directors are to be resolved in a GMS. When the Board of Commissioners decides to assign the GMS to determine the salaries of and benefits for the Directors, the GMS meeting will do so based on recommendations made by the Remuneration and Nomination Committee.

Remuneration for members of the Directors for their services as Commissioners in a non-bank subsidiary controlled by the Company shall be proposed to the Company for approval.

No	Type of Remuneration & Other Facilities	Amount Received in 1 Year	
		Person	Million Rupiah
1	Remuneration (salary, bonus, routine allowance, tantiem, and other facilities received in cash)	12	139,668.50
2	Other facilities in form of in-kind (housing, transportation, health insurance, etc.) * :		
	a. Can be owned	-	-
	b. Cannot be owned	-	-
Total		12	139,668.50

Type of Remuneration per person in 1 year	Number of Directors
Above Rp2 billion	12
Above Rp1 billion - Rp2 billion	-
Above Rp500 million - Rp1 billion	-
Below Rp500 million	-

* Equivalent to Rupiah

Assessment of Directors' Performance

CIMB Niaga has been applying the Balanced Scorecard to execute strategies and monitor performances. This is in line with the Company's policy to assess achievements and to give awards based on performance. To ensure that strategies are focused and well executed, strategic objectives are translated into Key Performance Indicators (KPI) to be collectively agreed by the Directors and implemented down to the lower levels.

KPI framework used by CIMB Niaga has been prepared in order to meet strategic objectives set out in the four Balanced Scorecard perspectives, namely Financial, Customer, Internal Process and People.

Directors' performance appraisal in 2013 was conducted based on collegial performance parameters and the performance of individual/sectoral. The performance appraisal has considered quantitative and qualitative factors. Furthermore, the basis of measurement of success can be reflected in the performance of the Directors of the Bank which includes aspects of risk profile, Good Corporate Governance (GCG), profitability and capitalization.

Performance appraisal system for members of Directors is prepared jointly by the Directors and approved or assessed by the Board of Commissioners through the Nomination and Remuneration Committee and the GMS. The scoring system is continuously enhanced in line with the Company's business development. The results of the performance appraisal serve as one of the basis for remuneration for each Director.

Table of Criteria Rating for Directors

No.	Description	Directorate											
		Business						Support					
		President Director	Corporate Banking	Commercial Banking	SNMME	Consumer Banking	Treasury and Capital Market	Credit	Risk Management	Operations and IT	Compliance, Corporate Affairs & Legal	Strategy and Finance	HRD
1	Shared Target	5%	10%	10%	10%	10%	10%	15%	15%	15%	15%	15%	15%
2	Profit & Cost Management	25%	20%	20%	20%	20%	25%	-	-	-	-	-	-
3	Cost Management	-	-	-	-	-	-	10%	10%	10%	10%	10%	10%
4	Business Foundation	20%	35%	30%	35%	30%	25%	-	-	-	-	-	-
5	Business	-	-	-	-	-	-	5%	5%	5%	5%	-	-
6	Customer	10%	5%	10%	5%	10%	10%	10%	10%	12.5%	15%	12.5%	15%
7	Key Initiatives	5%	-	-	-	-	-	-	-	-	-	-	-
8	Key Initiatives & Improvement	-	-	-	-	-	-	20%	20%	22.5%	25%	32.5%	30%
9	Risk Management	20%	15%	15%	15%	15%	15%	25%	25%	20%	15%	15%	15%
10	Learning & Growth	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%	15%

The Directors performance for the year 2013 was excellent. The Directors managed well in the midst of challenging economic conditions and remained vigilant in maintaining asset quality and stability of the Company's performance in order to show optimal performance.

Director's Training

No	Name	Type of Workshop	Time and Place of Event
1	Arwin Rasyid	Macro Economic Outlook	11 September 2013 (Jakarta)
		Leadership Forum for Senior Executive with Jim Huling	29 September 2013 (Jakarta)
		Leaders Talk	13 November 2013 (Jakarta)
		Enterprise Risk Management	9 - 11 December 2013 (New York, USA)
		APEC CEO Summit Indonesia 2013	5 - 7 October 2013 (Bali)
2	D. James Rompas	Three Lines of Defense	17 May 2013 (Medan)
		R.I.S.K Forum	3 June 2013 (Jakarta)
		Risk Management Discussion	15 July 2013 (Jakarta)
		Senior Credit Workshop	5 - 7 September 2013 (Jakarta)
		Leadership Forum for Senior Executive with Jim Huling	29 September 2013 (Jakarta)
		Refreshment - Risk Management Certification Program (Public class)	30 September - 1 October 2013 (London, UK)
		Leaders Talk	13 November 2013 (Jakarta)
Basic Credit System	21 November 2013 (Jakarta)		
3	Lo Nyen Khing	AMS Kick Off Workshop	26 - 27 August 2013 (Kuala Lumpur, Malaysia)
		Senior Executive Program in Asia - The View from C Suite	13 - 21 September 2013 (Hong Kong)

No	Name	Type of Workshop	Time and Place of Event
4	Handoyo Soebali	FCL Workshop & Kickoff 2013	11 January 2013 (Jakarta)
		Workshop Improvement Audit Rating	21 January 2013 (Bogor)
		Seminar On Islamic Finance	30 - 31 May 2013 (Jakarta)
		Senior Credit Workshop	5 - 7 September 2013 (Jakarta)
		Leadership Forum for Senior Executive with Jim Huling	29 September 2013 (Jakarta)
		Basic Credit System	21 November 2013 (Jakarta)
		Leaders Talk	13 November 2013 (Jakarta)
5	L. Wulan Tumbelaka	Seminar Kebijakan Multiple License 'Tantangan terhadap Perbankan Indonesia'	7 February 2013 (Jakarta)
		Refreshment - Getting Ready for Uncertainty in Regulation and Market Environment	8 - 10 April 2013 (Seoul, South Korea)
		Workshop Three Lines of Defense	19 April 2013 (Jakarta)
		Seminar 'Harapan dan Tantangan Nasional 2013 - 2015'	16 May 2013 (Jakarta)
		Workshop 'Pedoman GCG Perbankan Indonesia 2013'	21 August 2013 (Jakarta)
		Seminar FKDKP - Penerapan Program APU-PPT dan Implementasi FATCA	19 September 2013 (Jakarta)
		Leadership Forum for Senior Executive with Jim Huling	29 September 2013 (Jakarta)
6	M. Fadzil Sulaiman	The Secret to Successful Strategy Execution Workshop	18 January 2013 (Jakarta)
		Senior Executive Forum XV-Leadership, Strategy & Being The Boss	24 - 27 July 2013 (Perth, Australia)
		Leadership Forum for Senior Executive with Jim Huling	29 September 2013 (Jakarta)
7	Wan Razly Abudllah	Leadership Forum for Senior Executive with Jim Huling	29 September 2013 (Jakarta)
		Leaders Talk	13 November 2013 (Jakarta)
8	Rita Mas'Oen	ASEAN Global Leadership Programme	5 - 10 May 2013 (Cambridge, UK)
		Seminar FKDKP - Penerapan Program APU-PPT dan Implementasi FATCA	19 September 2013 (Jakarta)
		Leadership Forum for Senior Executive with Jim Huling	29 September 2013 (Jakarta)
		Leaders Talk	13 November 2013 (Jakarta)
9	Samir Gupta	Leadership Forum for Senior Executive with Jim Huling	29 September 2013 (Jakarta)
		Leaders Talk	13 November 2013 (Jakarta)
10	Megawati Sutanto	Workshop 3 Lines of Defense	19 April 2013 (Jakarta)
		CBTM Credit Risk CoE: Pulse Survey Workshop	10 May 2013 (Kuala Lumpur, Malaysia)
		Senior Credit Workshop	5 - 7 September 2013 (Jakarta)
		Leadership Forum for Senior Executive with Jim Huling	29 September 2013 (Jakarta)
		Leaders Talk	13 November 2013 (Jakarta)
11	Harjanto Tanuwidjaja	ACAMS CERTIFIED EXAMINATION	7 - 8 March 2013 (Singapore)
		Leadership Forum for Senior Executive with Jim Huling	29 September 2013 (Jakarta)
		Leaders Talk	13 November 2013 (Jakarta)
12	Vera Handajani	Risk Management Certification Program Level 5 (Public Class)	3 June 2013 (Jakarta)
		Indonesia Fixed Income And High Yield Bonds	28 June 2013 (Jakarta)
		Senior Credit Workshop	5 September 2013 (Jakarta)
		Macro Economic Outlook	11 September 2013 (Jakarta)
		Seminar FKDKP 'Penerapan Program APU-PPT dan Implementasi FATCA	19 September 2013 (Jakarta)
		Leadership Forum for Senior Executive with Jim Huling	29 September 2013 (Jakarta)
		Leaders Talk	13 November 2013 (Jakarta)

Share Ownership at the Company

Based on the Special Register records (list of shareholding of the Boards of Commissioners and Directors and their families in both the Company and other companies), which is updated every six (6) months or whenever there is a change, members of the two boards who hold shares at the Company as per 31 December 2013 are as follow:

Name	Position	Number of Shares	%
Arwin Rasyid	President Director	1,381	0
Handoyo Soebali	Director	288,750	0

Shareholding in Other Companies

Based on the record of Special Register as per 31 December 2012, and in accordance with Bank Indonesia, members of the two Boards either individually or jointly have no more than 25% of the paid up capital of any other company. The Company has complied with this stipulation.

Table of Shareholding that reaches 5% or more of the paid up capital at other Companies

Based on the record of Special Register as per 31 December 2012, and in accordance with Bank Indonesia, no member of the two Boards has more than 5% of the paid up capital of any other company.

No	Name	Other Companies	Other Bank	Financial Institutions Non-Bank	Description
1	Arwin Rasyid	-	-	-	None
2	Daniel James Rompas	-	-	-	None
3	Lo Nyen Khing ¹⁾	-	-	-	None
4	Handoyo Soebali	-	-	-	None
5	Lydia Wulan Tumbelaka	-	-	-	None
6	Mohamed Fadzil Sulaiman	-	-	-	None
7	Wan Razly Abdullah	-	-	-	None
8	Rita Mas'Oen	-	-	-	None
9	Samir Gupta	-	-	-	None
10	Megawati Sutanto	-	-	-	None
11	Harjanto Tanuwidjaja	-	-	-	None
12	Vera Handajani ²⁾	-	-	-	None

- 1) effective 15 January 2013
2) effective 26 November 2013

Positions outside the Company's the Directors on 31 December 2013

No	Name	CIMB Niaga Position	Non CIMB Niaga Position	Company / Institution / Organisation
1	Arwin Rasyid	President Director	None	-
2	Daniel James Rompas	Vice President Director	None	-
3	Lo Nyen Khing ¹⁾	Vice President Director	None	-
4	Handoyo Soebali	Director	None	-
5	Lydia Wulan Tumbelaka	Director	None	-
6	Mohamed Fadzil Sulaiman	Director	None	-
7	Wan Razly Abdullah	Director	President Commissioner Commissioner	PT Kencana Internusa Artha Finance PT CIMB Niaga Auto Finance
8	Rita Mas'Oen	Director	None	-
9	Samir Gupta	Director	President Commissioner	PT CIMB Niaga Auto Finance
10	Megawati Sutanto	Director	None	-
11	Harjanto Tanuwidjaja	Director	None	-
12	Vera Handajani ²⁾	Director	None	-

- 1) effective 15 January 2013
2) effective 26 November 2013

The Executive Committees

The Executive Committees are committees at the level of the Directors established to support the implementation of the duties and responsibilities of the Directors. In accordance with BI Regulations, the Company is required to have three (3) Executive Committees, which are Risk Management Committee, Asset Liability Committee and IT Steering Committee. As its business is growing more complex that has made more important the implementation of good governance, the Company has formed eight additional Executive Committees based on Directors decisions each carrying duties and responsibilities set out in the Terms of Reference of each Committee. The organizational structure of the Executive Committees is based on the minutes of meetings of the Directors.

The composition of the Executive Committees is available in the Risk Management discussion of this annual report.

Corporate Governance Committee (CGC)

Structure

- Chairman: President Director
- Vice Chairman 1: Compliance, Corporate Affairs & Legal Director
- Secretary: Head of Compliance Management
- Members:
 - All Directors
 - Chief Audit Executive*
 - Risk Management Head
 - Corporate Secretary
 - Human Resource Management

Duties and responsibilities

1. To ensure that governance structure is in accordance with prevailing rules and regulations.
2. To socialize principles of Good Corporate Governance to all employees.
3. To review the implementation of Good Corporate Governance internally or externally.
4. To report the implementation of good governance to all stakeholders.

Work Program in 2013

1. To ensure that governance structure at the levels of the Board of Commissioners, Directors, Committees and Company policies and procedures is completed in accordance with the rules and regulations of Good Corporate Governance.
2. To transparently disclose Good Governance and Good Corporate Governance assessment results to stakeholders through annual reports.

3. To disseminate Good Corporate Governance in collaboration with relevant organizational units.
4. To consistently strive to improve the implementation of good corporate governance at par with best practice including through benchmarking with the industry or other independent agencies.
5. Whistle Blowing and code of conduct to support the implementation of better good corporate governance through issue handling and socialization.

Realization of Work in 2013

1. The structure and composition of the Board of Commissioners, the Directors and Committees have met the corresponding changes in related provisions and complexity of our business.
2. During 2013, the Company conducted reviews and updates on guidelines related to corporate governance such as: Board of Commissioners Charter, Audit Committee Charter, the Charter of the Risk Monitoring Committee and the Nomination and Remuneration Committee Charter. Reviews were also conducted on supporting policies Conflict Management Policy governing conflicts of interest and GCG self-assessment procedures.
3. Reports of GCG implementation and transparency for the Company and for its Islamic Business Unit (UUS) have been published in the Annual Report 2013.
4. To review the results of GCG self assessment in 2013.
5. GCG internalization was been done through:
 - the socialization and training for GCG and compliance, codes of conduct, anti-fraud and Whistle Blowing to employees
 - Periodic disclosure via email about Conflict Management policies that regulate conflict of interest for employees in trading securities for personal benefits.
6. Programs to improve the quality of GCG implementation to meet the best practice were done by participating in:
 - Annual Report Award 2012 organized by the FSA, Bank Indonesia, Ministry of SOE, National Committee on Governance, Indonesian Institute of Accountants, the Directorate General of Taxation and the Indonesia Stock Exchange. The Company was awarded the first rank in the Annual Report Award (ARA) in 2012 for the category of Listed Private Financial.
 - Corporate Governance Perception Index CGPI Award 2012 organized by The Indonesian Institute for Corporate Governance (IICG) and SWA magazine. As in previous years, this time the Company retained the title of "The Most Trusted Company".

- The IICD & Corporate Governance Award 2013 organized by The Indonesian Institute for Corporate Directorship (IICD) in collaboration with Business Review Magazine, in which the Company won "Best Responsibility of the Boards" category.
- Working Group on Communication Forum adherence Banking Compliance Director (FKDKP) or in the forum working group APU/PPT Indonesian Company and INTRAC and sharing knowledge of the provisions of the new GCG self-assessment GCG to subsidiaries for consolidative purpose.

Risk Management Committee (RMC)

Structure

- Chairman: Vice President and SMME Director
- Vice Chairman 1: Credit Director
- Vice Chairman 2: Operations & Information Technology Director
- Members:
 - President Director
 - Vice President and Corporate Banking Director
 - Risk Management Director
 - Commercial Banking and Sharia Director
 - Compliance, Corporate Affairs & Legal Director
 - Treasury & Capital Markets Director
 - Strategy & Finance Director
 - Consumer Banking Director
 - Human Resources Director
 - Head of the Risk Management Unit
 - Head of the Internal Audit Unit *

* Non-voting member

Duties and responsibility

1. To recommend risk strategy, risk appetite and aggregate level of risk tolerance to Directors, including how to address risks deemed potential in subsidiaries.
2. To review the implementation of risk management.
3. To review and analyze the consolidated risk profile whether individually or collectively with its subsidiaries each quarter.
4. To provide recommendation for risk management policy framework to the Directors.
5. To review and manage risks and the performance of subsidiaries.
6. To review and analyze capital adequacy and capital allocation based on risks faced.
7. To review and evaluate the performance of the loan portfolio that has become the main focus of the committee members.
8. To give approval for the country limit.

9. To have a report from the Secretary of Business Development Committee (BDC) related to products and activities that have been approved by the BDC.
10. To review and approve proposals submitted by the RMC sub-committee, the Credit Policy Committee (CPC), Market Risk Committee (MRC) and the Operational Risk Committee (ORC).
11. To review other important issues that needs to be addressed in Risk Management Committee.

Work Program in 2013

1. Approval for and evaluation of policies related to risk management.
2. Synergy with CIMB Group in the implementation of the best risk management strategy.
3. Focus on key risk issues and deepen coordination with other Executive Committee, especially the Risk Management Committees.
4. Meet Bank Indonesia Regulation in the field of risk management.

Realization of Work in 2013

1. Conducted analysis and evaluation of collateral coverage over the credit exposure arising from treasury transactions assuming weakening rupiah exchange rate against foreign currencies.
2. Approved Limit Value at Risk (VaR), delinquency Cap in consumer financing products.
3. Evaluated the subsidiaries' liquidity and that of Sharia business unit particularly with respect to the parameters Financing to Deposit Ratio (FDR)
4. Approved the results of bank-wide stress testing.
5. Reviewed of the effectiveness of the executive committees, in particular committees in the scope of risk management.
6. Evaluated the liquidity in the Sharia Business Unit, evaluated the Company's soundness level, and that of Sharia Business Unit and subsidiaries periodically.
7. Discussed matters from earlier RMC meeting (if any).

Market Risk Committee (MRC)

Structure

- Chairman: Vice President Director and SMME Director
- Vice Chairman 1: Strategy & Finance Director
- Vice Chairman 2: Treasury & Capital Markets Director

- Members:
 - Vice President Director and Corporate Banking Director
 - Head of the Risk Management Unit
 - Head of Trading, Treasury
 - Head of Sales, Treasury
 - Head of the Internal Audit Unit *
 - Head of Finance & Accounting
- * Non-voting member

Duties and Responsibilities

1. To assess market risks and performance portfolios of Treasury products.
2. To conduct periodic evaluation on the Bank's market risk profile and that of its subsidiaries.
3. To evaluate and approve the Treasury trading limit.
4. To evaluate and approve changes in market risk measurement methodologies.
5. To evaluate and approve Credit Risk Factor (CRF) of products of Treasury.
6. To review and approve Market Risk Management Policy.

Work Program in 2013

1. To assess Market Risk Management Policy in order to support improvements in identifying, measuring, monitoring, and controlling market risk.
2. To improve the function of market risk factor identification, more accurate and integrated market risk measurement and to improve the monitoring function to support decision making in market risk control function that may ultimately keep an acceptable level of market risk

Work Realization in 2013

1. MRC approved the Treasury Market Risk Limit.
2. MRC monitored the Limit excesses that occurred during the year and gave advice on risks that needed to be mitigated by the management to prevent limit exceedance from reoccurring in the future.
3. MRC monitored the results of backtesting and Stress testing.
4. MRC approved the Tenor limits of the Underlying Bond Option as part of the fulfillment of BI requirements.
5. MRC agreed to the terms Intraday net open position by referring to changes in BI regulations related to Net Open Position.
6. MRC agreed to the modification of the Hull White (HW) model into Tree into Hull White (HW) Partial Differential Equation (PDE) as part of monitoring risk to on Range Accrual cancelable products in accordance with the Murex system migration (from v32 to v45).
7. MRC decided that the limit of concentration at 30% is not applicable to HTM Book.

8. MRC approved proposed changes to procedures and authority for approval for the allocation limits of Treasury at the desk level and if there is a limit overrunning at the desk level.
9. MRC approved the valuation of corporate securities by using IBPA (Indonesia Bond Pricing Agency) prices, if no quotation prices are available in the market.
10. MRC recommended that Treasury shall submit request for payment in writing immediately when default transactions are identified and other facilities other than that of Treasury are to be reported to the Director of Credit for further review.
11. MRC agreed to Holding Limit Parameter Government and Corporate Bonds.

Operational Risk Management Committee (ORC)

Structure

- Chairman: Operations & IT Director
 - Vice Chairman I: Vice President Director and SMME Director
 - Vice Chairman II: Consumer Banking Director
 - Secretary: Operational Risk Management Head
 - Members:
 - Strategy & Finance Director
 - Human Resource Director
 - Compliance, Corporate Affairs & Legal Director *
 - Risk Management Unit Head
 - Head of Centralized Banking Operations
 - Head of National Branch Operations
 - Head of Credit & Operation Policy
 - Head of Service Quality & Network Development
 - Head of IT Delivery & Services
 - Head of Internal Audit Unit *
- *non-voting member

Duties and responsibilities

1. To approve operating policies (such as the Operational Risk Policy, Operational Policies, etc.)
2. To evaluate and approve policy of operational limits.
3. To review and update issues related to operational risk.
4. To monitor critical operational risks and report findings to the Risk Management Committee.
5. To decide on policies regarding issues on how to handle certain situations that may bring operational risks.
6. To review reports on Key Risk Indicators; Risk Control Self Assessment and Loss Event Data.
7. To review findings in Bank's Quality Assurance report to ensure that corrective measures are made.
8. To address other urgent and important issues that needs ORC's attention.

Work Program in 2013

1. To review and approve Operational Policy (Minimum Control Standard) and several other operational policies and to ensure that policies and procedures are carried out properly.
2. To Improve monitoring function in the implementation of operational risk management primarily related to monoline work units such as Microfinance, Credit Card and Custodian
3. To evaluate the implementation of operational risk management process, including necessary improvements in line with changes that could affect the Company's operational risk profile.
4. To review the adequacy of risk identification and implementation of control over the activity of branchless banking.
5. To assess and monitor progresses in projects undertaken and initiatives that support operational risk management.

Work Realization in 2013

1. The ORC approved the updated Operational Policy (Minimum Control Standard) and several other operational policies. Policies are developed based on the needs of the work units and by considering risk aspects.
2. Reviewed Branchless Banking activities such as Digital Lounge, Rekening Ponsel, etc. to ensure the identification of risk has been done thoroughly and risk mitigation has been done adequately.
3. Reviewed findings from the gap analysis on the activities of Treasury to ensure adequate control policies and procedures and the implementation and monitored corrective actions needed for improved control.
4. Conducted periodic evaluations of the implementation of operational risk management and internal controls in Sharia Business Unit and monoline work units such as Micro Finance, Credit Card Business & Merchant, and Custodian services.
5. Reviewed the Gold Pawn (Rahn) business of the Sharia Banking and made recommendations while monitoring improvements in control mechanism to mitigate risks as well as compliance with regulatory provisions.
6. Monitored Customer Complaint Handling Reports including those also forwarded to regulators to ensure prompt and proper handling have been done.
7. Reviewed reports on transitorily accounts and difference accounts to ensure corrective and preventive actions have been implemented adequately.
8. Monitored corrective actions for over reporting process and monitored foreign exchange transactions are executed in accordance with the regulators to minimize fines/sanctions.

9. Reviewed and recommended corrective actions for the process of policy making and operational procedures to improve its quality and enhance employee comprehension.
10. Reviewed and monitored initiatives to improve risk management including handling dormant accounts, ATM and cash management, the implementation of Business Continuity Management, etc.

Information Technology Steering Committee (ITSC)**Structure**

- Chairman: Vice President Director & SMME Director
- Vice Chairman 1: Operations & Information Technology Director
- Vice Chairman 2: Consumer Banking Director
- Members
 - Strategy & Finance Director
 - Compliance, Corporate Affairs & Legal Director
 - Risk Management Director
 - Head of Transformation Office
 - Head of Information Technology
 - Head of Cash Management TB
 - Head of Consumer Lending
 - Head of Credit & Operations Policy
 - Head of the Risk Management Unit
 - Head of Centralized Bank Operation
 - Head of the Distributed Bank Operation
 - Head of Service Quality & Network Development
 - Head of Internal Audit Unit
 - Chief of Transaction Banking

Duties and responsibilities

1. To formulate short-term and long term IT plans and budget allocation.
2. To give priorities and monitor strategic IT projects.
3. To formulate and monitor the effective implementation of IT policies.
4. To thoroughly monitor IT services efficiency.
5. To review budgets and IT spending pattern.
6. To assess the effectiveness of efforts to minimize risks in IT investment.
7. To address IT issues.
8. To review and evaluate activities in Business Continuity Plan (BCP) execution and in Disaster Recovery Plan (DRP).
9. To review and formulate a process/acquisition of new IT infrastructure.

Work Program in 2013

1. To evaluate the effectiveness of the implementation of IT policies.
2. To evaluate strategic IT projects governance
3. To evaluate and approve strategic IT projects
4. To evaluate and review Corporate Operating Plan

Realization of Work in 2013

1. Evaluated and established the efficiency and effectiveness of processes and the implementation of IT policies.
2. Evaluated and established the efficiency and effectiveness of the governance process of strategic IT projects.
3. Evaluated, approved and monitored the status strategic IT project development.
4. Evaluated findings from Project Implementation Review of the Corporate Operating Plan.

Asset & Liability Committee (ALCO)

Structure

- Chairman: Strategy & Finance Director
- Vice Chairman 1: Treasury and Capital Markets Director
- Vice Chairman 2: Vice President and Corporate Banking Director
- Secretary: Assets and Liabilities Management Head
- Members
 - President Director
 - Vice President & SMME Director
 - Consumer Banking Director
 - Commercial Banking and Sharia Director
 - Treasury Sales Head
 - Head of the Risk Management Unit
 - Head of Syariah Banking
 - Head of the Internal Audit Unit *
 - Risk Management Director **
 - Chief Corporate Banking Officer **
 - Chief Financial Institutions and Non-Banking Financial Institution Officer **
 - Transaction Banking Chief Officer **
 - Product and Performance Management Business Head - Commercial Banking **
 - Preferred, Private, Wealth Management & Business Head Consumer Liabilities **
 - SMME Chief Officer **
 - Consumer Lending Head **

* Non-voting member

**Member since 1 December 2013

Duties & Responsibilities

Balance Sheet Management

- To review and approve risk objectives and returns to generate a sound balance sheet.
- To approve all matters relating to risk management and balance yield according to predetermined limits.
- To review, evaluate and approve proposed hedging strategies in accordance to the agreed limits.
- To review, evaluate and approve new products and product variations of Corporate, Commercial, Retail and Syariah Banking.
- To assess, evaluate, and approve pricing of Corporate, Commercial, Retail and Syariah Banking products exclusive of capital markets and money markets.
- To analyze, review, and evaluate performances of each product particularly concerning issues on profitability, volume, and market share.

Liquidity Management

- To establish liquidity management policies.
- To assess resources and uses of funds, and monitor bank liquidity level to create an optimum level.
- To assess performance of initiatives to generate more customer deposit against predetermined targets in Retail, Commercial, Corporate, and Sharia Banking.
- To monitor and maintain contact with relevant parties in order to secure liquid cash flow in different scenarios (conditions).
- To address disputes between divisions arising from efforts to raise funds.
- To ensure that the Bank is capable of cost-effectively meeting cash flow commitments in a timely manner even during turbulence in the financial markets.
- To assess the maturity of funding and diversify funding sources by trying not to rely on fluctuating source of funds.
- To secure the Bank's compliance with BI regulations.
- To oversee how LMAT (Liquidity Management Action Triggers) is being monitored.
- To monitor the development of stress tests in liquidity risk.
- To conduct periodic reviews of CFP (Contingency Funding Plans).
- To oversee liquidity risk management in line with new product and business developments.

Work Program in 2013

- To ensure distribution of gross yield in the same month.
- To optimize the Bank's balance sheet in order to generate maximum profit.
- To manage long-term funding through the issuance of bonds.

Realization of Work in 2013

- Established the Alert and LDR MAT limits at respectively 92.5% and 95%.
- Applied internal method stress test to simulate a crisis for bank liquidity and ensured compliance with the liquidity requirements set by the regulators.
- Ensured the Bank's liquidity condition is at an optimum level through routine estimated projections of loan and deposit in a 3-month period.
- Made adjustments to interest rate for deposit products and loan products in order to remain competitive.
- Implemented a base lending rate method for loan products with a floating rate.
- Issued CIMB Niaga Sustainable Bonds of 2013; Series A with Fixed interest rate of 8.75% and a 2-year tenor, and Series B with 9.15% and 3-year tenor and Series B with 9.75% with a tenor of 5 years in the amount of Rp1.45 trillion.

Credit Policy Committee (CPC)**Structure**

- Chairman: Credit Director
- Vice Chairman: Vice President Director & SMME Director
- Secretary: Commercial Credit Policy Head
- Members:
 - Vice President & Corporate Banking Director
 - Commercial Banking & Sharia Director
 - Treasury & Capital Markets Director
 - Consumer Banking Director
 - Risk Management Director
 - Operations & Information Technology Director
 - Compliance, Corporate Affairs & Legal Director *
 - Head of the Internal Audit Unit **
 - Chief Corporate Banking Officer
 - Head of the Risk Management Unit
 - Wholesale Banking Credit Head
 - Consumer Banking Credit, Programmed Lending, Micro Credit Head
 - Syariah Banking Head
 - Asset Restructuring and Recovery (ARR) Head
 - Credit Policy & Operations Head
 - Bankwide Credit Administration Head

* Non-voting member

** Mandatory Invitee

Duties and Responsibilities

1. To determine:
 - i. Loan policy and credit management strategy including Risk Acceptance Criteria (RAC) in line with the Bank's risk appetite.
 - ii. the Bank's compliance with the approved loan management policies and prevailing regulations particularly those which govern exposures to significant risks.
 - iii. Approval for the change in credit policy and the Bank's credit management strategy.
 - iv. The number, nature, characteristics, exceptions to the principles and guidelines of credit, important trends in credit quality, market and economic trends and other matters that could affect the Bank's credit profile.
 - v. Supervision of the implementation of the Bank's Credit Policy.
2. To monitor and evaluate the performance of duties of the credit unit.
3. To approve the criteria for Bank officials as members of the Credit Committee.
4. To monitor and evaluate the process of credit process and settlement.
5. To approve the Industry Exposure Management Action Trigger (MAT).
6. To evaluate and approve debtors or groups of debtors over in-house credit limit.
7. To review Global Country Limit (GCL) proposal.

Work Program and Realization in 2013

1. Credit Approval for Delegated Authority (DA) Framework at the Head Office and Areas (including Branch Manager Entrepreneur - BME), for the segments of Corporate, Commercial, Small Medium Enterprise (SME), Micro Finance and Consumer. Approval may be granted by the Committee or jointly by relevant Business Unit and Credit Unit or solely by Credit Unit.
2. Refinement of policy related to:
 - a. Commercial: Corporate Finance Policy, Asset Sale Policy, Industry Management Action Trigger, Debtor Management of Non-Performing Loans, Program Product Approval (Distributor, Auto Dealers and Civil Contractor & Construction).
 - b. SME: SME Policies & Procedures <Rp 3 Billion
 - c. Microfinance: Cap Portfolio Credit
 - d. Trade Finance: Approval for over limit LC Transactions and SKBDN and the Release of Import Documents under discrepancy conditions, opening of L/C and SKBDN with Guarantee Credit Insurance, Import and Discount Transactions for Transactions of Export Aval and Export Import Bank Payment Obligation

- e. Treasury Formula for the Calculation of Global Financial Institutions Limit
- f. Consumer: Credit Cards including eCommerce Merchants; Multipurpose Credit; Champion Challenger; Personal Loan; Terms DSR, DBR and BI Checking for Mortgage and Direct Auto; Terms of Loan to Value (LTV), Financing to Value (FTV) and Down Payment (DP) for Micro Financing Consumer and mortgage adjusted to Bank Indonesia regulations.

Business Development Committee (BDC)

Structure

- Chairman: Consumer Banking Director
- Vice Chairman 1: Strategy & Finance Director
- Vice Chairman 2: Operations & Information Technology Director
- Secretary :
 - Head of Private, Preferred, Wealth Management & Consumer Liabilities Business
 - Corporate Finance & Special Projects Head
- Members:
 - President Director
 - Vice President Director & SMME Director
 - Treasury & Capital Markets Director
 - Commercial Banking & Sharia Director
 - Compliance, Corporate Affairs & Legal Director *
 - Risk Management Director
 - Head of Private, Preferred, Wealth Management & Consumer Liabilities Business
 - Chief of Transaction Banking Officer
 - Syariah Banking Head
 - Head of Sales & Distribution and Branchless Banking
 - Head of the Risk Management Unit
 - Corporate Finance & Special Projects Head
 - Head of Internal Audit Unit *

* Non-voting member

Duties and responsibilities

1. To approve or reject proposals for a product or activity (new products, product variations and product development).
2. To approve new distribution channels, variety, and development and new concepts for branches.
3. To ensure that product owners conduct performance reviews of all products/activities that require approval from Bank Indonesia, within 6 months after such product/activity is introduced.

4. To gain authority to request branches to give information or present their activities, marketing plans, and performance (when necessary).

Work Program in 2013

1. To develop products/activities and programs related to business and marketing, in order to innovate quality products/activities and program that suit customers and communities.
2. To improve quality and added values to our products and services both in terms of technology and services in order to provide quick and competitive responses to the community.

Realization of Work in 2013

1. Approved products/activities and programs of retail banking (conventional and Sharia), wealth management, treasury (conventional and sharia), branchless banking, transaction banking, corporate and commercial.
2. Enhanced the intensity of product promotion and marketing based on various promotional and marketing strategies for retail banking (conventional and sharia), including credit card and debit card.
3. Performed Post Implementation Review of products of retail banking, wealth management and treasury (conventional and sharia).

Marketing and Communications Committee (MarCom)

Structure

- Chairman: Consumer Banking Director
- Vice Chairman: Compliance, Corporate Affairs & Legal Director
- Secretary: Corporate Communication Group Head
- Members:
 - President Director
 - Corporate Banking Director
 - Strategy & Finance Director
 - Head of Corporate Affairs
 - Head of Preferred, Private Wealth Management and Consumer & Business Liability
 - Head of Sales and Distribution Branch & Branchless Banking
 - Head of Consumer Lending
 - Head of Syariah Banking

Duties and responsibilities

1. To give strategic direction on CIMB Niaga brand, which includes strategies and integrated communication plans, value propositions and positioning executed in line with CIMB Niaga's corporate image.
2. To evaluate and approve marketing communications activities, including Above the Line and Below the Line campaigns and corporate events.
3. To provide strategic direction in the selection of communication media that are effective and efficient, comprehensive, and sustainable, including budgets involved.
4. To evaluate and give direction in all internal and external communications activities.
5. To coordinate marketing communication activities undertaken by corporate or business units.

Work Program in 2013

1. To review, approve and give proposals related to communication plan for Sharia and Consumer Banking products and services covering communication strategy, product branding and approval for collateral
2. To review, advise and approve programs of CIMB Niaga Indonesian Masters 2013
3. To assess, provide inputs to and approve the proposed the Company's website design
4. To review, advise and approve communications campaigns of melodious card in social media during the Independence Day event and religious holidays
5. To review and approve the proposed 2013 Ramadan TV Program
6. To review, advise and approve proposals for the Color Run event to be held in 2014
7. To monitor the Company's advertising spending periodically.

Work Realization in 2013

1. Approved product naming and the plan for Digital Lounge communication, Poin Clna, Poin Xtra, CIMB Junior & Hypermart Co-Branding Card, and gave direction for CIMB Niaga online communication and Account Opening and Sharia Platinum card design.
2. Approved the naming and communication plan for thematic X-Tra Manfaat mortgage.
3. Approved the communication plan to support CIMB Niaga Indonesian Masters 2013.
4. Approved the proposed Corporate web design.
5. Approved the campaign for Kartu Berlagu as corporate communication campaign in social media (Facebook) designed specifically to celebrate Independence Day, the Eid and Christmas.

6. Approved the proposal for Ramadan TV Program in 2013 at MNC TV.
7. Directed and gave relevant suggestions related to Consumer Banking Campaign & Marketing Collateral.
8. Approved the proposed event of The Color Run to be held in 2014.
9. Supervised the Company's spending on advertising.

Personnel Policy Committee (PPC)**Structure**

- Chairman: President Director
- Vice Chairman 1: Human Resources Director
- Vice Chairman 2: Vice President & SMME Director
- Secretary: Head of Human Resources Business Partner
- Members:
 - Vice President & Corporate Banking Director
 - Compliance, Corporate Affairs & Legal Director
 - Credit Director
 - Operations & Information Technology Director
 - Consumer Banking Director
 - Commercial Banking & Sharia Director
 - Treasury & Capital Markets Director
 - Strategy & Finance Director

Duties and Responsibilities

1. To ensure HR policies and strategies are aligned with and support CIMB Niaga's Vision, Values, Culture and Aspiration Culture
2. To review and approve guidelines for total compensation that includes salary, bonuses, incentives, benefits and other matters relating to remuneration
3. To review and approve employment planning, and meet the need for labor both from internal and external sources, especially for senior leaders and executives
4. To review and approve CIMB Niaga's organizational structure and changes to it
5. To review and approve of the Annual Performance Indicators (KPIs), Performance Management System and its achievement
6. To review and approve employee development plans, career, talent, and training
7. To review the industrial relations and make decisions on employment issues.

Work Program in 2013

1. Reviewed and approved the Remuneration Policy Framework in 2013 and several other HR operational policies and ensured that the policies were carried out properly.
2. Reviewed CIMB Niaga's Vision, Values and Culture to keep pace with the development and aspirations of shareholders.
3. Reviewed and approved Rank and Job Title System to keep them aligned with organizational development and in order to meet the 2015 ASEAN open market.
4. Identified and improved monitoring function and gave opportunity for high-achieving employees with rare skills and abilities to grow.
5. Ensured the implementation of BME project and evaluated this project in relation to the Company's performance.
6. Assessed and monitored operational risks with respect to human resources, and ensured that proper sanctions were given in accordance with applicable regulations.

Realization of Work in 2013

During 2013, the PPC held 17 meetings with the following agenda:

1. Set criteria, policies and mechanisms for incentives for high achievements and production services in 2012, salary adjustment in 2013 and the implementation of job promotions in 2013, which is principally based on the Company's profitability, performance of the directorates and units, individual performance, levels of salaries both internal and external.
2. Reviewed CIMB Niaga's Vision and Values
3. Reviewed findings from Internal Satisfaction Survey (ICSI) and determined corrective measures to improve the current index

4. Implemented performance assessment in 2013 to perform validation process in each directorate/sub directorates/areas to ensure fairness and objectivity
5. Determined changes in EOP administration period for 2013 equipped with EOP procedures
6. Made changes in organizational structure with the new position of Director of Risk, and structural changes in Sales & Distribution Organization with regards to changes in the division of working areas, the separation of the SME and Micro sub-directorates from Commercial Directorate, and reviewed the incorporation of legal operation to business function
7. Launched programs of Strategic Workforce Planning and employee productivity
8. Determined the new pension fund manager; the Board of Commissioners the Directors of KITAF; the Board of Commissioners of CNAF and Independent Commissioners of CNAF in 2013 in accordance with the stated criteria and prevailing regulations
9. Launched employee development programs such as "Leadership Series", "Credit Academy", "Teller School", and programs for fresh graduates as TCB and DP.

Capital Investment Committee (CIC)

Structure

- Chairman: Vice President Director
- Vice Chairman: Strategy and Finance Director
- Secretary: PMO Group Head
- Members:
 - Consumer Banking Director
 - Commercial Banking & Sharia Director
 - Operations & Information Technology Director
 - Corporate Banking Director
 - Strategy & Finance Director
 - Head of Information Technology
 - Head of Transformation Office
 - Head of Risk Management
 - Head of Business Unit

Duties and Responsibilities

1. To give approval for and recommendations to projects proposed by project coordinator (whether related or not related to IT) after taking into accounts limits in Capex budgeting and the availability of IT resources.
2. To determine guidance for approval for Capex/Opex in each project.
3. To decide and approve project rating (i.e. a,b, or c) based on priority and urgency in line with the Company's vision and mission
4. To approve IT projects after referring to recommendations from IT Team with regards to the availability of IT resources

Work Realization in 2013

Since its approval as one of the Executive Committees under the BOD, the Capital Investment Committee has held 4 meetings with the following agenda:

1. To overview the performance of corporate projects in 2013.
2. To approve corporate projects proposed by business and supporting units to be implemented in 2014, and to determine priority for the approved projects.
3. To approve budgets for the approved projects to be implemented in 2014, including in when there are deviations for projects carried forward to 2014 from the previous year.
4. To approve timeline for the approved projects for 2014, including when there are deviations for projects carried forward from previous year.

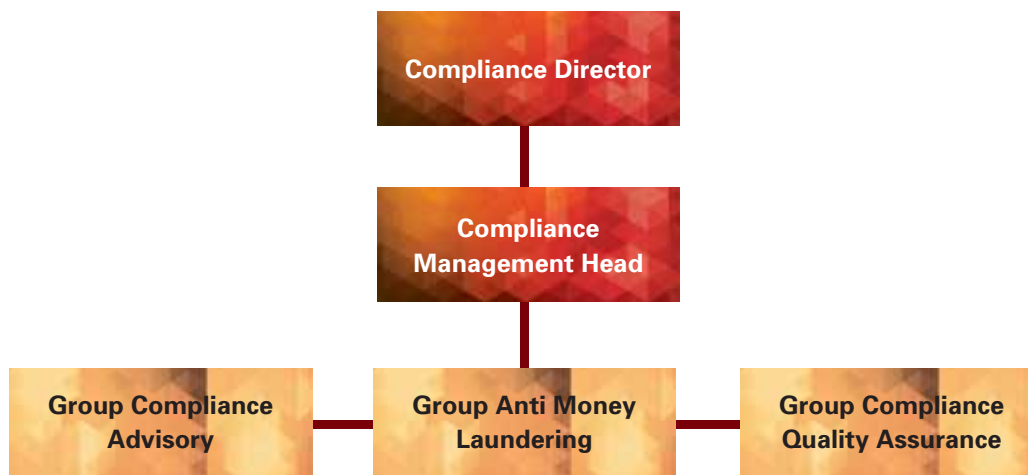
Table of Directors attendance in Executive Committee Meetings

No	Name	CGC	RMC	MRC	ORC	ITSC	ALCO	CPC	BDC	MAR COM	PPC	CIC
		Attendance										
1	Arwin Rasyid	1	3	-	-	-	2	-	-	4	12	-
2	D. James Rompas	1	12	9	8	10	23	8	1	-	13	6
3	Lo Nyen Khing	1	6	7	-	-	20	6	-	-	14	3
4	Handoyo Soebali	1	10	-	-	-	16	7	3	-	15	2
5	L. Wulan Tumbelaka	1	8	-	8	8	-	5	9	5	11	6
6	M. Fadzil Sulaiman	1	5	9	-	-	25	2	1	-	16	-
7	Wan Razly Abdullah	1	8	7	4	5	30	-	14	4	16	6
8	Rita Mas'Oen	1	5	-	11	9	-	5	5	-	15	5
9	Samir Gupta	1	3	-	4	6	16	4	14	6	15	3
10	Megawati Sutanto	1	4	-	-	-	-	10	-	-	15	-
11	Harjanto Tanuwidjaja	1	5	-	8	-	-	-	-	-	17	-
12	Vera Handajani	-	5	1	5	3	3	4	4	-	8	-
Number of Meetings held		1	12	11	12	10	35	11	17	6	17	7
Minimum Meetings to Be Held		1	6	9	9	9	12	6	9	6	10	2

COMPLIANCE MANAGEMENT

The Compliance unit is headed by Liston Siahaan

Organizational Structure



Compliance Statement

Compliance culture is one of the most important elements within the organization, realized in the Company's Compliance Policy to ensure the implementation of principles and secure compliance culture development

It is also stipulated in the Company's policy that the Directors shall develop and implement a compliance culture at all levels of the organization and operations, and shall ensure effective Corporate Compliance functions including enforcing new provisions that should be applied by all employees.

In addition, leaders in all work units are directly responsible for the implementation of compliance in their respective units, including securing corrective measures for non-compliance and overseeing the implementation of corrective actions.

Compliance Function

Bank CIMB Niaga has established a Compliance unit (SKK) authorized with ex-ante function and mainly tasked to support all organizational units to mitigate compliance risks.

The Compliance function is preventive in nature and ensures that the Company's policies, rules, systems and procedures comply with Bank Indonesia's regulations and other applicable legislation. Thus, compliance programs are compiled annually covering socialization and education to promote awareness, and test new policies,

products and activities against prevailing regulations, and monitor compliance implementation and commitment while reporting whatever progress made with regards to compliance aspect.

In carrying out its functions, SKK coordinates with business units and other supporting units to manage compliance risks properly so as to minimize the impacts of such risk and at its early stage. Therefore, SKK is supported and coordinates with the Designated Compliance & Operational Risk Officer (DCORO) stationed at relevant units who is tasked to monitor the application of compliance principles and compliance risk mitigation in their respective work units.

In addition, the SKK also manages the implementation of Anti-Money Laundering and Combating the Financing of Terrorism (AML and CFT) activities and those of Whistle Blowing system and monitors the implementation of GCG.

Duties

The duties and responsibilities of the Compliance Unit (SKK) include:

- To make the necessary measures to support the establishment of compliance culture throughout the Bank's business activities at every level of the organization;
- To identify, measure, monitor, and control Risk Compliance with reference to Bank Indonesia regulations on the Application of Risk Management for Commercial Banks;

- To assess and evaluate the effectiveness, adequacy, and appropriateness of the Bank's policies, regulations, systems and procedures in line with applicable regulations;
- To review and/or recommend updating and refinement of the Bank's policies, regulations, systems and procedures in accordance with Bank Indonesia regulations and other legislations in force, including Sharia Principles for Sharia Banks and Sharia Business Units;
- To make efforts to ensure that the Bank's policies, regulations, systems and procedures and business activities comply with Bank Indonesia/FSA regulations and other legislations in force;
- Perform other tasks related to the compliance function.

To perform duties and responsibilities, SKK carries out various activities or compliance programs, including to:

- Monitor the implementation of Bank Indonesia regulations including those related to prudential ratios.
- Socialize compliance programs in order for relevant units to comprehend applicable banking regulations through various tools such as regulation and compliance news updates.
- Update and administer databases that contain compliance provisions of banking authorities.
- Improve the competence of employees with regards to regulatory requirements through e-Learning instructional modules.
- Align compliance with other work units through the determination of person in charge to monitor the implementation of compliance (DCORO) in each work unit and build a device to monitor the implementation of compliance through compliance matrix.
- To have compliance tests through:
 - compliance test against proposals for new policies or amendments thereto as and the Company's new products and activities, and
 - Monitoring on compliance implementation within work units and compliance risk assessment using compliance matrix.
- Regular compliance reporting both internally and to Bank Indonesia/OJK.
- Conduct self-assessments on the Bank's Compliance Risk in various work units.
- Coordinate with the Sharia Supervisory Board (DPS) related to the implementation of compliance function on the sharia principles.
- In addition to the above, the Compliance Unit also serves as a coordinator for the implementation of programs of Anti-Money Laundering and Combating the Financing of Terrorism.

Compliance Indicators in 2013

The Company complied with the prudential ratios during 2013, as shown by the following indicators:

- The Bank's CAR (Capital Adequacy Ratio for credit risk, market risk and operational risk) was 15.43% or well above Bank Indonesia's minimum limit of 8%.
- There was no evidence of excesses or violations against BI regulations on Bank Legal Lending Limit (LLL).
- Net NPLs (Non Performing Loan) was 1.62%, or much lower than Bank Indonesia's maximum limit of 5%.
- The ratio of allowance for impairment of financial assets to Earning Assets (CKPN) was 1.77%.

CKPN is the allowance/reserve determined in case the carrying value of financial assets after values are reduced is less than the carrying amount when first recorded. The reserves shall be set in accordance with Statement of Financial Accounting Standards (SFAS) on Financial Instruments; Indonesian Banking Accounting Guidelines (PAPI) and BI regulations regarding Asset Quality Rating, which includes allowance for impairment of individual and collective CKPN.

- The Bank's Statutory Reserves (GWM) have met BI regulations, which was 8.12% for primary GWM (BI's minimum requirement is 8%).
- Foreign Exchange Statutory Reserves (GWM) was 8.17%, still higher than BI's minimum limit of 8%.
- Net Open Position (on and off balance sheet) was 2.32% of the capital and thus met BI's maximum limit of under 20%.
- External Auditors stated that the Company's consolidated financial statements were present fairly, in all material respects, in accordance with accounting principles generally accepted in Indonesia.
- Commitments to external parties were principally fulfilled.

Development and Compliance Activity During 2013

As an ex - ante function, the Compliance function supports other work units to ensure that the Company's business decisions and operations comply with the applicable regulations through various activities such as media advisories, internalization, and reviews or other compliance tests. The Company understands the importance of a compliance culture for its business in increasingly complex banking and regulatory environments. A compliance culture aims to minimize risk to which the Company is exposed.

Throughout 2013, compliance activities undertaken included:

- Disseminating external regulations in relevant units through disclosing 93 regulation updates and 78 compliance news related items on such new external regulations.
- Socializing and conducting training on compliance management, major banking regulations, the principles of the Anti-Money Laundering and Combats against Terrorism Funding (APU and PPT), Compliance Awareness and GCG.
- Conducting socialization through in-class trainings and e-Learning programs participated by 10,202 employees. In addition, compliance function also ran dissemination programs through CMG news that has been made accessible to all employees.
- Promoting a compliance aware culture through e-learning.
- Conducting assessments on 108 new policies, and on 73 new products and activities recently proposed.
- Managing the Whistle Blowing System.
- Fulfilling commitments to Bank Indonesia and other authorities.
- Conducting self-assessment and preparing reports of GCG implementation.
- Making alignments with subsidiaries in terms of GCG self-assessment.
- Actively participating in Banking Compliance Communication Forum working groups Banking Compliance Forum for Bank Directors (FKDKP) and APU/PPT.

- Collaborating with all relevant units to participate in the "Corporate Governance Perception Index IICG Award 2013", "IICD Corporate Governance 2013" and "Annual Report Award (ARA) 2013".

Anti-Money Laundering and Combats against Funding for Terrorism

One of the inherent functions in the Compliance Unit is the implementation of Anti-Money Laundering and Combating the Terrorism Funding required by Bank Indonesia. The Know Your Customers (KYC) principle is mandatory knowledge for all employees. Since the issuance of BI Regulations on APU and PPT in 2009, KYC principles have been developed as Customer Due Diligence (CDD) and Enhance Due Diligence (EDD) as part of the Company's effort to implement APU and PPT in the Indonesian banking industry.

During 2013, the Company undertook a number of activities to comply with laws and regulations with regards to Anti-Money Laundering (APU) and Combating the Terrorism Funding (PPT) as it:

- held trainings on and socialized APU and PPT to 5,396 participants comprising:
 - a. Basic training, participated in by 3,968 employees.
 - b. Refresher training, participated in by 1,428 employees
- Conducted reporting activities and followed up what authorities and corresponding banks had requested as explained below:

No	Activities	Number of Transactions/Reports
1	Reported Cash Transactions	71,318 transactions
2	Reported Suspicious Financial Transactions	408 reports
3	Followed up action on requests for account/financial data and information: <ul style="list-style-type: none"> • PPATK • KPK • BNN 	108 reports 181 reports 5 reports
4	Customers Due Diligence Process (Existing and New)	793,343 customers

Responsibilities of the Compliance Director

- a. formulate strategies to create a strong Compliance Culture within the Bank;
- b. propose compliance policy or compliance principles to the Directors for approval;
- c. establish a compliance system and procedures that will serve as the basis for the Bank's internal rules and guidelines;
- d. ensure that all policies, rules, systems, and procedures, and business activities are conducted in compliance with Bank Indonesia regulations and other prevailing stipulations, including Sharia principles for Sharia Commercial Bank Sharia Business Unit;
- e. mitigate Compliance Risk;
- f. take preventive actions to ensure that policies and/or decisions made by the Directors or the management of foreign bank office do not deviate from Bank Indonesia stipulations and other prevailing regulations;
- g. carry out other duties related to Compliance Function.
- h. coordinate with the Sharia Supervisory Board in the implementation of Sharia Compliance Function.
- i. report the performance of duties and responsibilities to the President Director with a copy to the Board of Commissioners.

The Implementation of Guidelines and Regulations related to GCG

At the Company, commitment to the implementation of good corporate governance is supported by GCG structure and mechanisms in order to maintain sound and strong and improve sound GCG.

GCG system implementation mechanisms can be seen from:

- The adequacy of governance structure, which is the adequacy of the Committees of the Board of Commissioners and in terms of the number of independent parties in the composition of membership of the committees. In addition to meeting the above minimum requirements of the Executive Committee, the Company has also established executive committees to the Directors. The current 11 Executive Committees was established based on terms of reference in accordance with the scope of duties and responsibilities of each.

- The availability of policies, systems and procedures to support the Company's operations at every level of the organization in accordance with the duties and functions of relevant business units and supporting units.
- The fulfillment of the Company's obligations to stakeholders through the availability of financial statements disclosure and that of non-financial aspects presented on time and pursuant to prevailing regulations.
- The application of risk management and internal control through the concept of 3 lines of defense. To support the implementation of risk management and internal control where business unit serves as the 1st line of defense, the Company has formed functioning/independent units as the 2nd and 3rd lines of defense, which are: Internal Audit, Risk Management Unit (SKMR), Compliance Unit (SKK), Bank Quality Assurance (BQA), Credit Policy & Operation Procedure (COPP), and Anti- Fraud Management (AFM).
- Company prepares and submits its bank business plan and its realization reports to stakeholders.
- The Company also actualizes GCG principles as specified in its GCG Charter through supporting policies such as codes of conduct, violation handling, enforcement of discipline and determination of sanctions for violations, corporate communications, and handling customer complaints.
- Programs and activities of socialization or training related to GCG and other policies related to employees at the Company's various units.

RISK MANAGEMENT

The Risk Management unit is headed by Henky Sulistyo.

Organizational Structure of Risk Management



In performing the function of risk management, the Company applies the risk management function in line with the framework of Enterprise Wide Risk Management (EWRM). EWRM is a combination of strategies, processes, resources, competencies and technologies intended to evaluate and manage the risk. This framework effectively ensures the implementation of risk management governance and consistently optimizes risk management function to support business decisions in terms of pricing, resource allocation and other business decisions. Implementation of EWRM is an ongoing initiative and supported by senior management, investment in human resources and appropriate technology.

The implementation of risk management is supported by an implementation of sound risk management governance, independent Risk Management unit functions, the determination of risk appetite and risk tolerance levels and the development of appropriate risk management policies and procedures to keep the level of risk at the agreed limits.

Risks Faced by the Company

The eight main risks managed by Company are credit risk, liquidity risk, market risk, operational risk, strategic risk, compliance risk, and legal and reputation risk. In Sharia Business Unit (UUS), there are 2 types of additional risks, profit sharing risk and investment risk due to PBI No.13/23/PBI/2011, dated 2 November 2011 on Application of Risk Management for Sharia Banks and Sharia Business Unit.

Efforts to Manage Risk

The process of risk management is done through the stages of risk identification that aims to determine material risk on every product and activity that is subsequently measured allowing the Company to determine the level of risk. The Company monitors these risks periodically to ensure that all of the Company's risk mitigation strategies have been implemented properly to ensure effective risk mitigation measures and lower the levels of risk appetite and risk tolerance. The Company determines which risk is to be taken, avoided, transferred or accepted after taking into account the impacts of risk and the cost and benefit of the Company's products or activities.

Review of the effectiveness of the Company's risk management systems is conducted periodically by Risk Management Committee and other Executive Committee at the level of Directors and Risk Supervisory Committee at the level of Board of Commissioners. Results from the evaluations used for improvements in risk management process are followed up by Risk Management Unit and other relevant units, in terms of policies and procedures, information systems, risk management methodologies, human resources and other infrastructure associated with risk management. The Company strives to implement its risk management system based on the principle of prudence and good corporate governance.

Review of Risk Management is presented in more details in the Risk Management Report in the Review of Business Support section of this Annual Report.

INTERNAL AUDIT WORK UNIT (SKAI)



Restiana Linggadjaya

Chief Audit Executive

Indonesian citizen, 47 years old, Chief Audit Executive of CIMB Niaga since March 1, 2010. Previously, she served as Chief Audit Executive at PT Bank Danamon Tbk since May 2004. She began her career at Citibank Indonesia in Financial Control (1990-1992), Foreign Exchange & Loans Deposit Operations (1992-1994) and Marketing & Product Development (1994-1996). Her career continued at IPT ING Indonesia Bank as Assistant Vice President, after then as Vice President - Head of Treasury, Cash Management & Custody Operations (1996-1998). After that, she served at ABN AMRO Bank as Vice President, Internal Audit (2000-2002). She also served as Finance Director of PT Asuransi Allianz Life Indonesia (2002-2004). She graduated from the Faculty of Economics, Trisakti University in 1989 and earned a Master Degree from Asian Institute of Management in Manila by means of scholarship program (1999-2000). She is also a Certified Internal Auditor, Institute of Internal Auditors, Florida, USA (2006), Certified Risk Management Assurance (CRMA), Institute of Internal Auditors, Florida, USA (2013), and is also active as a speaker of Internal Audit both domestic and overseas. She is a member of the Supervisory Board, Association of Bank Internal Auditors (IAIB) for period of 2008-2010 and 2011-2014.

Internal Audit function

The Company's Internal Audit function is undertaken by the Internal Audit Unit, directed by Head of Internal Audit Unit, as Chief Audit Executive. Internal Audit provides independent and objective assurance and consulting that can give added values and improve the Company's operations. Internal Audit assists the Company in achieving its objectives by evaluating and improving the effectiveness of risk management, internal control and governance process.

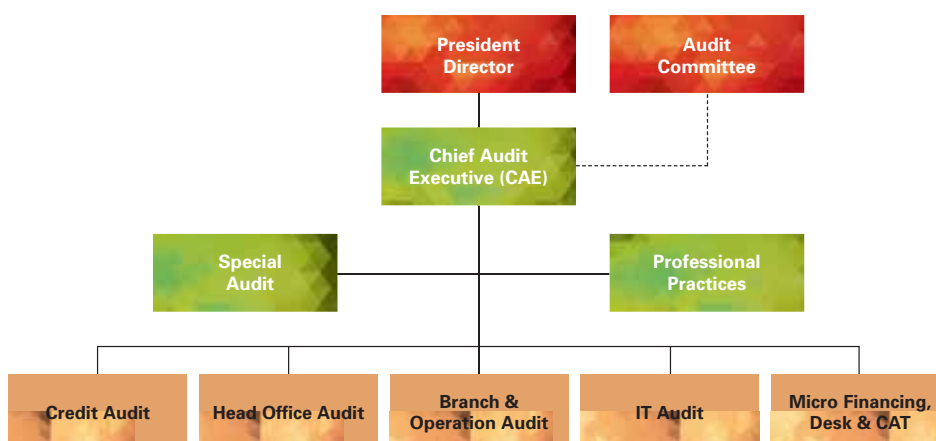
Structure and Position of Internal Audit

Pursuant to Bank Indonesia Regulation No.1/6/PBI/1999 dated 20 September 1999 concerning the Assignment of Compliance Director and Application of Implementation Standard of Commercial Banks Internal Audit Function and OJK Regulation (formerly Bapepam-LK) No.IX.1.7 attachment of Chairman Decision the (formerly) Bapepam No. Kep-496/BL/2008 28 November 2008.

The appointment of Head of Internal Audit

The Chief Audit Executive Director was appointed by the President Director with the approval from Board of Commissioners effective on 1 March 2010. The appointment of Chief Audit Executive was reported to Bank Indonesia and OJK (formerly Bapepam - LK), respectively based on Letter No.002/DIR/III/2010 dated 5 March 2010 and Letter No.003/DIR/III/2010 dated 5 March 2010. As an independent supervisory unit, Internal Audit Unit reports directly to President Director and to BOC via the Audit Committee, in conformity with organizational structure of Internal Audit below.

Organizational Structure of Internal Audit



Number of Employees and Professional Certification

As of December 2013 the Bank had 153 auditors, including Chief Audit Executive. To increase competency, internal auditors have been required to earn professional certification such as Qualified Internal Auditor Internal Auditor (QIA). Other professional certification programs that have been participated include Certified Internal Auditor (CIA), Certified Risk Management Assurance (CRMA), Certified Information System Auditor (CISA) and Certified Ethical Hacker (CEH), with details as follows:

Certification	Number of Auditors
International Certification	
Certified Internal Auditor (CIA)	3
Certified Risk Management Assurance (CRMA)	5
Certified Information System Auditor (CISA)	10
Certified Information Security Manager (CISM)	1
Certified Information System Security Professional (CISSP)	2
Certified in Risk and Information Systems Controls (CRISC)	2
Certified Ethical Hacker (CEH)	7
Quality Assurance Review (QAR)	3
Financial Risk Management (FRM)	1
Certified Forensic Auditor (CFrA)	1
Sertifikasi Nasional	
Qualified Internal Auditor (QIA)	83
Risk Management Certification Agency (BSMR), Level I	83
Risk Management Certification Agency (BSMR), Level II	39
Risk Management Certification Agency (BSMR), Level III	10
Risk Management Certification Agency (BSMR), Level IV	3

Internal Audit Charter

In accordance with OJK regulations attachment of Chairman Decision No.IX.I.7 (formerly) Bapepam No.Kep-496/BL/2008 dated 28 November 2008 on the Establishment and Guidelines for Preparation of Internal Audit Charter and Bank Indonesia Regulation No.1/6/PBI/1999 dated 20 September 1999 regarding the Assignment of Compliance Director and the Application of Implementation Standard of Commercial Banks Internal Audit Function, Internal Audit Unit will be guided by an Internal Audit Charter which contains the Vision and Mission, function and scope of works, responsibility, authority, accountability, independency, impartiality and ethics of the Internal Audit Unit in executing their duties. The Internal Audit Charter is reviewed and updated periodically according to organizational needs, with the latest review and update made on 19 April 2013 that has been approved by President Director and the Board of Commissioners.

Based on the Company's Internal Audit Charter, the audit work should ensure:

1. Risks are identified and managed appropriately.
2. Interaction with the some governance groups has been run intended.
3. Important information regarding financial, managerial and operational is accurate, reliable and punctual.
4. Employee conduct is in accordance with prevailing policies, laws and regulations.
5. Resources are acquired economically and used efficiently and adequately protected.
6. Programs, plans and objectives can be achieved effectively and efficiently.
7. Quality and continuous improvement have been inherent in the Company's process of control.
8. Legislation that significantly affects the Company have been recognized and settled appropriately.
9. The opportunity to improve management control, profitability, and reputation of the Company are identified and disclosed during audit work.

During an audit, the Internal Auditor is guided by a code of ethics that includes the principles of integrity, objectivity, confidentiality, and competency. Technically the implementation refers to Implementation Standards of Bank Internal Audit Function as stipulated by Bank Indonesia and "The International Standards for the Professional Practice of Internal Auditing (ISPPA)" from the Institute of Internal Auditors.

Duties and Responsibilities of Internal Audit

In respect of what was stated in Internal Audit Charter, Internal Audit duties and responsibilities are to:

1. Arrange an annual auditing plan based on risk-based methodology, and submit it to Directors and to Board of Commissioners through Audit Committee for approval.
2. Implement the approved annual audit plan, including specific tasks or projects requested by Directors or by Board of Commissioners through Audit Committee.
3. Have a sufficient number of audit staff with adequate knowledge, skills, and experience and certified professionals to perform audit work.
4. Perform audit activities and provide an assessment of the efficiency and effectiveness in finance, accounting, operational, human resources, marketing, information technology and other activities.

5. Prepare an audit report and submit it to the auditee with a copy to President Director, Compliance Director and other relevant units including to Board of Commissioners through the Audit Committee.
6. Prepare semester report in the form of summary of audit activities and significant audit findings to Bank Indonesia, not later than two months after the end of period.
7. Inform all significant findings to Directors and Board through Audit Committee.
8. Inform about the status of corrective actions on audit findings and recommendations to Directors and Board of Commissioners through the Audit Committee.
9. Investigate on indications of fraud within the Company, including coordinating an investigation with other units.
10. Report the results of material and high impact investigations to Directors and Board of Commissioners through the Audit Committee.
11. Set up several measures of performance success and achievement of Internal Audit objectives.
12. Create and file adequate inspection working paper in accordance with regulations.

Focus and Execution of Audit 2013

In 2013, Internal Audit activities focused on the following:

1. Worked with business units in implementing the program "Audit Attachment".
2. Implemented program of identifying problems early on and independently by the management in order to strengthen the internal control system on first and second layer.
3. Became a partner in the 1Platform strategy implementation.
4. Extended the scope of Audit Desk to branches not covered by on- site audits
5. Set up talent mapping and developed a model of Internal Audit competency.

During 2013, the Internal Audit Unit completed all of its audit assignments as stated in the audit plan. Every 6 months, the results of audit assignments are reported to Bank Indonesia.

The Company's Internal Audit Unit has been certified ISO 9001: 2008. On 3 May 2011, Internal Audit Unit was assessed by an independent party and managed to make an ISO re-certification that is valid till 27 May 2014.

Audit Focus in 2014

For 2014, the Internal Audit Unit has made a work plan and is focused on how to:

1. Adjust the organizational structure of Internal Audit Unit to CIMB Niaga's organizational structure changes.
2. Build synergy with business units to continue the program "Audit Attachment".
3. Implement programs of early and independent problem identification by the management in order to strengthen the internal control system on first and second layer.
4. Continue the role of Internal Audit Unit as partners in the implementation of 1Platform strategy.
5. Extend the scope of Audit Desk to branches not covered by on- site audits
6. Develop the educational curriculum of Internal Auditor.
7. Update policies and procedures of Internal Audit Unit in line with the development in the banking industry and international best practices.

To execute its plan, the Internal Audit will continue to increase the competence of auditors, methodology development, and optimization of audit tool and its utilization.

Participation in the Internal Audit Association

In order to broaden the perspectives and professional competence of internal auditors, the Internal Audit Unit has participated in registering auditors to Internal Audit associations such as, Ikatan Auditor Intern Bank (IAIB), Institute of Internal Auditors (IIA) – Indonesian Chapter, Information Systems Audit and Control Association (ISACA), Ikatan Akuntan Indonesia (IAI), Ikatan Auditor Intern Bank (IAIB) and through engagement as speakers in Banking Education programs organized by various public and private Universities, Auditor Internal Education Foundation (YPIA) and the Indonesian Institute of Audit Committee (IKAI).

STATEMENT OF INTERNAL CONTROL

Responsibility of Directors and Board of Commissioners

The Directors and the Board of Commissioners are committed to ensuring that Corporate Governance is performed properly as the basis for achieving objectives to maintain and enhance the Company's values. One implementation of Good Corporate Governance to ensure that the system of internal control has been conducted properly.

The Directors is responsible for implementing good internal control system to achieve the Company's objectives. The system of internal control is a process that is executed by (1) The Directors and all Corporate Officers, who provide direction, guidelines and supervision, (2) Executive Committee, (3) Internal Audit and (4) all employees. The Board of Commissioners with the assistance of the Audit Committee is responsible for controlling in order to ensure the implementation of internal control, including the policy of the Directors that governs the internal control.

The internal control system is designed to manage and control risks properly and not to eliminate these risks.

The statement of internal control describes the key elements used to achieve the objectives of internal control of the Company which include:

- Effective and efficient operations;
- Accurate and accountable financial statements;
- Compliance with prevailing law and regulations;
- Asset protection.

Evaluation on Internal Control

During 2013 the quality of the internal control system was excellent.

Issues related to the adequacy of internal controls have been reported to the Directors while measures to mitigate risk were taken. The report has also been submitted to the Board of Commissioners through its Committees.

Control Environment

The Board of Commissioners, through the established committees periodically reviews the control environment and makes independent assessments that will be communicated to Directors for further action.

Risk Assessment and Risk Management

The Directors has established procedures to anticipate identify and respond to events and constraints that may affect the achievement of objectives.

The Board of Commissioners, through Risk Monitoring Committee ensures that the Directors has implemented proper risk management.

Control Activities

The policies and procedures for key business units and support units have been prepared and approved by the Directors and periodically reviewed and updated by Risk Management Unit.

The Compliance unit is responsible for socializing the applicable banking regulations, examining compliance with new internal policies and product/activity, applying the Anti-Money Laundering (AML) program, Preventing Terrorism Financing (PPT) and monitoring the implementation of compliance through a designated officer in other units verified by Bank of Quality Assurance (BQA). The Compliance Unit submits periodic reports of compliance to the Board of Commissioners, the Directors and Bank Indonesia.

The Company's senior managers periodically review the presence and effectiveness of control processes, distribute adequate tasks, regularly verify the accuracy of data and examine the plan for emergency handling.

Information and Communication

The procedures of data collecting and information technology that can help the Board of Commissioners and Directors prepare reports on business operations, financial conditions, risk management and regulatory compliance in meeting their duties have been provided.

Monitoring

The Directors, senior managers and internal Audit conduct an ongoing monitoring for the effectiveness of overall internal control implementation. The monitoring for the main risks have been prioritized and become part of daily activities, including regular evaluation.

The Directors and senior managers have followed up the results of monitoring and the recommendations from the Internal Audit.

EXTERNAL AUDITOR

In accordance with OJK regulations, the appointment of an external auditor and cost determination are proposed by the Audit Committee through to the General Meeting of Shareholders.

More information can be found in the General Meeting of Shareholders section of this Annual Report.

Effectiveness and Frequency of Auditor Communication External and Directors

During the audit, the external auditors and the management maintain intensive and routine communication and cooperation.

Supervision on External Auditor

For the year 2013, the Public Accounting Firm that audited the Company's consolidated financial statements was Tanudiredja, Wibisana and Co (a member firm of PricewaterhouseCoopers Global Network). The year 2013 was the fourth year for the public accounting firm to audit the Company. Previously, for period 2005 to 2009, the Company appointed Haryanto Sahari and Partners. The appointment of Tanudiredja, Wibisana and Partners was done through a process according to prevailing regulations. The Audit Committee has fairly conducted a review and monitoring of the appointment and in determining the audit fee.

The Audit Committee was monitoring the implementation of external audit process through regular meetings with the public accounting firm to discuss all findings and developments during the audit work, helped and ensured

that there was no obstruction in the implementation of audits and evaluated the quality of the audit process, ensured the compliance of audit provisions and applicable standards.

The Periods of Accountants and Public Accounting Firms that have audited the Company's financial statements

Based on PBI Regulation No.3/22/PBI/2001 on Transparency of Bank Financial Condition, a Public Accounting Firm can only be appointed for five consecutive years unless it meets certain conditions and on the approval of Bank Indonesia. The Public Accounting Firm Tanudiredja, Wibisana & Partners (a member firm of PricewaterhouseCoopers Global Network) has been appointed as the Company's auditor since 2010.

Other Services of Accountant & Public Accounting Firm to CIMB Niaga in addition to Audit Services

During 2013, Tanudiredja, Wibisana & Partners only provided audit services.

Audit Fee

The total audit fee for audit work in 2013 was USD569,112 which covered the cost of annual audit and the audit on subsidiaries.

Name of Certified Public Accountants

Name of Certified Public Accountants:
Drs. Haryanto Sahari, CPA.

Name Public Accounting Firm

Tanudiredja, Wibisana & Partners.

Below is the list of Public Accounts firms that have audited the Company during the last five years :

Year	Public Accountant	Name of Accountant
2013	KAP Tanudireja Wibisana & Rekan	Drs. Haryanto Sahari, CPA
2012	KAP Tanudireja Wibisana & Rekan	Drs. Haryanto Sahari, CPA
2011	KAP Tanudireja Wibisana & Rekan	Drs. Muhammad Jusuf Wibisana, M.Ec., CPA
2010	KAP Tanudireja Wibisana & Rekan	Drs. Muhammad Jusuf Wibisana, M.Ec., CPA
2009	KAP Haryanto Sahari & Rekan	Drs. Muhammad Jusuf Wibisana, M.Ec., CPA

CORPORATE GOVERNANCE PROCESS

Corporate Strategic Plan

The Company's strategic short-term and long-term plan can be seen in section Introduction of this Annual Report.

Provision of Funds to Related Parties and Large Exposures Funds Provision

Table of Provision of Funds to Related Parties and Large Exposures Funds Provision per 31 December 2013

No.	Fund Provision	Amount		
		Debtor	Nominal (Rp billion)	Total Credit
1	To related party	10	700.8	0.4%
2	To core debtor *)			
	a. Individual	25	17,723.2	11.3%
	b. Group	25	27,305.1	17.4%

Table of Related Parties of PT CIMB Niaga as per 31 December 2013

No.	Related Party	Dec-13	Dec-12
		Outstanding (Rp million)	Outstanding (Rp million)
1	Directors and Senior Executives of PT CIMB Niaga Tbk	47,755	28,329
2	Parties related to Directors and Senior Executives of PT CIMB Niaga Tbk	36,646	27,918
3	Parties related to PT CIMB Niaga Tbk:		
	- PT CIMB Niaga Auto Finance	152,820	171,014
	- PT Kencana Internusa Artha Finance	412,083	284,417
	- PT CIMB Sun Life	8,534	6,656
	- PT CIMB Securities Indonesia	2,231	38,646
	- CIMB Bank Berhad	15,350	15,550
	- CIMB Thai Bank	830	1,020
	- PT Niaga Management Citra	4,663	3,872
	- PT Lintas Marga Sedaya	19,879	-
	Total	700,792	577,421

Transparency of The Company's Financial and Non-Financial Condition

In order to improve its corporate governance, the Company has a policy regarding the Transparency of Financial and Non-Financial Condition and Transparency of Company's Products and Services Information in respect of Bank Indonesia Regulation No.14/14/PBI/2012 on Transparency and Publication of Bank reports.

Aspects of this transparency cover transparency of financial and non-financial conditions are exposed through various print and electronic media and can be accessed by all stakeholders. The Company also keeps on reporting and publishing financial and non - financial conditions, procedures and scope as provided in applicable provisions.

The Company's financial and non-financial condition is delivered in the forms:

1. Quarterly Financial Publication Statements submitted to authorities and printed in press media.
2. The Company's Annual Report and Corporate Governance Annual Report prepared and presented as prescribed by Bank Indonesia Regulation on Transparency of Bank Financial Condition and GCG Implementation for Commercial Banks. The report is submitted to regulators, rating agencies, banking development agencies, research institutions and financial magazines.
3. Annual Report, GCG Report and Quarterly Financial Statements are also provided on the Company's website in order to be noticed by the stakeholders and public.

4. Information of Company's management and activities including information of Audit Committee Charter and Annual General Meeting of Shareholders (AGM) on Company's website.
5. In addition to that required information, the Company also provides information on banking products and services including network of offices in order to facilitate the public in accessing information on products and services offered by the Company.
6. Information on products and services are also presented through oral and written forms with marketing tools or similar media that explain the characteristics, benefits and risks of the products and other information for customer interest.

Buyback of Shares and Bonds

Buyback of shares or bonds is the Company's effort to reduce the number of shares or bonds issued by the Company that is done by repurchasing shares or bonds in with regulations.

The Company did not buyback shares or bonds during 2013.

Legal Issues/Litigation of the Company and Subsidiaries

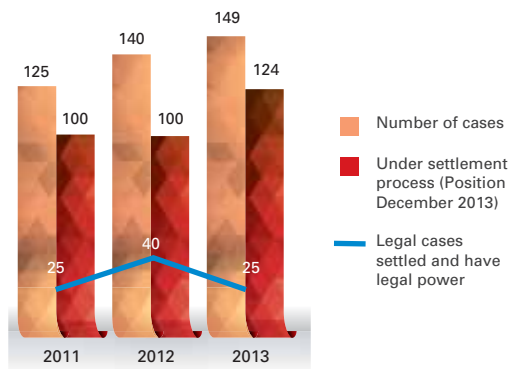
All legal issues faced by the Company in 2013 did not materially affect the status, position and continuity of the Company's operations.

Company's legal issues in 2013 consisted of civil and criminal cases. In civil cases, the Company was as a Defendant while in a criminal case the Company was as the Accused.

Civil Case

Legal Case	Civil Cases (the Company as defendant)		
	Year 2011	Year 2012	Year 2013
Legal cases faced	125	140	149
Legal cases settled and have legal power	25	40	25
Legal cases under settlement process (Position December 2013)	100	100	124

Civil, the Company as defendant



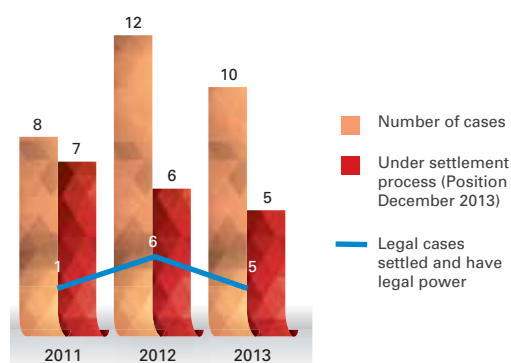
The increasing numbers of civil cases handled by the Company were caused by the presence of:

- Lawsuit of a Debtor or third party on mortgages that a Debtor pledged to the Company.
- Lawsuit related to bank guarantees, interest rate changes, application for credit agreement cancellation, and request for disbursement of deposit slips.

Criminal Case

Legal Case	Criminal Cases (the Company as the sued party)		
	Year 2011	Year 2012	Year 2013
Legal cases faced	8	12	10
Legal cases settled and have legal power	1	6	5
Legal cases under settlement process (Position December 2013)	7	6	5

Criminal (the Company as the sued party)



Criminal cases handled by the Company were caused by:

- Reports from a customer or third party related to an alleged criminal banking offense.
- Reports from a customer or third party related to an alleged forgery or false information, and an inclusion of the name of client in reporting Debtor Information System at Bank Indonesia.

Below are some cases with a value of lawsuit more than 10 billion:

1. Claim on Deposit no. (697/Pdt.G/2010/PN.Jkt.Sel)	
Parties involved:	M - Plaintiff the Company - Defendant I and Defendant II
Case:	A request to the Company to liquidate deposit account
Amount in dispute:	- Material in the amount of Rp11,000,000,000 and USD302,000 - Immaterial in the amount of Rp100,000,000,000
Case status:	The Company has filed a cessation on 16 April 2013

2. Claim on unlawful action with regard to Bank Guarantee no. (187/Pdt.G/2012/PN.Jkt.Sel)	
Parties involved:	ME (Plaintiff) The Company (Defendant I) PLN (Defendant II)
Case:	Request to deny execution of Bank Guarantee.
Amount in dispute:	Material in the amount of Rp83,300,000,000 and USD5,000,000
Case status:	A request to not liquidate Bank Guarantee The Company has filed an appeal on 28 November 2013

3. Lawsuit for Cancellation of credit facility no. (160/Pdt.G/2010/PN.Jkt.Pst)	
Parties involved:	IS (Plaintiff) The Company (Defendant)
Case:	A cancellation on a credit facility offered by the Company
Amount in dispute:	Material in the amount of Rp98,800,000,000
Case status:	The Company has filed an appeal on 9 May 2012

4. A Case of unlawful action of the Company filed by a bankrupt former debtor no. (398/Pdt.G/2010/PN.Jkt.Sel)	
Parties involved:	CI (Plaintiff) The Company (Defendant)
Case:	An unlawful action by the Company in an offering of derivative product
Amount in dispute:	Material in the amount of Rp184,700,000,000
Case status:	The Company has filed an appeal on 23 November 2012

5. A Case of unlawful action of the Company filed by a bankrupt former debtor no (75/Pdt.G/2011/PN.Kds)	
Parties involved:	CI (Plaintiff) The Company (Defendant) LPS (Plaintiff)
Case:	Plaintiff has been declared bankrupt. Plaintiff has filed a civil case on the Company for making an unlawful corporate action in foreign exchange trading and for not liquidating a deposit account of the Plaintiff
Amount in dispute:	- Material in the amount of Rp182,300,000,000 - Immaterial in the amount of Rp50,000,000,000
Case status:	The Company has made an appeal on 29 October 2012

6. A case of unlawful action no. (393/Pdt.G/2011/PN.Jkt.Pst)	
Parties involved:	DAPEN (Plaintiff) GT (Defendant I) FS (Defendant II) YS (Defendant III) P ((Defendant IV) The Company (Defendant V) TPS (Defendant VI) TM (Defendant VII) SW (Defendant VIII) HP (Defendant IX) BPN (coDefendant I) PPK (coDefendant II) IF (coDefendant III) BW (coDefendant IV) HM (coDefendant V) AHS (co Defendant VI)
Case:	The Plaintiff as a Promissory Note Investor has sued the Company and 14 other entities on the issuance of promissory notes
Amount in dispute:	- Material in the amount of Rp285,300,000,000 - Immaterial in the amount of Rp100,000,000,000
Case status:	The Company has filed an appeal in May 2013

7. A case of unlawful action no. (240/Pdt.G/2011/PN.Jaksel)	
Parties involved:	SA (Plaintiff I) SP (Plaintiff II) BUG (Plaintiff III) SB (Plaintiff IV) SPP (Plaintiff V) Bank II (Defendant I) The Company (Defendant II) KD (Defendant III) MW (Defendant IV) DPK (Defendant V)
Case:	The same case previously filed by Plaintiffs and the former shareholders of KD against the Company with a claim that has been rejected in its entirety by the Court and with a binding verdict. In this case the Plaintiff as the former shareholders of KD filed a lawsuit against the Company for failing to exercise the rights owned by Plaintiffs with an option to buy back shares of the Company KD, as stipulated in Decision of deliberation made by tge Jakarta Commercial Court dated May 25, 1999 No.01 / PKPU/1998 / PN.Niaga.Jkt.Pst jo KD No.01/Pailit/1998/PN.Niaga.Jkt.Pst on bankruptcy cases.
Amount in dispute:	- Material in the amount of Rp400,000,000,000 - Immaterial in the amount of Rp450,000,000,000
Case status:	The Company has filed an appeal on 18 October 2013

8. A case of unlawful action in share ownership and dividend no. (338/Pdt.G/2010/PN.Jkt.Ut)	
Parties involved:	WH (Plaintiff) GMS (Defendant) Company (Co-Defendant)
Case:	Plaintiff has resigned from his post as commissioner of GMS and thus pledged no longer responsibility for debts of GMS and has also filed a lawsuit for sequestration for most parcels which should have been placed as collateral for the Company's debts.
Amount in dispute :	Material in the amount of Rp13,500,000,000
Case status:	The Company has filed an appeal on 8 February 2013

9. A case of unlawful action no. (180/Pdt.G/2008/PN.Jkt.Pst)	
Parties involved:	DMZ (Plaintiff I) STM (Plaintiff II) JCM (Plaintiff III) PNK (Plaintiff IV) KNV (Plaintiff V) RSV (Plaintiff VI) SNV (Plaintiff VII) RM (Defendant I) DSRA (Defendant II) The Company (Co-Defendant)
Case:	The plaintiffs filed a case on the basis that they have not received cars from the defendant I and sued it to pay all of its commitment to co-defendant and propose for a cancellation on loan agreement with co-defendant
Amount in dispute :	Material in the amount of Rp19,500,000,000
Case status:	The Company has filed an appeal on 16 June 2013

10. Claim of Default no.(175/Pdt.G/1998/PN.Jkt.Pst)	
Parties involved:	WM (Plaintiff) PE (Defendant I) Company (Defendant II) BTA (Defendant III) BUN (Defendant IV) DH (Defendant V) BCD (Defendant VI) BUS (Defendant VII) BB (Defendant VIII) SGP (Defendant IX) BS (Defendant X) IDX (Defendant XI) SAN (Defendant XII)
Case:	The cancellation of a syndicated loan facility as debtor fails to fulfil his commitment
Amount in dispute :	Rp500,000,000,000
Case status:	The Company has filed an appeal on 26 May 2001

11. A case of unlawful action no. (255/PDT.G/2008/PN.Jkt.Pst)	
Parties involved:	II, IIM, DPP, KS (Plaintiffs) BGI (Defendant I) IS (Defendant II) RHIS (Defendant III) B (Defendant IV) ISB (Defendant V) RS (Defendant VI) HS (Defendant VII) S (Defendant VIII) KAP TTHR (Defendant IX) IT (Defendant X) JS (Defendant XI) KCRI now MI (Defendant XII) KKH ST (Defendant XIII) HT (Defendant XIV) FH (Defendant XV) APS (Defendant XVI) The Company (Defendant XVII)
Case:	The Plaintiffs filed a case against the Company for making a lawful action in its position as trustee in the issuance of BGI subordinated bond I
Amount in dispute :	- Material in the amount of Rp10,600,000,000 - Immaterial in the amount of 400,000,000,000
Case status:	The Company has filed an appeal on 17 May 2013

12. Lawsuit against execution of debtor collateral no. (365/PDT.G/2013/PN.Sby jo 886/Pdt.Plw/2013/PN.Sby)	
Parties involved:	S & TS (Plaintiffs) Company (Defendant I) KPKNL (Defendant II) IT (Defendant III) HA (Defendant IV) AZA (Defendant V) SPS (Defendant VI) BPN (Co-Defendant)
Case:	A file to delay and cancel auction of foreclosed collateral
Amount in dispute :	Material in the amount of Rp15,891,636,000
Case status:	The Company has filed an appeal in December 2013

Important cases that are being faced by Incumbent Directors and Commissioners

During 2013 no member of the Directors and Board of Commissioners was involved in a case and/or civil and/or criminal dispute.

Administrative sanctions by Capital Market Authority or Other Authorities

During 2013 the Company was not subject to administrative sanction from a capital market authority or other authorities.

Legal Issues/Litigation in Subsidiary

1. CIMB Niaga Auto Finance (CNAF)

All legal issues faced by CNAF in 2013 did not materially affect the status, position and continuity of CNAF and Company's business operations.

CNAF legal issues in 2013 consisted of civil and criminal cases. In civil cases, CNAF was as a Defendant while in criminal cases CNAF was as an Accused.

Civil Case

Legal Case	Civil Cases (the Company as defendant)		
	Year 2011	Year 2012	Year 2013
Legal cases faced	5	3	5
Legal cases settled and have legal power	3	1	1
Legal cases under settlement process (Position December 2013)	2	2	4

Criminal Case

Legal Case	Criminal Cases (the Company as the sued party)		
	Year 2011	Year 2012	Year 2013
Legal cases faced	0	5	4
Legal cases settled and have legal power	0	1	0
Legal cases under settlement process (Position December 2013)	0	4	4

Important cases that are being faced by Incumbent CNAF Directors and Commissioners.

During 2013 no member of the CNAF Directors and Board of Commissioners was involved in a lawsuit and/or civil and/or criminal dispute.

2. KITA Finance (KITAF)

All legal issues faced by KITAF in 2013 did not materially affect the status, position and continuity of KITAF and the Company's business operations.

KITAF's legal issues in 2013 consisted of civil and criminal cases. In civil cases KITAF was as Defendant while in criminal cases KITAF was as the Accused.

Civil Case

Legal Case	Civil Cases (the Company as defendant)		
	Year 2011	Year 2012	Year 2013
Legal cases faced	1	3	5
Legal cases settled and have legal power	1	1	1
Legal cases under settlement process (Position December 2013)	0	2	4

Criminal Case

Legal Case	Criminal Cases (the Company as the sued party)		
	Year 2011	Year 2012	Year 2013
Legal cases faced	0	0	0
Legal cases settled and have legal power	0	0	0
Legal cases under settlement process (Position December 2013)	0	0	0

Important cases that are being faced by Incumbent KITAF Directors and Commissioners

During 2013 no member of KITAF Directors and Board of Commissioners was involved in a lawsuit and/or civil and/or criminal dispute.

Material Transactions

In accordance with OJK Regulation No. IX.E.2, Chairman Decision attachment No. Kep-614/BL/2011, dated 28 November 2011 ("POJK IX.E.2") about Material Transactions and Change Main Business activity. A material transaction is:

- a. Investment in business entities, projects, and/or certain business activities;
- b. Any purchase, sale, transfer, exchange of assets or business segment;
- c. Any lease assets;
- d. Any loans of funds;
- e. Any pledge of assets, and/or
- f. Any corporate guarantees reaching 20% (twenty percent) of or more of the Company's equity that are transacted in a single or in a series of transaction for a particular purpose or activity.

During 2013 the Company did not have material transactions as stipulated in POJK IX.E.2.

Conflict of Interest

In accordance with FSA Rules No IX.E.1. Chairman Decree attachment No. Kep-412/BL/2009 dated 25 November 2009, ("POJK IX.E.1") on Affiliate Transactions and Particular Transactions Conflict of Interest, a Conflict of Interest is a difference between economic interests of the Company and personal economic interests of BOD, Board of Commissioners, or major shareholder that can damage the Company.

Conflict of Interest transactions are governed in Section III.2 paragraph (3) of Directors Charter that Directors need approval from shareholders who do not have a conflict of interest in accordance with legislation in capital markets to legally carry out a transaction that contains conflict of interest between personal economic interests of members of Directors, Boards of Commissioners or major shareholders and economic interests of the Company.

Besides those stipulations, in order to ensure the independence of members of Boards of Directors, Boards of Commissioners or major shareholders, the Company's Articles of Association have also arranged:

1. Article 12 paragraph 4 of Articles of Association provides that if members of Board of Commissioners appointed by Board of Commissioners have a conflict of interest on a matters that will be decided at GMS, the GMS will be directed by other members of the Board of Commissioners who do not have conflict of interest. If all members of Boards of Commissioners have a conflict of interest on the matter that will be decided at the GMS, the GMS will be directed by the President Director. If the President Director has a conflict of interest on the

matter that will be decided at the GMS, the GMS will be directed by members of Boards of Directors who do not have conflict of interest. If all members of Boards of Directors have conflict of interest, the GMS will be directed by one of independent shareholders i.e. a shareholder who does not have a conflict of interest and being selected by independent shareholders attending the GMS.

2. Article 16, paragraph 11 (b) Articles of Association stipulates that any member of the Directors who is personally in any way either directly or indirectly has an interest in a transaction, contract or proposed contract, in which the Company is one of parties, must state the character of the interest at Boards of Directors Meeting and does not have the right to participate in voting on matters relating to that contract or transaction, unless the Directors Meeting decides otherwise.

During 2013 there was no conflict of interest transaction with affiliated parties.

Affiliate transactions

In accordance with OJK Rules No. IX.E.1, Chairman Decision Attachment No. Kep-412/BL/2009 dated 25 November 2009 on Affiliate Transactions and Particular Transactions with Conflict of Interest, a Transaction with Affiliates is a transaction conducted by the Company or the Controlled Company with Affiliates of the Company or Affiliates of members of Directors, Board of Commissioners, or major shareholders of the Company.

Considering the definition of Affiliate according to Capital Market Act is too complex, which may include the relationship between the Company and certain parties (both individual and corporate) where there is a relationship due to family connections, ownership, control and/or sameness of Directors and/or Board of Commissioners and/or main shareholders, so the transaction with affiliates party in this annual report will be submitted in conformity with Financial Statement of the Company ('Affiliate Party'), which is mainly as follows:

Details of transactions with affiliated parties during 2013 can be seen in the following table:

No	Related Parties	Nature of Relationship	Nature of Transactions
1	CIMB Group Holdings Berhad	Parent of majority shareholder	Deposits from customer; Derivative Liabilities
2	PT CIMB Principal Asset Management	Under same ultimate shareholder	Deposits from customer
3	PT CIMB Sun Life	Under same ultimate shareholder	Deposits from customer
4	CIMB Islamic Bank Berhad	Under same ultimate shareholder	Deposits from other bank
5	CIMB Bank Berhad	Under same ultimate shareholder	Deposits from other bank; Borrowing
6	PT XL Axiata Tbk	Under same ultimate shareholder	Deposits from other bank
7	CIMB Bank (L) Limited	Under same ultimate shareholder	Deposits from other bank
8	PT CIMB Securities Indonesia	Under same ultimate shareholder	Loans receivable; Deposits from customer
9	PT Niaga Manajemen Citra	The company is managed by an executive officer of the Bank	Prepaid expenses; Deposits from customer
10	PT Commerce Kapital	Under same ultimate shareholder	Deposits from customer
11	Dana Pensiun PT Bank CIMB Niaga Tbk	The company is managed by an executive officer of the Bank	Deposits from customer
12	Board of Commissioners, Directors and Senior Executives	Managers and Management of the Bank	Loans receivable; Deposits from customer

As additional information, there have been some business relationships with Affiliated Parties concerning the Company's primary business activities which occurred in 2013 or continuing from the previous year, such as: (i) CIMB Sun Life for bancassurance activities, (ii) CIMB Bank for credit transactions (two-step loan from JBIC), and (iii) CIMB Group Holdings for derivative transactions.

While transactions with Affiliated Parties that support the main business activities are: (i) CIMB Group for cooperative usage of logo "CIMB " and (ii) CIMB Securities as an underwriter of CIMB Niaga Bonds Issuance in issuing Bank CIMB Niaga Sustainable Bond I Phase I in 2012 and in issuing Bank CIMB Niaga Sustainable Bond I Phase II in 2013.

Programs of Management Shares and Shares Ownership

a. Management Option Program (MOP)

CIMB Group Holdings Berhad had provided 162,180,111 shares of Bank CIMB Niaga to the management of Bank CIMB Niaga through MOP. CIMB Group Holdings Berhad, within its letter dated 22 June 2006 had offered this program to the specific management of Bank CIMB Niaga. Grant date of this program is June 30th 2006, i.e. a date on which management asserted to participate in the program.

This option could be executed at the grant date up to 31 October 2008 according to percentages allocated to each period. The exercised price determined was between Rp292 (full amount) to Rp368 (full amount).

MOP execution was recorded on the consolidated financial statements of Bank CIMB Niaga as regulated in PSAK 53 - Accounting for share-based compensation. Therefore, Bank CIMB Niaga did not have liability to deliver cash to the management (no impact on cash flows of Bank CIMB Niaga), Bank CIMB Niaga treated this transaction as a transaction that had been settled by providing shares (equity-settled) in the consolidated financial statements, in which Bank CIMB Niaga recorded that charge and credited the share-based compensation reserve (so there was no impact on total equity of Bank CIMB Niaga as a whole). The load was measured on grant date based on fair value of granted options using the Binomial method and amortized over the vesting period.

b. Management Equity Program (MES)

The program was a performance-based compensation program that was a part of CIMB Group Holdings Berhad which was provided by the major shareholder of CIMB Group. This program was first provided on 1 March 2004 and would continue until 28 February 2012 (a period that had been extended). In relation to Bank CIMB Niaga, this program was awarded to the management that had been determined by CIMB Group Holdings Berhad in 2009. In this program, the relevant management would receive compensation in cash (Cash - settled) based on the price movement of ordinary shares of CIMB Group Holdings Berhad.

Since 1 January 2012 and in accordance with SFAS 53 (Revised 2010) Share-Based Payment, charge on MES should be recorded retrospectively as profit/loss during 2009-2012. Management did not record the MES charge because the amount was not material to the consolidated financial statements.

Granting rights in this program was conducted by the Nomination and Remuneration Committee of CIMB Group Holdings Berhad. This right was not granted to other parties (non - assignable and nontransferable) in which the administering Nomination and Remuneration Committee represented the major shareholders of CIMB Group. This compensation grant had entered the phase of vesting prop or si on ally in some execution period phases.

On 28 February 2012, the major shareholder of CIMB Group Holdings Berhad had extended the period of MES on 28 February 2012 to 31 May 2012. MES can be executed until 31 May 2012, after that the voting rights on unexecuted amounts would remain belong to the major shareholder of CIMB Group Holdings Berhad.

Here is a change of share rights that had been granted :

	2012	2011
Beginning Balance	1,430,738	2,704,868
Exercised	(1,430,738)	(2,704,868)
Balance at end of the year	-	1,430,738

c. Shares Ownership Program (EOP)

EOP was provided in March 2011 by CIMB Group by awarding ordinary shares of CIMB Group for certain employees (Senior Vice President (SVP) and Executive Vice President (EVP) and Directors) which would be charged directly to Bank CIMB Niaga. Under the EOP, part of remuneration of those certain employees would be used to buy ordinary shares of CIMB Group from the market. The shares that had been bought would be given progressively to eligible employees on certain dates after the date of buying, depending on working relationship between the employee and Bank CIMB Niaga.

Related companies would represent CIMB Group to undertake the administration of EOP and keep those shares during the period prior to the date of submission. The eligibility of Participating in EOP would be determined by the policy of Group Compensation Review Committee CIMB Group.

Shares that had not been granted to deposition excluding retirement, disability or death would be released based on market price and the income received would be donated to CIMB Foundation on behalf of the employee concerned. For the state of retirement, disability or death of the employee who had the right of EOP, the provision of shares would be accelerated based on the date of termination and the shares would be given to the representative parties.

For the entire EOP program, Bank CIMB Niaga had paid Rp35,030 (including taxes) to companies established by CIMB Group (and internal revenue relating to employee's income tax) to buy 1,034,802 shares at average price of RM8.27 per share and would have been effective on 1 April 2011. This right of EOP grant was divided into four (4) tranches, each of them received 25% of total EOP in each vesting period on 1 October 2011, 1 April 2012, 1 October 2012 and 1 April 2013.

On 28 March 2012, an additional of EOP was provided with similar terms and conditions to the previous EOP. For the entire EOP program, Bank CIMB Niaga had paid Rp35,533 (including taxes) to companies established by CIMB Group (and internal revenue relating to employee's income tax) to buy 1,108,502 shares at average price of RM7.70 per share and would have been effective on 1 April 2012. This right of EOP grant was divided into four (4) tranches, each of which received 25% of total EOP in each vesting period on 1 October 2012, 1 April 2013, 1 October 2013 and 1 April 2014.

On 25 March 2013, an additional of EOP was provided with similar terms and conditions to the previous EOP. For the entire EOP program, Bank CIMB Niaga had paid Rp43,374 (including taxes) to companies established by CIMB Group (and internal revenue relating to employee's income tax) to buy 1,220,675 shares at average price of RM7.74 per share and would have been effective on 1 April 2013. This right of EOP grant was divided into three (3) tranches, each of them received 33.33 % of total EOP in each vesting period on 1 April 2014, 1 April 2015 and 1 January 2016.

Here is a change of share rights that had been granted :

	2013	2012	2011
Beginning Balance	1,127,267	778,472	-
Granted	1,220,675	1,108,502	1,034,802
Exercised*	(494,234)	(759,707)	(256,330)
Ending Balance	1,853,708	1,127,267	778,472

* Retirement

Highest and Lowest Salary Ratio

The following table illustrates highest salary and lowest salary ratios:

Ratio	CIMB Niaga 31 Desember 2013
The highest and the lowest ratio of employee's salary	111.02 : 1
The highest and the lowest ratio of Directors' salary	2.64 : 1
The highest and the lowest ratio of the Board of Commissioners' salary	1.50 : 1
The highest ratio of the Directors' salary and the highest ratio of employee's salary	2.33 : 1

Results of GCG Self-Assessment

GCG implementation Self Assessment is conducted by the Company to measure the outcome of GCG implementation for one year. This Implementation of Self-Assessment was done by distributing questionnaires prescribed by Bank Indonesia to respondents consisting of Board of Commissioners, Directors and Executive Officers validated by an independent unit.

The assessed aspects are as follows:

Assessed Aspects	Weight (B) %	Rating (P)	Score (B x P)
Implementation of the Duties and Responsibilities of the Board of Commissioners	10%	1.5	0.1
Implementation of the Duties and Responsibilities of the Directors	20%	1.5	0.3
Completeness and Implementation of Committee's Roles	10%	1.6	0.2
Conflict of Interest Handling	10%	1.6	0.2
Implementation of Compliance Function	5%	1.6	0.1
Implementation of Internal Audit Function	5%	1.6	0.1
Implementation of External Audit function	5%	1.5	0.1
Risk Management Function including Internal Control System	7.5%	1.5	0.1
Provision of funds to Related Parties and Large Exposures	7.5%	1.5	0.1
Transparency of Financial and Non-Financial Conditions, GCG Implementation Reports and Internal Reporting	15%	1.5	0.2
Company's Strategic Planning	5%	1.6	0.1
Composite Score	100%		1.53 (Good)

Composite Score	Composite Ranking
Composite Score < 1.5	Very Good
1.5 ≤ Composite Score < 2.5	Good
2.5 ≤ Composite Score < 3.5	Fair
3.5 ≤ Composite Score < 4.5	Unfavourable
4.5 ≤ Composite Score < 5	Poor

Corporate Culture

As already explained, the Company continues to uphold the Company's values within ICE, namely:

1. Integrity is Everything
2. Always Put the Customer First
3. Passion for Excellence

These values are not only proclaimed and informed to management and employees continuously and an ongoing basis through communication channels such as email blast, CEO Message, Value Card, Net portal CIMB Niaga, CIMB Niaga News, and through other media.

The Company provides information of developments and corporate culture through the management in every meeting with employees, particularly in areas such as Management Walkabouts or Roadshows, along with events such as Ied Mubarak, Christmas and CIMB Niaga Olympi.

The Adequacy of Policies and Procedures

The Company has established necessary policies and procedures to improve the implementation of GCG as follows:

- Charter of Board of Commissioners and Board of Directors
- Code of Conduct Policy
- Complaint Handling Policy (Whistle Blowing)
- Anti-Fraud Policy
- Policy of Discipline Enforcement and Violations Settlement
- Policy of Management Conflict
- Policy of Safety and Health
- Policy of Goods and Services Procurement
- Policy of Serving, Protection and Handling of Customer Complaints.

The Company also has a Standard Operating Procedure, Implementation Guidelines and Technical Guidelines which are useful in performing duties in all areas of the Company's business.

The Company continually socializes the policies and procedures.

Charter of Board of Commissioners and Directors

This Charter has been issued to establish guidelines and work ethic for the Board of Commissioners and the Directors in order to develop the effectiveness of implementation function of duties and responsibilities of BOC and BOD and to improve the quality of administrative management of Commissioners and Directors, both for the needs of BOC and BOD itself and other parties related to the duties of BOC and BOD.

The Company's Board of Commissioners and Directors carry out their duties and responsibilities as stated in Charter of Board of Commissioners and Directors.

Code of Conduct Policy

The Company upholds integrity by having and implementing standard guidelines on procedures of conduct called the Code of Conduct.

Code of Conduct Statement is applied at all Organizational Levels

The Company has a Code of Conduct that provides guidelines for Board of Commissioners, Directors and all employees.

The Objective of Code of Conduct Policy

The objective of this Code Policy is:

- to be a guideline in preparing policies, procedures and management practices within the Company.
- to be a basic guideline on attitudes and conducts in carrying out duties and decision-making.
- to provide an understanding by employees in establishing relationships among employees, relationships with the Company, with customers, and with competitors, with the authorities or with other stakeholders.
- to ensure equality and consistency of attitudes as well as conduct in implementing daily operations.

Code of Conduct Content

Contents of policy regarding Code of Conduct are as follows:

a. Conflict of Interest

Each employee shall avoid situations that may lead to conflicts of interest. If conflict of interest in certain situations can not be avoided then the employees must report it to the Company.

b. Relationships with customers

- Employees sell the Company's products and other legitimate products only that have been approved by the Directors.

- Employees must have sufficient knowledge about products that are sold and suitability with customers' needs.
 - Employees must explain the product well and transparently.
- c. **Responsibility to keep confidentiality of customer information and personal data of customers**
A violation of such responsibility will be a serious offense and may incur penalties from the authorities, lawsuits by customers and lawsuits from law enforcement officers.
 - d. **Prohibition to receive parcels/gifts/entertainment**
 - e. **Prohibition to give a gratuity such as parcels/gifts/entertainment to government authority**
 - f. **Prohibition from bribery in any form**
 - g. **Relationship arrangement with vendors, suppliers and consultants**
 - h. **Obligation to be wary of transactions dealing with the risk of money laundering and to report any suspected transaction of money laundering to UKPN (Unit of Customer Introduction Principles) and INTRAC (Center for Financial Transaction Reporting and Analysis)**
 - i. **Prohibition to trade securities/shares/forex if they have inside information about it**
 - j. **Provisions of Company's Shares Transactions**
An employee is not allowed to misuse his position to obtain preferential treatment in buying or selling securities/stocks/foreign exchange for its own account or family, except when stipulated otherwise by the Company.

Efforts for socialization and Code of Conduct Enforcement

In order to provide an understanding of and compliance with the Code, the Company provides regular socialization through training sessions. The Company also continually monitors the implementation of the Code such as by providing reporting media which can be accessed via email, phone and SMS, and PO Box. The Company also provides strict sanctions for employees who violate the prescribed provisions.

Whistle Blowing System

The mechanism of implementation and results of whistle blowing system during 2013 will be described below.

How to Report Violations

All internal and external parties can participate in Reporting Violations (whistle blowing) to the Company. Communication channels provided by the Company are:

- Email: ayo.lapor@cimbniaga.co.id
- Post Office Box: PO Box AYO LAPOR JKS 12000
- SMS to: 087829652767
(0878 LET'S REPORT)

A whistle blower can report early indication of infringement along with available evidence by giving a clear identity and address. If the report is not attached with a clear identity, the report will not have to be followed up.



Protection for Whistle Blower

The Company ensures confidentiality and protects the identity of the whistle blower at the time when the report is delivered or when followed up by an investigation unit. To ensure the confidentiality, the name of the informer will only be known by a designated whistle blowing officer.

Report handling

The incoming report will be directly analyzed by a whistle blowing officer. If necessary, the whistle blowing officer will contact the whistle blower confidentially to request additional information.

If the initial information was sufficient, the whistle blowing officer shall submit to the Internal Audit Unit to conduct an investigation in order to examine the validity of the report.

If the report is not relevant, the whistle blowing officer will give a response or notification that the report will not be followed up.

Furthermore, the whistle blower will receive further information about the development of the report, until the report is completely resolved. In order to maintain control, the result of complaint will periodically be reported to Board of Commissioners and Directors through the Audit Committee, to ensure the complaints handling process including complaint investigation process is continuously monitored. The identity of the whistle blower will be kept confidential during the process of handling and supervising.

Parties that Manage Reports

The party appointed to manage reports is the Compliance Unit and specifically two senior officials in the Compliance Unit who manage this whistle blowing program.

Results of Whistle Blowing

During 2013, there were 40 reports of whistle blowing that had been followed up with the following details:

Classification	Numbers of Reports	Numbers of Reports were followed up
Human Resource, Code of Conduct	16	16
Product & Activities	6	6
Procedural	18	18

To increase the effectiveness of the Whistle Blowing program, several efforts had been made, such as;

- Socialization through classroom, posters, stickers and Company websites;
- Rewards to whistleblowers who are considered giving significant impact to the Company.

CEO Hotline

The Company also provides the CEO Hotline as a channel of communication through SMS to President Director concerning the Human Resources, Business and others. During 2013 there were 80 incoming SMS with the details as follows:

Clarify Areas	Number of Messages	Number of Messages were Followed Up
Human Resources	18	14 suggestions and were followed up
		2 questions and were followed up
		2 Complaint and were followed up
Business	22	22 suggestions and were followed up
		No Question
		No Complaint
Others	40	39 suggestions and were followed up
		1 questions and were followed up
		No Complaint

Policy of Discipline Enforcement and Violation Handling

The Company has a policy to handle internal violations committed by employees, and to regulate the roles and responsibilities of supervisors and unit leaders, duties and responsibilities of sanction committee, also duties and responsibilities of units related to violations.

In the implementation of the policy, the Company does not merely emphasize the punishment but also on the aspect of justice by awarding well-performing employees.

Sanctions will be imposed on mild, moderate, and severe violation in punishment starting from a reprimand, written warning letter, decline in authority, no bonus granted, no promotion, demotion or dismissal.

To maintain objectivity of sanctions determination, the sanctions are decided by a committee consisting of independent work units.

During 2013, the Company gave sanctions to 831 employees as described in table below.

No	Type of Penalties	Number of Penalties
1	Reprimand Letter	366
2	Warning Letter 1	194
3	Warning Letter 2	74
4	Warning Letter 3	63
5	Termination	134
TOTAL		831

Policy of Management Conflict (Insider Trading/ Investment Policy)

The objective of this policy is to establish rules, identify, mitigate and manage potential conflicts of interest that may arise within the Company as a result of business unit activities (Covered Division).

This policy regulates share trading for employee's personal interests on shares. Every employee who is included in category of Covered Division as regulated in this policy shall fill in a form of confirmation and openness. Each Covered Division who will conduct Personal Account Trading (PAT) ought to open an account at CIMB Securities and have admittance first to Control Room before making a transaction.

It was expected that the use of insider information for internal personal gain can be mitigated by this policy.

Internal Fraud

The table below summarizes the offenses (fraud) conducted by the board, honorary and outsourcing related to Company's business proceedings and operations whose impacts of deviations reach more than 100 million. This impact of deviations was excluding the recovery that has not been gained yet in an effort to redeem due to fraud case. The Company has imposed hard sanctions against the perpetrators. Sanctions to employees can be seen in section of Policy of Discipline Enforcement and Violation Handling.

Internal Fraud	Number of Cases					
	Management		Permanent Employee		Non Permanent Employee	
	2012	2013	2012	2013	2012	2013
Total Fraud	-	-	11	14	1	-
Has been solved	-	-	4	3	1	-
In the process of being resolved by internal unit	-	-	5	3	-	-
No resolution have been reached	-	-	-	7	-	-
Followed by legal proceeding	-	-	2	1	-	-

Policy of Goods and Services Procurement

To perform its functions as a Bank, the Company has a policy related to Procurement of Goods and Services that has become the key reference of all activities of procurement undertaken by work units, both conventional and Sharia. This policy is also a manifestation of GCG process in terms of procurement, in which the procurement process is always properly managed and made accountable so goods and services required and obtained by the Company are sufficient in quantities, and at reasonable prices and quality according to standards determined by the Company while also timely and in the right place.

This policy also regulates the bidding process, in which partners evaluating process must meet conditions such as:

- Transparency and being free from conflict of interest;
- Usage of explicit and standardized criteria such as technical capability, administrative and financial requirements and price;
- Fair and Honest Bidding Process;
- Engaging at least three (3) Partner Bidders, or based on leader's approval if less than 3.

Management of procurement is performed by Procurement Property and Administration Services (PPAS) Unit under Directorate of Strategy & Finance, and involves other units including Legal, Finance, Internal Audit, and Bank Quality Assurance to ensure the process GCG runs with the best standards.

In a more detailed level, the Company has also been equipped with Procurement Procedures that will clearly and completely manage the process of goods and services procurement, including the procurement of IT equipment as capital expenditure. The entire procurement process complies with the applicable procedures, including the authority, approval limits, classification, and distribution of duties and responsibilities within the Company.

The Policy of Serving, Protection, and Handling of Customer Complaints

Customer Service Improvement Program

In 2013 the Company spent approximately Rp 3.4 billion to improve the quality of its customer service.

As an improvement, the Company undertakes an internal measurement of service quality more comprehensively (ie, working with Marketing Research Indonesia), measures the customer experience on existing Company's channel (Branch, ATM/CDM, Phone Banking, Go Mobile, CIMB Clicks, Mobile Account).

The results of these measurements serve as the Company's input to initiatively renew the Company's policies relating to transaction flow, improvement of process systems, motivational programs, training of mindset & leadership service, in order to improve customer service.

Customer Protection

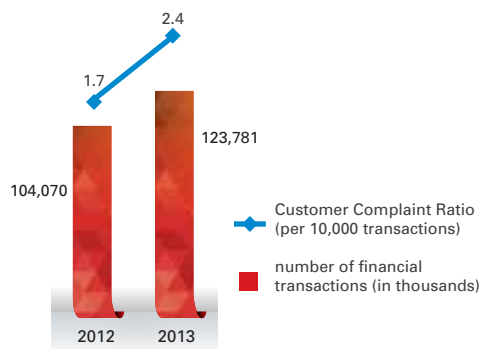
As a commitment to consumer protection, the Company has always attempted to meet the conditions as determined by Bank Indonesia and OJK, for instance, transparency of product information to customers through product features brochures, advertisement and currency exchange rates at branches and product offerings appropriate for customer's risk profile.

Customer Complaints

The Company has a special unit called the Customer Care Center, which handles customer complaints equipped with bank-wide complaints recording system called the Automation Monitoring and Reporting Complaints (OMPK) so customer complaints are handled the best possible way with time target of completion as stipulated by Bank Indonesia.

The Company provides a variety of accessible complaint channels through branches, Phone Banking 14041, Preferred Phone Banking 500800 and e-mail via tab 'Contact Us' on Company's website or through a Facebook account CIMB Indonesia and Twitter @CIMBIndonesia and insert the address of banking mediation on Company's website.

In 2013, CIMB Niaga recorded a significant increase in the number of financial transactions from 104 million transactions in 2012 to 123 million transactions in 2013. That number did not include transactions of merchants' customers that reached 18 million transactions.



The number of customer complaints was maintained at 2bps. The average complaints per month were 2,522 related to financial claims and approximately 752 related to non-financial or administrative claims. The settlement level of customer complaints until December 2013 was 99.3% as the realization of CIMB Niaga's commitment to customers and efforts in improving quality of service.

Settlement level of Customer Complaints during 2013

Type of Complaint	Resolved Cases until December	
	2012	2013
Finance	98.4%	99.6%
Non Finance	98.0%	98.9%
Total	98.2%	99.3%

Employee Welfare

Employee welfare is realized in various ways such as Social Security, Health Benefits, Employee Loans, Pension Funds and Life Insurance.

Employee benefits are reviewed through internal and external surveys and benchmarked with other companies that have good reputation.

Employee Cooperative

The Company supports the employees' cooperative to improve employees' welfare. The existing employees cooperative are Koperasi Karyawan Citra Niaga (KKCN), Jambi Employees Cooperative, Koperasi Karyawan Swadaya Mandiri Prima Sejahtera, Medan and Koperasi Karyawan Mitra Abadi, West Java. As for some of cooperative activities that is operating are savings and loan, trade, and services cooperatives. The benefits obtained by the members are sharing of dividend every year, Voluntary Terms Deposit funds allocation with very attractive interest, low interest loans and holiday allowance in the form of vouchers.

Union

The Company sees the Union as a partner in building harmonious industrial relations in the workplace. Thus the Company allows continuous communication with the Union. Good communication is proven by the signing of Change of Collective Labour Agreement (PKB) 2012-2014 between the Company's Negotiating Team and Union's Negotiator Team on 6 December 2013.

In maintaining an intensive communication with the Union, the Company has conducted formal and informal meetings, during 2013 with 10 formal and informal meetings. With this series of meetings, it was expected that the information gap in employees' aspiration becomes resolvable. Furthermore, the Company can introduce policies with regards to employment in accordance with the purpose and objective of the policy. It was expected to minimize miscommunication that could have disrupted the performance of employees and work environment.

Employment Termination

In principle, the Company has done everything to prevent employment termination. In the event when it cannot be avoided, the termination will be referred to the prevailing rules and regulations.

Program of Employee Development and Equal Opportunity

The Company is a performance-based organization, where employees are rewarded based on the contribution they make to the Company. Each employee has equal opportunity to develop through a clear path of career. In addition to the career management, the Company has also designed various training programs organized by the Learning and Talent Development. The training was carried out comprehensively covering personal development, leadership, and technical skills.

Throughout 2013, the Company spent Rp151.8 billion for employees' education and development. That amount included reserved costs of Rp19.1 billion which will be realized in 2014. For further details on the cost of employees development can be seen in chapter "Human Resources & Development Talents" of this Annual Report.

Good Corporate Governance Awards

By the end of 2013, the Company had received awards from independent external parties in an assessment of GCG practices. These awards were not only a benchmark for the Company to develop but also as the industry acknowledgement for its efforts and achievements in implementing GCG at every level in the organization. The awards included:

- Predicate of Highly Reliable - Assessment IICG, 2013;
- Best of the Boards Responsibility Corporate Governance Best Practices 2013, category of Financial Sector (IICD and SWA Magazine);
- First place for Listed Financial Institution Category at Annual Report Awards 2012.

Funds for Social and Political Activities

The Company has an internal policy to prohibit employees from being engaged in political activities, including providing funds for political purposes. This policy is applied in order to preserve the independence and professionalism of the employees and the Company. The Company believes that social activities will give positive impact to society for a long term. Social activities will be reported in the Corporate Social Responsibility section of this Annual Report.

Government Regulations with Significant Impact on CIMB Niaga in 2013

During 2013, the regulator or financial supervisory authority issued a number of provisions that have a significant impact for banking, as follows.

PRUDENTIAL BANKING

- **Bank Indonesia Regulation No.15/15/PBI/2013 on Reserve (GWM) of Commercial Bank in Rupiah and Foreign Currency for Conventional Commercial Banks.**

During 2013, Bank Indonesia issued 2 amendements on reserve requirements in Rupiah and Foreign Currency, in general the latest alterations are effective since 24 December 2013 were to establish the following matters:

1. Determination of Reserve Ratio
 - a. Rupiah reserve was set at 8 % for Primary reserve and 4 % reserve for Secondary Reserve.
 - b. LDR reserve was set by the result of calculating Lower or upper Disincentive Parameter with the difference of LDR Bank and LDR Target (78% - 92%) by taking into accounts the difference of Bank CAR and Incentive CAR.
 - c. Reserve in foreign currency was set at 8% of Third Party Funds (TPF) in foreign currency.

2. Reserve calculation
 - a. Obligation of Reserves is done on a daily basis.
 - b. Compliance of Rupiah Primary Reserve, Rupiah LDR Reserve and Foreign Currency Reserve is done by comparing Bank's Account Balance at BI in final day of one reporting period to daily average of Deposits in one reporting period within 2 previous reporting periods.
 - c. Compliance of Rupiah Secondary Reserve is done by comparing the amount of SBI, SDBI and/or excess reserve in every final day of one reporting period to daily average amount of Deposits in one reporting period within 2 previous periods.
 - d. LDR reserve calculation in Rupiah was determined with parameters of LDR target range of 78 % - 92 % , Incentives CAR 14%, with Lower Disincentives Parameters of 0.1 and Upper Disincentives Parameter of 0.2, as follows:
 - If a bank LDR is in the range of Target LDR, the bank's LDR reserve will be 0% of deposits in Rupiah.
 - If a bank LDR is smaller than lower limit of Target LDR, the LDR reserve will be the multiplication of Lower Disincentive Parameters, the difference of lower limit of target LDR and bank LDR, and deposits in Rupiah.
 - If a bank LDR is greater than upper limit of Target LDR and the bank's CAR is smaller than Incentive CAR, the LDR Reserve will be the multiplication of Upper Disincentives Parameters, the difference of bank LDR and upper limit of Target LDR, and deposits in Rupiah.
 - If a bank LDR bank is greater than upper limit of Target LDR and the bank's CAR is equal to or greater than incentive CAR, then bank LDR reserve will be 0 % of deposits in rupiah.
 - e. Bank Indonesia may provide dispensation on complying with the provisions of the LDR reserve for a bank that is being restricted to a credit allocation and funds raising based on OJK requirement.
 - f. CAR of a bank in the calculation of LDR reserve is a quarterly CAR resulting from OJK calculation with the following details :
 - CAR final Position in September is a calculation of LDR Reserve for December, January and February;
 - CAR final Position in December is a calculation of LDR Reserve for March, April and May;
 - CAR final Position in March is a calculation of LDR Reserve for June, July and August; and
 - CAR final Position in June is a calculation of LDR Reserve for September, October and November;
 - g. Deposits in Rupiah and Foreign Currency consist of clearing account, savings, fixed deposits and other liabilities.
- **Bank Indonesia Regulation No.15/12/PBI/2013; CAR of Commercial Banks.**
At the end of 2013, Bank Indonesia issued regulations regarding the application of CAR effective 1 January 2014 with some transitional phase up to 2016. The key provisions are as follows:
 1. In accordance with Basel III framework in improving the quality of capital is done through changes in components and capital instruments such as:
 - a. Component of core capital (Tier 1) that consists of:
 - main core capital (common equity Tier 1), which is a high-quality capital instruments in the form of common stock and non-preference feature in dividend payout/yield.
 - additional core capital (Additional Tier 1), which is an innovative refinement of capital components in the form of preference stock or debt instruments that are subordinated, non fixed period, non cumulative dividend payout or yield, and non step-up feature.
 - b. Component of Supplementary capital (Tier 2), which are a subordinated debt instruments, with a period of at least 5 (five) years, and no step-up features.
 2. Banks are required to provide core capital (Tier 1) minimum 6% (six percent) of RWA and main core capital (Common Equity Tier 1) minimum 4.5% (four point five percent) of RWA both individually and in consolidation with its subsidiaries.
 3. Banks that meet certain criteria are required to establish additional capital as a buffer above the minimum capital adequacy in accordance with a risk profile that is defined as follows:
 - a. Capital Conservation Buffer of 2.5% (two point five percent) of RWA for banks of Commercial Bank of Business Activity (BUKU) 3 and BUKU 4 that are gradually fulfilled;
 - b. Countercyclical Buffer within a range of 0% (zero percent) to 2.5% (two point five percent) of RWA for the all banks; and
 - c. Capital Surcharge for D - SIB in the range of 1% (one percent) to 2.5 % (two point five percent) of RWA for systemic-affected banks.

- **Bank Indonesia Letter No15/15/DPNP concerning the Implementation of GCG for Commercial Banks. This provision is the second amendment of GCG provision since 2007, which broadly align the provisions on corporate governance self-assessment by the bank rating. Principles of change in these provisions include:**
 1. GCG self-assessment is conducted every semester and is a part of the Report of Bank Healthy Level that is submitted in June and December.
 2. GCG self-assessment includes an assessment of bank both as individual and consolidated (along with its subsidiaries).
 3. GCG self-assessment is comprehensively and structural conducted by integrating assessment indicators into three (3) aspects of Governance System, namely governance structure, governance processes, and governance outcomes.
 4. Other than the existing self-assessment indicators, such provisions also add and update new indicator/ additions in accordance with the changes in existing regulation, for example, things related to the compliance function and application of risk management.
- **Bank Indonesia Letter No 15/21/DPNP on Implementation of Anti -Money Laundering and Prevention of Financing Terrorism for Commercial Banks (APU and PPT)**

This provision is an implementing term on the issuance of Peraturan Bank Indonesia No. 14/27/PBI/2014 about Implementation of Anti-Money Laundering and Prevention of Financing Terrorism for Commercial Banks, and also an amendment of previous Letter in 2009. The key provisions are as follows:

 1. Duties and responsibilities of a director who performs supervision of the application of APU and PPT programs are:
 - a. To establish the necessary measures to ensure the Bank has complied with Bank Indonesia regulation regarding APU and PPT and other related legislations;
 - b. To monitor the task implementation of special units and/or bank officials who are responsible for the implementation of APU and PPT Program;
 - c. To provide recommendations to a managing director on selecting the official who will lead a special unit or official who will be responsible for the implementation of AML and CFT Program;
 - d. To approve the Report of Suspicious Transactions; and
 - e. To evaluate transaction that requires the approval of senior officials.
 2. Officials of Special Units (UKK) or a bank official who is responsible to run UKK function shall meet at least the following requirements:
 - a. have an adequate knowledge of AML and CFT and other regulations dealing with products and banking activities;
 - b. have adequate experience in banking; and
 - c. have an adequate understanding of risk assessment and risk mitigation associated with the application of AML and CFT Program.
 3. In determining the complexity of branch office business, the bank makes a risk-based approach by taking into account:
 - a. Bank products and services that require Bank Indonesia approval;
 - b. Number of high-risk customers;
 - c. Business volume of branch office;
 - d. Overseas transactions, and/or
 - e. Branch offices that are located in the so-called cash society areas.
 4. Customer and WIC cross-division consists of at least three (3) classification of risk, namely:
 - a. low, so that a simple CDD procedure will be applied to this class.
 - b. medium, so that a CDD procedure will be applied to this class.
 - c. high, so that an EDD will be applied to this class.
 5. If there is an inexpediency between the transaction and/or customer profile with a predetermined level of risk, the bank has to adjust the level of risk by:
 - a. applying CDD procedures for customers who originally were classified as low risk turns into medium risk according to a new determination of the level of risk;
 - b. applying EDD procedures for customers who initially were classified as low or medium risk turn into high-risk.
 6. In determining the level of risk of customer, services, and bank products, a bank will refer to:
 - a. Provisions of INTRAC that regulate guidelines of identification of products, customers, businesses, and high-risk countries for financial service providers, and
 - b. Other references issued by the competent authority or which has become international best practice.
 7. Prevention of using a bank as a medium or object of money laundering and terrorism financing is made through a screening procedure (pre-employee screening), introduction, and monitoring employee profile as outlined in the Know Your Employee (KYE) policy that refers to rules of applying anti-fraud strategy.

8. Action plan to implement AML and CFT Program includes strategies, measures, and/or plan of AML and CFT compliance such as:
- adjustment system, agreement of opening the business relationship, and mitigation of risks related to the implementation of simple CDD in term of financial inclusion;
 - customer grouping based on RBA;
 - Improvement of information technology infrastructure;
 - preparation in developing single Customer Identification File (CIF);
 - appointment of employees who perform the function UKK in branch with high complexity of its business;
 - Preparation of adequate human resources, and/or
 - Information Technology Adjustment to implement a program of updating data Customers.
9. Changes in report of action plan and report of data updating plans can be performed as long as there is a change that happens out of a bank's control and submitted to Bank Indonesia not later than seven (7) working days after the change made.

• **Bank Indonesia Letter No. 15/40/DKMP; Application of Risk Management for Banks that is Applying Credit or Financing Property, Consumer Credit or Financing with a Mortgage, and Vehicle Credit or Financing.**

In reference to the provision of risk management implementation at Commercial Banks and Islamic Banks/Islamic Business Unit, Bank Indonesia Issued implementing provision that in outline determines the Loan to Value (LTV) in financing as described below.

- Loan to Value (LTV)/Financing to Value (FTV) applies to:
 - Credit/Financing Property (KPP/KPP iB), consists of KPR/KPR iB, KPRS/KPRS iB, KPRukan/KPRukan iB, and KPRuko/KPRuko iB, and
 - Consumer Credit/ Financing with a Mortgage (KKBP /KKBP iB).
- Regulation on LTV or FTV was excluded KPP atau KPP iB in terms of implementing the Program of Central Government and/or Local Government Housing as referred to the prevailing regulatory.
- LTV and FTV were decided as presented in the following table:

Loans / Financing & Type of Collateral	FK/FP 1	FK/FP 2	FK/FP 3 etc
KPR Type > 70	70%	60%	50%
KPRS Type > 70	70%	60%	50%
KPR Type 22 - 70	-	70%	60%
KPRS Type 22 - 70	80%	70%	60%
KPRS Type s.d. 21	-	70%	60%
KPRuko/ KPRukan	-	70%	60%

Loans / Financing & Type of Collateral (Mmq & lmbt)	FP 1	FP 2	FP 3 etc
KPR Type > 70	80%	70%	60%
KPRS Type > 70	80%	70%	60%
KPR Type 22 - 70	-	80%	70%
KPRS Type 22 - 70	90%	80%	70%
KPRS Type up to 21	-	80%	70%
KPRuko/ KPRukan	-	80%	70%

- In determining the order of credit/financing in the calculation of LTV/FTV, the Company must take into account the entire KPP/KPP iB and KKBP/KKBP iB facilities that has been received by debtor/customer at the same bank or other banks.
- Such provisions also treat debtor's or customers' husband or wife as 1 (one) debtor or customer unless there is an agreement of separating property that is certified by a notary.
- The Company shall not provide any credit or financing facilities to advance property purchasing that is financed by KPP/KPP iB and/or KKBP or KKBP iB.
- This provision also requires the adjustment of policies and written procedures of providing KPP/KPP iB, KKBP or KKBP iB and/or KKB or KKB iB and submits it to the Bank Indonesia.

• **OJK Regulation No 1/POJK.7/2013; Consumer Protection of Financial Services Sector**

This provision is the first regulation issued by OJK for all financial services entrepreneurs. Other than this provision, the Company has implemented previously with Bank Indonesia regulations concerning the settlement of customer complaints since 2005. Some of OJK's key provisions include that an:

- Entrepreneur of Financial Services shall provide and/or inform the products and/or services accurately, fairly, clearly and not be misleading
- Entrepreneur Financial Services shall use the terms, phrases, and/or simple sentences in Bahasa that is easily understandable by consumers in every document

3. Entrepreneur Financial Services shall inform the consumer about any changes in benefits, costs, risks, terms, and conditions quoted in documents and/or agreements regarding the products and/or services.
4. Entrepreneur Financial Services is prohibited in any way to give data and/or information of Consumers to third parties.
5. Entrepreneur Financial Services are required to have and implement service mechanisms and complaints resolution for consumers.

• **Regulation of Head of INTRAC No. Per-12/1.02/PPATK/06/13 on Procedures to Submit the Financial Transaction Reports of Funds Transfer from and to Overseas for Financial Services Agents.**

This INTRAC provision is an implementing term of Act No. 8 of 2010 on the Prevention and Eradication of Money Laundering and Presidential Decision No. 50 of 2011 on Procedures for the Implementation of INTRAC Authority. The key provisions include:

1. Effective 14 January 2014, all commercial banks and other financial institutions are required to report financial transactions and transfer of funds from and to overseas for the sake of service users in any amount to INTRAC.
2. This Regulation is issued in accordance with the provisions of Act No. 8 of 2010 on the prevention and eradication of Money Laundering, Article 23 and Article 25.
3. The types of information that must be reported by the Commercial Bank are :

Incoming Funds Transfer from Overseas	Outgoing Funds Transfer to Overseas
<ol style="list-style-type: none"> a. Identity of Transferrer Customer (Name, Acc. no., Address, Country) b. Transferrer Bank c. Channelling Bank (if any) d. Beneficiary Bank e. Identity of Beneficiary Customer f. Transaction Date g. Transaction Amount h. Original Currency 	<ol style="list-style-type: none"> a. Identity of Transferrer Customer (Name, Acc. no., Address, Date of Birth, Occupation, ID number, Country) b. Transferrer Bank c. Channelling Bank (if any) d. Beneficiary Bank e. Identity of Beneficiary Customer (Name, Acc. no., Address, Country) f. Transaction Date g. Transaction Amount h. Original Currency i. Source of Fund From Customer

4. Reporting to INTRAC must be done within 14 (fourteen) working days from the date of transaction.
5. Related to Funds Transfer to Overseas, Commercial Banks shall ensure the adequacy of information related to the data above and avoid making transactions if such information is not available.
6. Related to Transfer Funds From Overseas, if such information is not made available, commercial banks may proceed with, refuse or delay transactions to be followed by adequate reporting to INTRAC.
7. Commercial Banks that violate this regulation will be imposed by written reprimand up to administrative sanctions that will be defined by INTRAC.

TRANSFER OF BANKING SUPERVISION FROM BI TO OJK

The joint press Release held by OJK and BI on 31 December 2013 stated that as mandated by UU No. 21 of 2011 on Financial Services Authority, as from 31 December 2013, the task of banking regulation and supervision of Bank Indonesia was transferred to the Indonesian Financial Services Authority. Since then, supervision of individual banks (micro-prudential) would be undertaken by OJK and supervision of macro-prudential is still undertaken by the BI, in coordination with the OJK.

All provisions in the banking sector issued by Bank Indonesia in the form of Bank Indonesia Regulation (PBI), Bank Indonesia Letter (SEBI), and BI Directors Decision (SK DIR) will remain valid as long as no alterations, changes and annulments are made by OJK or BI.

BUSINESS ACTIVITIES AND NETWORKING

In order to support the implementation of Bank Indonesia Regulation No. 14/26/PBI/2012 on Business Activities and Networking Based on Bank Core Capital published in 2012, Bank Indonesia issued 3 regulations through the following Circular Letter published in 2013.

- **Bank Indonesia Circular Letter No. 15/6/DPNP concerning Operational of Commercial Bank based on Core Capital**

1. The Company may run a business by issuing product or activity according to what has been allowed by BUKU. BUKU is divided into 4 groups, BUKU 1 to BUKU 4. The higher the company's core capital is, the higher the BUKU will be and the wider ranges of products will be issued or activity will be conducted.
2. The Bank is in the BUKU 3 and can perform all Operations both in rupiah and foreign currencies. The Company can also make equity investments in financial institutions in Indonesia and/or Asian region.
3. This stipulation supercedes BI Letter No.11/35/DPNP dated December 31, 2009 regarding Products or Activities Reporting.

- **Bank Indonesia Circular Letter No. 15/7/DPNP about Launching of Commercial Bank Office Network Based on Core Capital**

This provision is an implementing term of the publication, Key matters of this provision are:

1. Bank Indonesia classifies all provinces in Indonesia into six (6) zones, namely Zone 1 to Zone 6, based on the analysis of saturation level of commercial banks and distributed development in each zone.
2. Bank Indonesia determines the investment costs of opening an office network considering the type of bank offices for each commercial bank based on Business Activity (BUKU). Investment costs of BUKU 3 and BUKU 4 is higher than BUKU 1 and 2.
3. Commercial Banks calculate allocation of core capital based on location and type of office for an existing office and upon a planning of opening a new office network.
4. Banks that meet the requirements of health level and have the availability of core capital allocation appropriate for location and type of office can launch Office Network opening with sufficient amount to the availability of core capital allocation.

5. A bank categorized in zone 6 may receive incentives of an additional amount for Opening an Office if the bank can distribute loans to Micro, Small and Medium Enterprises (SMEs) at least 20% and/or to the Micro and Small Enterprises (MSEs) 10 % of total credit portfolios.
6. Banks that meet the requirements of health levels but do not have the availability of core capital allocation appropriate for location and type of the office, can open Offices if it distributes credit to SMEs at least 20 % or to MSE 10 % of total credit portfolios, and make a capital accumulation.
7. Bank Indonesia also considers the achievement of efficiency level of the bank that is measured by the ratio of Operating Expenses to Operating Income (BOPO) and the ratio of net interest margin (NIM) to determine the number of Office Network Opening.
8. In order to improve the distribution of the bank office network, the opening of offices by a bank BUKU 3 or BUKU 4 are regulated as follows:
 - a. opening of three (3) Branch Offices in Zone 1 or Zone 2, must be followed by the opening of one (1) Branch (conventional or sharia) in Zone 5 or Zone 6; and/or
 - b. opening of three (3) Sub Branch Office in Zone 1 or Zone 2, must be followed by the opening of 1 (one) Sub Branch Office (conventional or sharia) or 1 (one) Branch Office (conventional or sharia) in Zone 5 or Zone 6.
9. Banks are required to adjust the planning of Opening Bank Offices for the year of 2013 to the calculation of core capital allocation. The adjustment of Opening office network planning in 2013 must be included in the revised BBP in 2013 and submitted to Bank Indonesia not later than the end of June 2013.

- **Bank Indonesia Circular Letter No 15/8/DPbS regarding Opening of Islamic Banks Office Network (ICB) and Sharia Business Unit (SBU) based on Core Capital.**

Some key matters of these provisions that affect the Company's business activities in Sharia Business Unit are as follows:

1. Delivery channel and sharia service are not considered as an opening of a bank's office.
2. Bank Indonesia classifies all provinces in Indonesia into six (6) zones, namely Zone 1 to Zone 6, based on the analysis of saturation level of the Bank and distributed development in each zone

3. A bank which will propose opening an office is required to include the calculation of the availability of core capital allocation in the Bank Business Planning (BBP) by using core capital at position in final September
 4. Banks that meet the requirements of health level and have the availability of core capital allocation appropriate for location and type of office can open an office with sufficient amount to the availability of core capital allocation.
 5. The Company is required to adjust the plan of opening Bank Offices for the year of 2013 and the later by taking into account the allocation of core capital.
 6. In determining core capital, the basis for calculating the availability of core capital allocation uses core capital position in final December 2012.
4. Bank Indonesia makes regulation and supervision of a Holding Company in banking and of Holding Function as an integrated part of the bank's regulatory and supervisory duties, including inspection, either periodically or at particular time.
 5. BHC and Holding Function submit reports to Bank Indonesia such as:
 - a. BHC or Holding function strategic works program.
 - b. BHC or Holding Function supervision reports to the bank.
 - c. Other prudential reports.

BANK SHAREHOLDING

- **Bank Indonesia Circular Letter No 15/2/DPNP about Single Ownership of Indonesian Banks**

This provision is an implementing term on the issuance of Bank Indonesia Regulation No. 14/24/PBI/2014 about Single Ownership on Indonesian Banking, with key matters that were regulated as follows:

1. There are three (3) options in complying the policy of single ownership on Indonesian banking, namely:
 - a. Merger or consolidation of banks under its control.
 - b. Forming a Bank Holding Company/BHC.
 - c. Forming a Holding Function
2. The arrangement of BHC includes:
 - a. Implementation procedure and time limits of BHC establishment and shares transference from PSP to BHC.
 - b. BHC tasks.
 - c. BHC capitals.
 - d. Financial Holding Company that acts as a BHC.
 - e. Bank Indonesia authority to approve or decline the proposal of establishing BHC and PSP candidates and/or BHC officials.
3. The Arrangement of Holding, is such as:
 - a. Type of PSP that can form the Holding function is only a PSP in the form of incorporated bank in Indonesia and Indonesian government agencies.
 - b. The procedure and time limits of establishing Holding function.
 - c. Bank Indonesia Authority to approve the establishment of a Holding function.

- **Bank Indonesia Circular Letter No. 15/4/DPNP regarding Commercial Banks Shareholding.**

This provision is an implementing term on the issuance of Bank Indonesia Regulation No. 14/8/PBI/2012 about Commercial Banks Shareholding effective since 2012; with key matters that were regulated as follows:

1. As of 31 December 2013, bank shareholders can increase the share ownership in accordance with the provisions of BI Regulation on Commercial Banks Shareholding.
2. After 31 December 2013, shareholders who have shares in the bank less than the maximum limit of share ownership may increase shares to a maximum limit of share ownership. While shareholders who have shares in the bank more than the maximum limit of share ownership may make additions without adding share holding percentages.
3. Direct bank shareholders are required to adjust the share ownership to the maximum limit of share ownership, if that adjustment consists of:
 - a. Changes in direct bank shareholders or Last Controller Shareholders (PSPT), and/or
 - b. Changes in percentage of bank shareholding by direct shareholders or change in percentage of PSPT which indirectly affects the level of controlling of the bank.
4. Specific requirements for a prospective PSP are foreigners/foreign legal entities and prospective shareholders of the bank which will have more than 40 % shares in the form of assessment of Healthy Level (TKS), Capital Adequacy Ratio (CAR) fits in with risk profiles, and core capital (tier 1) using valuation for 1 (one) year. While eligibility investment rating is at position of the investment of maximum 1 (one) year before the relevant bank becomes a PSP Bank.

5. Approval from Bank Indonesia to prospective shareholders to own shares of the bank more than 40 % is granted with the following conditions:
 - a. Approval to have shares of bank by 40% in advance;
 - b. Approval to increase the amount of ownership by re-applying the proposal to increase the share ownership if banks being owned have TKS and GCG 1 or 2 for 3 consecutive periods within a period of 5 years.
 6. Prospective shareholders of a foreign financial institution or foreign financial institutions that will have bank shareholding of more than 40% must obtain a recommendation from the supervisory authority of the origin country including the recommendation that home country authorities of PSP Bank will support the policy of the regulatory authority in the host country in the field of supervision that was intended to improve the performance of Bank and/or to maintain the stability of the financial system in the host country.
 7. Prospective bank shareholders who will hold shares of more than 40% must also have a commitment to purchase equity securities issued by a bank being owned if such bank is considered to have difficulty in meeting a CAR appropriate for risk profile in the future.
 8. Obligation to adjust the maximum limit of share ownership for shareholders in Islamic Banks as a spin-off from sharia units must be done by December 2028.
4. Adding to the underlying buy of foreign currency is through the activity of goods and services export that is arranged as follows:
 - a. Buying of foreign currency to IDR can only be done by an exporter who has sold foreign exchange over export proceeds.
 - b. Foreign currencies bought by exporters can be used to be as deposits in foreign currency.
 - c. Documents which include foreign exchange sales to IDR documents derived from the sale of foreign exchange export proceeds.
 - d. Validity period of foreign exchange sales document which can be used as an underlying period of 6 (six) months after the date of issuing foreign exchange sales document.
 - e. The buying value of foreign currencies to IDR as much as selling value of foreign exchange in the documents of foreign currency sales to IDR.
 5. Adding documents of the underlying transaction in the form of proforma invoice is organized as follows:
 - a. proforma invoice is fixed and final, and becomes an inseparable unity with the final invoice.
 - b. the amount of foreign currency buying to IDR based on proforma invoice document must not exceed the amount stated in the proforma invoice.
 - c. the amount of foreign currency maximum buying to IDR stated in the final invoice, and has included the number listed in the proforma invoice .
 6. Changes in delivery arrangements of underlying document for foreigners, which are currently required to be attached to each transaction based on the transaction date, may be submitted not later than the date of relevant transaction by stating the date of the transaction.

FINANCE PRODUCT- OR SERVICE-BASED PROVISIONS

- **Bank Indonesia Circular Letter No 15/3/DPM and Form Letter of Bank Indonesia No. 15/33/DPM regarding the Second Amendment and Third Amendment to Form Letter Bank Indonesia No. 10/42/DPD concerning the Buying of Foreign Currency to IDR by a bank**
 1. Banks can meet the needs of buying foreign currencies to rupiah made by PVA only in the form of foreign banknotes physically. Submission of funds in IDR in the transaction settlement can be made through transferring inter-accounts.
 2. Foreign exchange demand by companies organizing the transfer of funds to the bank with a nominal value of over USD 100 thousand per month can only be fulfilled by the bank if the company can meet the requirements of underlying clients who are not PVA.
 3. Completion of the arrangement of underlying documents must be submitted by PVA when making a buying of foreign currency to IDR to the bank.



 CIMB NIAGA

ATM

CORPORATE SECRETARY



Rudy Hutagalung

Corporate Secretary and Head of Corporate Affairs & Legal

Indonesian Citizens, 47 years old, has served as CIMB Niaga’s Corporate Secretary and Head of Corporate & Legal Affairs since October 2013. He had previously served as CIMB Niaga’s Head of Legal and Litigation. Some of his past positions for the period of 2004-2010 were Relationship Director-Corporate Banking, Clydesdale Bank (Australian Banking Corp. Group) London, United Kingdom during 2010-2012 and General Manager at Bank Mandiri Europe Limited - London, UK. He was assigned as a Business Analyst Head at the Investor Relations Division of Bank Mandiri Group for which position he was stationed in Jakarta during 2001-2004. He began his career in 1992 after which he was assigned a number of strategic posts in Treasury, International banking, and Corporate Banking.

He earned a Doctoral Degree in Law from the American University, London, United Kingdom in 2009, and previously a Master Degree in Business Law and Commercial from the University of Minnesota, School of Law in 1999, and a Law Degree from Universitas Gadjah Mada Yogyakarta in 1990.

Corporate Affairs & Legal/Corporate Secretary Structure



Legal Basis for the appointment of Corporate Secretary

The Company has appointed a Corporate Secretary through Directors Circular Decision dated 26 September 2013, in which the appointment was made based on FSA Rule (formerly Bapepam-LK) No. IX.1.4 on the Formation of a Corporate Secretary position after taking into account Kep-0001/BEI/01-2014 concerning Amendment No. IA Regulation concerning Registration of Shares and Non-Shares Issued by the Company dated 20 January 2014.

The appointment was reported to the OJK on 2 October 2013 and was advertised in daily Bisnis Indonesia on 2 October 2013.

Official period of Corporate Secretary

Based on the above appointment, the term of the Corporate Secretary of the Company has been effective from 1 October 2013.

Corporate Secretary Duties

The Corporate Secretary is responsible for the delivery of information concerning the Company's performance to all stakeholders and other tasks that include:

- To keep updated with developments in the Capital Market and especially Capital Market regulations;
- Provide public service regarding request by investors for information on Company conditions;
- Provide input to the Directors in compliance with Law No. 8 Year 1995 on Capital Market and its implementing regulations;
- To serve as liaison officer or contact person between the Company and the Financial Service Authority and the general public;
- To attend meetings of the Directors and the Board of Commissioners, take minutes of meetings, to follow-up on issues raised in the meetings, and to distribute meeting results to relevant parties for follow-up actions;
- To assist the Directors in convening the General Meeting of Shareholders (GMS), including the announcement and publication of GMS resolutions;
- To prepare information disclosure reports in accordance with prevailing regulations;
- To coordinate and administer the shareholders' list, including:
 - a) Preparing a Special List of the Directors, the Board of Commissioners and their families for share ownership both within the Company and its affiliates, noting stock ownership, business relationships, or other roles that may cause conflict of interest with the Company;
 - b) Preparing a list of Shareholders, including for ownership of 5 % (five percent) or more shares in the Company
- Keeping and administering Company's licenses, documentation and correspondence.
- Supporting and implementing corporate events and activities.
- Managing and running Corporate Social Responsibility programs.
- Ensuring a proper GCG is performed within the Company.

Access of Information

The Company maintains easy stakeholder access to information on financial and corporate including through, publications (press releases) in national and international newspapers and electronic news channels, as well as product and corporate actions via website www.cimbniaga.com.

For more information, stakeholders can e-mail: corporate.secretary@cimbniaga.co.id, or investors can directly contact the Company's Investor Relations by e-mail investor.relations@cimbniaga.co.id.

Other communication channels that can be accessed are:

- For customers through Phone Banking 14041, Preferred Phone Banking 500800 or e-mail address 14041@cimbniaga.co.id or
- For other stakeholders through social networking accounts via Twitter @CIMBIndonesia and www.facebook.com/CIMBIndonesia.

The Company continues to report material information and facts by sending letters to the OJK and through electronic reporting to the Indonesia Stock Exchange (www.idx.co.id).

a. Investor Relations and Media Relations

The Company continues to build a good image by developing relationships with investors/analysts interactively and delivering information periodically, especially in connection with the Company's performance. Information is delivered through analyst meetings, roadshows, participation in investor conferences, conference calls, and other communications media, including the Company's website address www.cimbniaga.com.

The main function of Investor Relations is to establish good relations and interaction with investors, the capital market, and shareholders, which include:

- Communication strategy development especially related to investors, potential investors, analysts, fund managers, and capital markets in general.
- The presentations on quarterly financial statements and the implementation of analyst meetings, teleconferences, road shows and investor conferences.
- Communication about the Company's performance to external parties such as investors, fund managers and potential investors.
- Good relations with investors, fund managers, analysts, and rating agencies.
- The coordination for the preparation, publication, and distribution of the Company's Annual Report to all stakeholders.
- The availability of Corporate data and information for investors and capital markets.

Throughout 2013, a number of activities have been held as follow:

Activities	2012	2013
Press Conferences	10	10
Analysts Meetings	4	4
Quarterly Financial Statements	4	4
Annual Report	1	1
Public Exposure (including Public Exposure of Bond Bidding)	1	1
Investor Meetings/ Conferences/ Non Deal Road Shows	12	-
Press Releases	118	136
Media Review (Picture and Written News Mentioning CIMB Niaga)	6.796	5.940
Billboard	50 Billboards were outspread in 19 cities in Indonesia with 21 billboards laid on CIMB Niaga branches' yard and 29 on public areas.	46 Billboards were outspread in 20 cities in Indonesia with 12 billboards laid on CIMB Niaga branches' yard and 34 on public areas.
Media Visits	5	6
Media Engagement	28	20
Media Visits to CIMB Niaga Offices and Network across Indonesia.	6	6
Special Meetings with Investors, Analysts, Securities, Correspondent Banks	20	15
AGM	1	1
Extraordinary GMS	2	1
Prospectus Issuance related to Corporate Conduct	1	1

In line with the implementation of GCG, the Company strives to improve the quality of and access to information to analysts, investors, and mass media.

Public Relation Values

In 2013, the Company consistently provided information to the public, through activities related to public relations to enhance the Company's reputation. The effort was aimed at earning Public Relations (PR) Value and positive publicity.

PR Value produced by a company is one tool capable of building a positive image in order to create good corporate reputation.

In 2013, the Company ranked fifth in terms of PR Value among 10 major banks, and second among private banks in the country.

In measuring and calculating this PR Value, the Company hired an independent regional monitoring agency.

b. Mass Media Promotion

Throughout 2013, the Company conducted advertising and promotional activities, either through conventional media or online media and social media. Product campaigns this year focused on the acquisition of rising generation by presenting innovative technology-based products that offer more than just simplicity of banking access for customers. One reliable product is Rekening Ponsel, which achieved a MURI award as the first Wallet Mobile Product with its ability in Transferring Funds Inter-Mobile Number Across Operators. Rekening Ponsel enable customers to conduct transactions such as cash transfer, cash withdrawal at ATM machine, receiving funds, and payments at merchants without a bank account or ATM card account. Besides Rekening Ponsel, CIMB Niaga also presented a Digital Lounge, which facilitates customers' banking activities by providing the concept of comfortable banking without having to visit branch offices. Digital Lounges are present at some leading shopping centers in Jakarta.

To indulge prospective customers in opening accounts, the Company launched an Online Account Opening service, a facility of opening a savings account online via CIMB Niaga website. Prospective customers can open accounts without queuing at branches or through a CIMB Niaga officer.

Other products promotion in 2013 were Poin Xtra, formerly known as Poin Cinta. Now Poin Xtra redemption has been packed with more interesting offers at any merchants simply by redeeming 100 points. To accommodate retail loans, the Company offers Property Loan of X-Tra Manfaat and X-Tra Dana that apply simple loan and loan payments options.

For corporations, the Company communicates through the Kultum program during the month of Ramadan in private television, Corporate Social Responsibility in the field of scholarship and the Kartu Berlagu (Melodious Card) program in social media that is designed to celebrate Eid and Christmas.

In addition, the Company also became a major sponsor of international golf tournaments, CIMB Niaga Indonesian Masters. This event was held at Royale Jakarta Golf Club on 2 - 5 May 2013 with coverage of 379 media, the equivalent of USD 1,214,360.

Various strategies and communication are always developed to improve the acquisition and awareness of all corporate and product innovation activities. Intense communication is made by means of press, radio, cinema, online and social media so that the campaign can be more integrated into all levels of the society.



C. Social Media

As part of the Company's intention to provide information regarding the products and services of CIMB Niaga in 2013 the Company officially launched its Twitter account @CIMBIndonesia which serves as an information center for all CIMB Niaga products promo. By launching @CIMBIndonesia the Company has two official Twitter accounts namely @CIMBIndonesia and @CIMB_Assists that still serve as a public communication channel for complaints.

The CIMB Indonesia Facebook Account is used as a channel of communication in promoting the Company's products and activities, especially those associated with the Company's CSR programs. During 2013 the Company also held a variety of exciting programs that can be followed by all fans in the CIMB Indonesia Fan Page. These programs are carried out to build awareness, and to increase active participation by the fans in a number of designed programs.

One of the programs run via the Fan Page is called Pintar Bersama CIMB Niaga (Smart With CIMB). The program is intended to educate the public about general banking, internet banking and mobile banking. This activity managed to embrace 45,224 new fans on Fan Page CIMB Indonesia.

As a continuation of the activities carried out in 2012, the Company re-launched Kartu Berlagu (Melodious Card) program. The difference with the previous year is this program allows each user to create a song with lyrics. So in the end everyone will have their own song to be distributed to friends or relatives. Another difference also lies in the value of donations, where CIMB Niaga donated Rp1,500 for each card sent this year. This activity managed to embrace 756,003 fans with a total of 242,302 cards sent, up 45 % from last year.

With these programs, the number of fans on the Fan Page CIMB Indonesia at the end of December 2013 reached 756,003 people increasing by 239,744 from last year.

The role of social media as a Company communication channel is further improved and has become an effective communication channel for the Company to send messages or receive inputs from the public. Corporate social media activities are run during office hours 08:30 to 17:30 and all questions or statements will be responded to in less than 30 minutes.



This year the Company launched another official account of twitter namely @CIMBIndonesia. This account was officially tweeted on March 18, 2013 and started functioning as a channel of communication regarding products information and promotion and tips. For some special events, @CIMBIndonesia also serves as a medium of information disclosure about the details of events in these activities. One of them as the launching of CIMB Niaga Rekening Ponsel.

The account retrieves enough positive response from users of social media while Twitter quickly recognized this account as CIMB Niaga's official account. From the date of launching to the end of December 2013, there were more than 18,461 people listed as followers of @CIMBIndonesia.



PERBANKAN CIMB Niaga Raih Laba Rp 4,23 Triliun

JAKARTA, KOMPAS — PT Bank CIMB Niaga Tbk membukukan laba bersih 2012 sebesar Rp 4,23 triliun atau meningkat sekitar 33 persen dibandingkan periode yang sama tahun sebelumnya. CIMB Niaga juga berhasil mempertahankan posisinya sebagai bank terbesar kelima di Tanah Air dari sisi aset.

Dalam keterangannya di Jakarta, Kamis (14/2), Presiden Direktur CIMB Niaga, Arwin Rasyid, mengungkapkan bahwa perolehan laba bersih tersebut ditunjang oleh pendapatan operasional yang meningkat sekitar 24 persen dibandingkan periode sama tahun sebelumnya menjadi Rp 12,88 triliun.

"CIMB Niaga telah berkomitmen untuk terus mengembangkan produk dan layanan usaha mikro dan kecil di Tanah Air dengan tetap memperhatikan kualitas kredit yang baik. Inisiatif kami sejalan dengan aturan BI yang menetapkan portofolio kredit perbankan di sektor itu minimal 20 persen secara bertahap hingga 2018," kata Arwin.

Menurut Arwin, tahun 2012 merupakan tahun yang baik bagi CIMB Niaga, di tengah kondisi ekonomi global yang dapat dikatakan masih stagnan. Mikro Laju dan Personal Loans CIMB Niaga menjadi sejumlah bisnis yang mencatatkan pertumbuhan sangat baik di tahun tersebut. Dengan fasilitas pinjaman hingga Rp 1 miliar, Mikro Laju CIMB Niaga telah menyalurkan kredit sebesar Rp 2,15 triliun per 31 Desember 2012, meningkat 73 persen dibandingkan periode yang sama tahun 2011 sebesar Rp 1,24 triliun.

Peningkatan pendapatan operasional CIMB Niaga tahun lalu salah satunya didorong oleh kenaikan jasa-jasa bank sebesar 29

Press Releases

During 2013 the Company issued 136 press releases with details as follows:

No.	Item	Date
JANUARY		
1.	Education Support, CIMB Niaga Aided House of Reading "Harapan"	3
2.	CIMB Niaga Keep Distributing Credit at Segment of High End Commercial Banking	8
3.	CIMB Niaga Inaugurated Clinic for employees in Karawaci	11
4.	CIMB Niaga Distributed Credit at Segment of Small Medium Enterprise	16
5.	CIMB Niaga Submitted Funds for Program "Ayo Menabung & Berbagi" 2012	17
6.	Business of CIMB Niaga Sharia Pawn Keeps Growing	20
7.	CIMB Niaga Organized an Event of Planting Bamboo, Gianyar - Bali	22
8.	CIMB Niaga Distributes Aid for Flood Victims	24
9.	CIMB Niaga Sharia Property Financing Grew by 115.43%	27
10.	Dyson, Clarke and Campbell Set to Compete against Els and Daly at CIMB Niaga Indonesian Masters 2013	28
11.	CIMB Niaga Sharia Distributed Aid for Flood Victims to Pandeglang	29
12.	CIMB Niaga Graduating Ceremony for Scholarship Recipients	31
FEBRUARY		
13.	CIMB Niaga Kit for Kids Expanded to East Region of Indonesia	6
14.	CIMB Niaga Developed Micro-Accelerate Service in Eastern Indonesia	7
15.	CIMB Niaga Pumped Trade Finance Business	11
16.	CIMB Niaga Recorded Audited Net profit of IDR4.23 trillion for 2012	14
17.	CIMB Niaga Sharia Expanded Networks in Bali and Mataram - NTB	18
18.	CIMB Niaga Collaborate with Pelindo III for the Service of BizCard and E-Tax payment	19
19.	CIMB Niaga Added The Smart Parenting Club community in East Java	21
20.	CIMB Niaga Sharia Provided Various Products and Distinguished Saving Program	24



Presiden Direktur CIMB Niaga Arwin Rasyid (tiga kiri) menerima piagam rekor dari Direktur Museum Rekor Indonesia Jaya Suprana usai peluncuran Rekening Ponsel CIMB Niaga di Jakarta, kemarin. Rekening Ponsel merupakan produk mobile wallet pertama di Indonesia yang memungkinkan nasabah melakukan transaksi perbankan hanya dengan menggunakan nomor ponsel.

== LUNCURKAN REKENING PONSEL

CIMB Niaga Targetkan 500.000 Nasabah Baru

JAKARTA – PT Bank CIMB Niaga Tbk (BNGA) membidik 500.000 nasabah baru hingga akhir tahun dari peluncuran Rekening Ponsel, produk mobile wallet baru CIMB Niaga. Perseoran juga berharap dapat menghimpun dana pihak ketiga sebesar Rp1 triliun dari produk tersebut.

"Menurut BI, transaksi di bawah Rp1 juta itu bisa Rp2 juta transaksi, sementara di bawah Rp5 juta bisa 4 juta transaksi. Itu pasar yang kita bidik," ujar Presiden Direktur CIMB Niaga Arwin Rasyid usai peluncuran Rekening Ponsel di Jakarta kemarin.

Apalagi, jumlah SIM card telah mencapai 250 juta dan dia memperkirakan penggunaan ponsel telah mencapai 100 juta orang. Dia menjelaskan, melalui

Rekening Ponsel nasabah ataupun masyarakat yang belum menjadi nasabah bank bisa melakukan transfer dana gratis ke seluruh nomor ponsel, melakukan pembayaran tagihan, dan menarik tunai tanpa menggunakan kartu ATM. Dia mengimbau produk tersebut merupakan produk mobile wallet pertama di Indonesia dengan kemampuan transfer ke semua nomor ponsel. "Produk ini merupakan wujud dari financial inclusion yang sedang dicarangkan Bank Indonesia," tambahnya.

Selain itu, dia mengakui, dengan produk tersebut diharapkan brand CIMB Niaga akan semakin dikenal oleh masyarakat. Keuntungan lain yang diharapkan oleh perseoran adalah akan menciptakan loyalitas na-

sabah. "Jadi nasabah yang punya rekening CIMB akan bertambah yang belum punya akan buka," katanya.

Arwin juga mengatakan pihak operator akan mendapatkan keuntungan dari tiap transaksi, yaitu sesuai tarif SMS yang berlaku. Selain itu, banyak nasabah juga akan terjaga karena telah menggunakan SIM card sekaligus sebagai rekening sehingga pelanggan akan merasa sayang jika harus ganti kartu. "Kalau hilang ponselnya tinggal lapor ke bank, nanti akan kami blokir," katanya.

Dia mengatakan rekening ponsel ini diharapkan dapat memudahkan seluruh lapisan masyarakat melakukan transaksi perbankan tanpa batas.

via martati

No.	Item	Date
21.	CIMB Niaga Recorded Pension Credit Growth at 126.4%	26
22.	Along with VW, CIMB Niaga Developed Automotive Financing	27
23.	CIMB Niaga Recorded Commercial Credit of IDR57.77 Trillion	28
MARCH		
24.	CIMB Niaga Established Program of A Million of Books to Educate Young Generation	3
25.	CIMB Niaga Actively Socialized E-Banking Financial Literacy	5
26.	CIMB Niaga Indonesian Masters 2013 Build Housing for Flood Victim	7
27.	CIMB Niaga Personal Loans Grew 135%	10
28.	Along with Malang Community, CIMB Niaga Normalized Brantas River	11
29.	CIMB Niaga Recorded Fee Based Income Growth of 170% from Forex Business	14
30.	CIMB Niaga Sharia Financing Grew 133%	18
31.	CIMB Niaga Corporate Banking Booked Investment Credit of IDR30.18 Trillion	20
32.	CIMB Niaga Sharia Organized Gathering & Launching on Sharia Branch Office in Mataram	21
33.	CIMB Niaga Collaborated with Mabua to Facilitate Harley Davidson Purchase Financing	25
34.	CIMB Niaga Launch "Mobile Account" to All Targeted Segment	27
35.	CIMB Niaga Recorded an Audited Net Profit of IDR 4.23 Trillion in 2012	28
APRIL		
36.	CIMB Niaga Collaborate with Pos Indonesia for Pensioner Credit Installment Payment	4
37.	Golf Stars Set to Compete at CIMB Niaga Indonesian Masters	4
38.	Jabodetabek Took 41% of Total SME Credit from CIMB Niaga of IDR17.76 Trillion per end of 2012	7
39.	CIMB Niaga Organized Community Link in Makassar	14
40.	Expanding Networks, CIMB Niaga Simplified Banking Access for the Customers	15
41.	Thongchai Jaidee and New Trophy for CIMB Niaga Indonesian Masters	19
42.	CIMB Niaga Launched CIMB Niaga Community of Care	20
43.	CIMB Niaga Made Co-operative Relations with Porsche	23
44.	In Launching Digital Lounge, CIMB Niaga Offered Latest Innovation of Banking Transaction	29
45.	CIMB Niaga Recorded Net Profit IDR1.05 Trillion in 1st Quarter of 2013	29



No.	Item	Date
MAY		
46.	CIMB Niaga Developed Micro-Acceleration in Kalimantan	2
47.	Expert Wiesberger, Won CIMB Niaga Indonesian Masters	5
48.	CIMB Niaga Consistently Distributed Scholarship to The Public	6
49.	CIMB Niaga Collaborate with Pelindo III Container Port Semarang for the Service of Bizcard and e-Tax Payment	7
50.	1st Quarter of 2013, Net profit before Tax of CIMB Niaga Grew 153%	12
51.	CIMB Niaga Collaborated with Intiland Group to Strengthen East Java Market	14
52.	Collaborated with Subaru, CIMB Niaga Strengthened Automotive market to Middle Upper Segment	19
53.	Kartu Berlagu Program Received an Award	22
54.	CIMB Niaga Supported Financial Inclusion through Mobile Account	25
55.	CIMB Regional Client Focus Day 2013 was Held in Jakarta	29
56.	CIMB Niaga Received Banking Efficiency Award 2013	31
JUNE		
57.	CIMB Niaga Offered Ongoing Bond I Bank CIMB Niaga Phase II 2013 with a Fixed Interest Rate	3
58.	CIMB Niaga Platinum Credit Card Received Service Quality Award 2013	4
59.	CIMB Niaga Received an Award in Properti Indonesia Award Event 2013	9
60.	CIMB Niaga Internet Banking Customers can Transfer and receive Money Anytime Anywhere through Western Union	12
61.	CIMB Niaga Launched the Icon Branch Office in Medan	13
62.	CIMB Niaga Announced the Delay of Continuous Bond I Bank CIMB Niaga Phase II 2013 with fixed Interest Rate	13
63.	CIMB Niaga Sharia Received an Award in Banking Service Excellence Award 2013	18
64.	CIMB Niaga Supported Creative Industry and Charity	24
65.	CIMB Niaga Organized Banking Education Roadshow	26

CIMB Niaga Gandeng Pelindo III

[SEMARANG] PT Bank CIMB Niaga Tbk (CIMB Niaga) kembali mengembangkan layanan CIMB Niaga Cash Management Solution dengan PT Pelabuhan Indonesia III (Persero) Terminal Peti Kemas Semarang (TPKS) untuk layanan BizCard dan e-Tax Payment. Layanan BizCard yang akan digunakan Pelindo III TPKS ini, melengkapi layanan CIMB Niaga pada Pelindo III TPKS untuk pembayaran pajak (e-Tax Payment).

Head of High End II Commercial Banking CIMB Niaga Ign Koeswidyantoro, sesuai penandatanganan kerja sama di Semarang, Selasa (7/5) mengungkapkan, sebagai salah satu perusahaan negara di



Head of High End II Commercial Banking PT Bank CIMB Niaga Tbk Ign Koeswidyantoro (kiri), dan General Manager PT Pelabuhan Indonesia III (Persero) Terminal Peti Kemas Semarang Sumarzen Marzuki (kanan), sesuai penandatanganan kerja sama antara CIMB Niaga dan Pelindo III TPKS untuk layanan BizCard dan e-Tax Payment, di Semarang (7/5).

No.	Item	Date
JULY		
68.	Collaborating with 18 Institutions, CIMB Niaga Sharia Distributed Funds of IDR 2.6 Billion	4
69.	CIMB Niaga Organized CIMB Niaga Smart Driving Experience	4
70.	CIMB Niaga Collaborated with Pakuwon Group for Cash Management Service	5
71.	CIMB Niaga Aided Earthquake Victims in Aceh	9
72.	CIMB Niaga Achieved a Very Good Predicate of Infobank Award 2013	11
73.	CIMB Niaga Generated Environment care Program	14
74.	CIMB Niaga and JCB International Indonesia Signed an Agreement of Publishing and Merchant Acquisition	16
75.	CIMB Niaga Organized Safari Ramadhan to a Number of Cities	18
76.	CIMB Niaga Organized Spiritual Quotient Training for Holy Ramadhan	21
77.	CIMB Niaga Kartu Berlagu Launched Latest Innovation 2013	22
78.	CIMB Niaga Supported National Children's Day With Activities	24
79.	CIMB Niaga Announced Change in the Directors	26
80.	CIMB Niaga Offered Low Cost Primary Needs Packages at Bazaar Ramadhan 1434H	28
81.	CIMB Niaga Recorded Net profit IDR2.13Trillion in 1st Semester of 2013	29
82.	CIMB Niaga Rekening Ponsel Supported the Collection and Distribution of Funds to 18 Partner Institutions.	30
83.	1st of 2013, CIMB Niaga Commercial Banking Credit reached IDR 62.15 Trillion	31
AUGUST		
84.	Holiday of Ied, CIMB Niaga's Operations Were Limited	1
85.	After Holiday of Ied, CIMB Niaga Operated All Network offices	12
86.	CIMB Niaga Booked Property Credit of IDR 21.78 Trillion in 1st Semester of 2013	13
87.	CIMB Niaga Generated Business of Non-Pledge Credit	15
88.	CIMB Niaga Sharia Generated Property Financing	20
89.	CIMB Niaga Organized Annual Gathering 2013	22
90.	Current Holiday, CIMB Niaga TKI (Indonesia Overseas Worker) Remittance raised to 40%	25
91.	CIMB Niaga Generated Use of Rekening Ponsel	26



No.	Item	Date
92.	CIMB Niaga Recorded Vehicle Financing of IDR 18.56 Trillion	27
93.	CIMB Niaga Offered Point of Love in Generating Savings Accounts	28
94.	CIMB Niaga High End Commercial Banking Credit Reached IDR 33.3 Trillion	29
SEPTEMBER		
95.	CIMB Clicks Supported Branchless Banking	2
96.	In Enriching Features, CIMB Niaga Generated Credit Card Business	5
97.	Collaborating with KKI, CIMB Niaga Realized Scholarships for Vocational High School in Cilincing	8
98.	Bancassurance Contributed CIMB Niaga Fee Based Income	10
99.	Fortuna X-Tra Protection: Positive Contribution of AIA Financial and CIMB Niaga for Indonesia Community Protection	12
100.	CIMB Niaga: Opera Gala 2013 was Re-Organized	12
101.	Opera Gala 2013 Organized Junior Fantasy Festival – Free Toys in 5 Minutes in Toys City	14
102.	CIMB Niaga Launched X-tra Point	16
103.	Cash Management Sustained CIMB Niaga Business	19
104.	CIMB Niaga Sharia Distributed Prudent Funds via Humanity Foundation of ESQ 165	22
105.	CIMB Niaga Educated Kids of Slum and Take Them to Kidzania	27
106.	Celebrating 58th Anniversary, CIMB Niaga Organized CSR All Together in 216 Branch offices	28
OCTOBER		
107.	CIMB Niaga Achieved an Award in the Event of Anugerah Perbankan Indonesia 2013	1
108.	The Winner of World Muslimah 2013 Visited CIMB Niaga Sharia	6
109.	ORI010 Sold IDR 247 Billion at CIMB Niaga	7
110.	Chasing the Clearing Account, CIMB Niaga Offered Transactional Products	8
111.	CIMB Niaga Celebrated Economic Outlook 2014	10
112.	CIMB Niaga Indulged the Rekening Ponsel Users in Shopping at Merchants	20
113.	CIMB Niaga Became the First Rank in Annual Report Award 2012	21
114.	CIMB Niaga Organized Program of "Let's Save and Share" in Banjarmasin	22
115.	Collaborating with Lamborghini, CIMB Niaga Maintained its Position as Bank with Vehicle Credit for Upper Middle Segment.	24
116.	CIMB Niaga Served as Payment Agent for PT KAI Tickets by e-Commerce & Merchant	28
117.	CIMB Niaga Recorded Non-Audited Net profit of IDR 3.21 Trillion per September 30, 2013	29
118.	Collaborating with IKOPIN, CIMB Niaga Consistently Supports Indonesian Education	31

No.	Item	Date
NOVEMBER		
119.	CIMB Niaga Offered Ongoing Bond I Bank CIMB Niaga Phase II 2013 with Fixed Interest Rate	6
120.	CIMB Niaga Sharia Profit was IDR 132.09 per September 30, 2013	7
121.	CIMB Niaga Served Cash Management of Senayan National Golf Club	8
122.	Bern Wiesberger Confirmed With Championship Title of CIMB Niaga Indonesian Masters, and Participating in Thongchai Jaidee	14
123.	Collaborating with UGM, CIMB Niaga Trained SMEE	15
124.	CIMB Niaga Organized program of "Let's Save & Share" in Makassar	16
125.	Per September 2013, Vehicle Credit at CIMB Niaga Reached IDR 18.70 Trillion	19
126.	CIMB Niaga Prompted 500 Young Customers to Experience an Exciting Adventure of CIMB Niaga	23
127.	CIMB Synthesis	
128.	TASPEN Entrusted CIMB Niaga as Pension Payment Partner	28
129.	CIMB Niaga Achieved an Award for Education Care 2013 from Indonesian Ministry of Education and Culture	30
DECEMBER		
130.	CIMB Niaga Sharia Provided Virtual Account for Widya Wiwaha Institute	3
131.	CIMB Niaga Stimulated Environment care by Gardening	7
132.	The Sponsor Supported Efforts of Golf Development from IMB Niaga Indonesian Masters 2014	12
133.	CIMB Niaga Achieved a Predicate of The Most Trusted Company from CGPI Award 2012	18
134.	Remittance of CIMB Niaga in Southeast Asia Grew 26%	22
135.	Cimb Niaga Proposed The Color Run – Event of 5K Jogging in Indonesia	23
136.	Year-end Holiday, CIMB Niaga was Ready to Serve Public Banking Needs	27

Correspondence with the Indonesia Stock Exchange

During 2013 the Company sent 50 letters to the Indonesia Stock Exchange which consisted of 35 regular letters and 15 non-regular letters.

Regular Correspondence List to the Indonesia Stock Exchange

Item	Number
Monthly report of Stockholders Registration	12
Annual Financial Statement and Report Book 2012	2
Interim Financial Statement	3
Delivery of Advertising Evidence of Published Balance	4
AGM and Extraordinary GMS: Announcement, Advertising Evidence, Summons, Results Report	10
Public Exposure; Planning Report, Material Delivery, Public Expose Adjourment,	4

Non-Routine Correspondence List to the Indonesia Stock Exchange

No	Date	Letter No.	Description
1	3 January 2013	008/CSGR/I/2013	Information Disclosure
2	4 January 2013	013/CSGR/I/2013	Delivery of Recorded Corporate Report within one Corporate Group
3	9 January 2013	011/HCA/I/2013	Realization of Funds Using of Ongoing Public Bidding Results of Ongoing Bond I Bank CIMB Niaga Phase I 2012 with Fixed Interest Rate Report
4	22 January 2013	006/LWT/KP/2013	Report of The Effectiveness of Mr Lo Nyen Khing as Vice President of PT Bank CIMB Niaga Tbk
5	30 April 2013	335/HCA/IV/2013	Adjournment of PT Bank CIMB Niaga Tbk Public Expose Planning
6	31 May 2013	109/CSGR/V/2013	Information Disclosure
7	31 May 2013	113/CSGR/V/2013	Delivery of Fitch Ranking Results

No	Date	Letter No.	Description
8	13 June 2013	042/WR/KP/2013	Adjournment of Planning of Ongoing Bond Issuance I Bank CIMB Niaga Phase II 2013 with Fixed Interest Rate
9	9 July 2013	143/CSG/VII/2013	Delivery of Pelindo Ranking Result
10	20 August 2013	674/HCA/VIII/2013	Confirmation of Website Ownership
11	1 October 2013	112/HT/KP/2013	Replacement of Corporate Secretary of PT Bank CIMB Niaga Tbk
12	2 October 2013	019/HCAL-KP/X/2013	Delivery of Advertisement Evidence on Corporate Secretary Replacement of PT Bank CIMB Niaga Tbk
13	6 November 2013	091/HCAL-KP/X/2013	Delivery of Advertisement Evidence of Summary Prospectus of PT Bank CIMB Niaga Tbk
14	12 November 2013	003/DIR/XI/2013	Proposal of Debt-Effect Recording PT Bank CIMB Niaga Tbk
15	9 December 2013	158/HCAL-KP/XII/2013	RFealization of Participating Improvement at PT CIMB Sun Life ("CSL") Report

Internal Communications

CIMB Niaga maintains sustainable internal communications with various communication media and internal activities as it has become increasingly helpful in meeting challenges in the market. Having more than 28,000 employees (permanent and outsourced), the Company is aware of the importance of effective and efficient internal communication channels that can be accessed by all employees.

Internal communication is conducted with the following principles:

1. Open and transparent
2. Two way communication
3. Full responsibility
4. On time
5. Accurate and simple.

CIMB NIAGA Corporate News

CEO Message
Hari Raya Idul Adha 1434 H

Rekan-rekan Karyawan dan Karyawati CIMB Niaga yang saya banggakan,

Selasa, 15 Oktober 2013 nanti, sebagian dari kita yaitu yang beragama Islam akan merayakan Hari Raya Idul Adha 1434 H, suatu momen yang menginspirasi kita, kepada kisah Nabi Ibrahim dan Nabi Ismail, yang rela berkorban sebagai bentuk bakti kepada Sang Pencipta.

Nilai pengorbanan disertai keberanian itulah yang hendaknya menjadi teladan bagi kita semua dalam menjalani kehidupan sehari-hari, baik dalam lingkup sosial maupun pekerjaan. Kita percaya bahwa pengorbanan disertai keikhlasan tentunya akan membuahkan kebaikan. Begitu pun dalam lingkup pekerjaan, apabila kita senantiasa ikhlas menjalani semua tugas dan tanggung jawab dan selalu berprinsip kepada Budaya Perusahaan yang Baik/Good Corporate Governance, tentunya prestasi dan kinerja yang baik akan dapat kita wujudkan.

Atas prestasi yang dicapai, dengan gembara perlu disampaikan bahwa baru-baru ini CIMB Niaga dinobatkan sebagai Bank Terbuk Kategori Modal Ins Rp5-Rp30 Triliun, dalam Anugerah Pertabank Indonesia 2013, yang diselenggarakan oleh Group Index (Economic Review, Business Review, Indonesia Review dan Women Review) dan Perbanas Institute. Anugerah dimaksud semakin melengkapi berbagai prestasi dan Award yang telah kita capai bersama sepanjang tahun ini.

Oleh karenanya, di momen yang baik ini, perkenankanlah saya beserta Manajemen selain mengucapkan selamat Hari Raya Idul Adha 1434 H, juga tentu perlu berterima kasih, atas upaya dan kerja keras rekan-rekan di seluruh Nusantara. Sampaikan salam juga untuk keluarga di rumah yang dengan setia selalu mendukung, menemani, dan mendobakan kita dalam bekerja keras, sehingga CIMB Niaga dapat menjadi semakin kuat seperti saat ini.

Rekan-rekan Karyawan dan Karyawati CIMB Niaga yang saya hormati,

Masih banyak tantangan yang harus kita lalui, masih banyak peluang yang dapat kita raih. Saya percaya dengan teamwork kita yang semakin kuat, dengan semangat pengorbanan yang ikhlas sesuai momen Idul Adha ini, serta juga dengan dukungan setia keluarga di rumah, kita akan dapat mewujudkan harapan kita bersama, untuk selalu memberikan yang terbaik bagi seluruh stakeholders.

Tidak lupa dalam kesempatan ini, bagi rekan-rekan yang beruntung dapat berangkat ke Tanah Suci untuk menunaikan salah satu Rukun Islam ibadah Haji tahun ini, saya mengucapkan selamat jalan, semoga diberikan kesehatan dan kemudahan dalam menjalankan seluruh rangkaian ibadah, kembali dengan selamat serta menjadi pribadi yang lebih baik dan Haji yang matruh.

Ahkir kata, saya besapan mari kita tanamkan dalam diri kita, untuk selalu memberikan kepuasan kepada setiap nasabah untuk mencapai Visi 2015, dengan tekad kita untuk terus bersatu, maju dan menang!

Salam hangat,
Arwin Rasyid

Internal Communication - Corporate Communication
For Editorial Contact: Indah Perliani (40211) Sista Renta
Gedung CIMB Niaga Subman L1, 19 / Jakarta, Telp: 021-5460545
Email: internalcommunication@cimbniaga.co.id

CIMB NIAGA Corporate News

58th
CIMB Niaga
Gedung Indonesia

SMART SPENDING
Travel Agent yang Ditunjuk oleh CIMB Niaga

Business Trip?

Dapatkan best price dari 2 travel agent yang ditunjuk oleh CIMB Niaga

- 1 Dwidaya Travel**
Menara CIMB Niaga Lt 1
Phone : 021 5421-0628 / 021 5421-0629 ext 51061 dan 51101
Fax : 5421-0831
Email : cimbrtravel@cimbniaga.co.id
- 2 Panorama Tours**
Hotline service : 021 5469-855
Fax : 021 5460-992
Email : cimbrtravelcenter@panorama-tours.com

Nantikan kompetisi SMART SPENDING berhadiah menarik !!

Internal Communication - Corporate Communication
For Editorial Contact: Indah Perliani (40211) Sista Renta
Gedung CIMB Niaga Subman L1, 19 / Jakarta, Telp: 021-5460545
Email: internalcommunication@cimbniaga.co.id

Information delivered covers all information related to the Company, which includes messages from the group and management, product information, employees' activities, and others.

Throughout 2013, the following activities were held:

CONTENT	OBJECTIVE
CEO Hotline: Aspiration via SMS to CEO Hotline concerning Human Resource, Business and others. During 2913 there has been 117 SMS received and followed up	Become one Communication Media between Employees and the Company's leaders for advancement, compliance and improvement on services and human resource quality
CIMB Niaga Net: Updating information in Corporate News or other policies by Management, Blog of President Commissioner and new-launched products in detail through CIMB Niaga Net Portal	Delivering Information actually and factually to employees by means of internet
Corporate News: Broadcasting news of the Company's activities, social activities, award receiving, branch information, business unit information on products, or Information Technology update	<i>Delivering information actually and factually to employees by means of e-mail blast</i>
CIMB Niaga News: Quarterly magazine which currently has distributed 5000 issues to employees, the BOD, the BOC, senior officials and CIMB Group with the motto of Communication media and internal education. In early 2013, CIMB Niaga News has been improved for its quality from delivering information point, grammatical and layout ion order to be more understandable and interesting to be read by employees.	Broadcasting all activities, policies and aspiration in order to be understood by all level in CIMB Niaga by means of periodic magazines.
Senior Management Walkabout: During 2013, the Management has organized 7 Roadshows across Indonesia where the Company is located, by taking important moments such as Safari Ramadhan, Halal Bihalal (Islamic Event) and Gema Natal (Christmas event)	The SMW activity is a face-to-face and two-way communication activity between Management and the Company's employees that is aimed to deliver the updated information of the Company and the accomplished performance, and paying attention to employees' aspirations directly.



Internal Communication Program of 2013

Media Communicatios	Topic	Total
Internal Email Blast	Campaign, Internal Info & Product	
	Information of Internal and External Events	
	The Company's Social Activities	
	CEO Interactive Blog	16
	The Company's Performance	2
CIMB Niaga Internal News Magazine	Volume 10,11,12, and 13	4
CEO Message		19
CEO Hotline		117
Management Roadshow	Senior Management Walkabout	7
Employes Event organizing	Open House	1
	Halal Bihalal (Islamic Event)	1
	Gema Natal (Christmas Event)	1
Group Event Organizing	CIMB Regional Clients Focus Day	1
	Regional CAR Conference	1
	ASEAN Day Road show	1
	Golf CACP 2013	1
	CIMB Has Talent	1
	The Launch of Lifting-The Barriers Report	1
Sponsorship Event Organizing	CIMB Niaga Indonesian Masters	1
	Indonesian Banking Expo (IBEX)	1

CIMB Niaga Club

CIMB Niaga Club (CNC) is an informal CIMB Niaga organization to facilitate employees' interests in fulfilling their hobbies, aspirations and other creative activities in group sports, arts, social, and spiritual activities. In turn, such activity is expected to maintain a healthy life-work balance in order to improve employees' productivity.

The spirit of togetherness in one big family through fairness and competition to always be the best is the motto of CIMB Niaga Club. The sense of togetherness among employees in participating in the events held by the CNC has not only given a fresh atmosphere and a facility to perform hobbies and talents, but has also raised the reputation of CIMB Niaga through a variety of activities at the regional, national, and regional levels.

CNC activities:

1. Sports include Basketball, Badminton, Bowling, Shooting, Bicycling, Tennis, Football, Futsal, and Pool.
2. Arts including Glow (Jakarta) and Blitz (Surabaya), two photography clubs.

3. Social events include donations to Social Foundations, and related to Touring held by a motorcycle community managed by employees of CIMB Niaga such as CIMB Niaga Motorcycle Community (Kombaga) in Jakarta and Central Java (Semarang, Solo, and Yogyakarta), as well as Momotoran Dahar Ngojay Community (Mohadjay) in Bandung, West Java.
4. Spiritual includes spiritual activities for Muslims, Catholics and Protestants, which are Ramadhan Spiritual Quotient Training, safari Ramadhan, halal bi halal and Christmas.

CNC activities during 2013

1. Sports: Had routine exercises in every sport, held sport tournaments for Groups or CIMB Niaga branches (Football, Futsal, Tennis, Badminton, etc) in several cities (Jakarta, Medan, Bandung, Magelang, Surabaya, and Makassar), and participated in some tournaments held by other parties like Perbanas in Jakarta, Duri, Pakanbaru, Semarang, Surabaya, and Bali.

2. Arts: participated in modern dance competition, gathering of employees who are members of a photography club and also performed as entertainers (singers) in the internal or regional events, particularly at the events of "IBEX" and "CIMB Has Talent" at the regional level.
3. Social Affairs and Spirituality: Supported the implementation of CSR programs such as CSR Employee Volunteer Program - CIMB Niaga Build which is a housing improvement program for villagers of Babakan Madang, Sentul, Bogor; Bandung Charity Riding by Modahjay and Assembly of Ta'at (Islamic Spiritual Unit in Bandung) in Pangandaran, Donation to Orphanage and Dhuafa (the needy) by the Majelis Ta'at di Bandung, and Event of Green Sunday with Pondok Indah Green Community.

Awards won in 2013 :

No	Activity	Tournament	Achievement	Organizer	Time
1	Basket	Inter-Bank Basket Ball Competition of Bandung	Third Place of Basket for Man group	Perbanas	January 2013
2	Banking	Tournament of Banking Communication Forum, Duri 2013	Runner up of Futsal for Man group	Duri Banking Communication Forum	March 2013
3	<i>Talent</i>	Bankers Talent Competition	Runner up	Indonesia Banking Expo	May 2013
4	Badminton	ABISINDO Badminton Championship, Semarang	Runner up	ABISINDO Semarang	August 2013
5	<i>Talent</i>	CIMB Has Talent	Winner for Singing and variety Category	Bank CIMB Niaga	November 2013
6	Bowling	Bank BRI Inter-Bank Bowling Championship	Winner for Woman Team	Bank BRI	December 2013



Sharia Corporate Governance Report

Sharia Supervisory Board (SSB)

The composition of CIMB Niaga SSB is:

1. Chairman: M. Quraish Shihab
2. Members:
 - Fathurrahman Djamil
 - Yulizar Djamaludin Sanrego *

* Description: Yulizar Djamaludin Sanrego replaced M. Taufik Ridlo who resigned from the SSB on 7 February 2013. The appointment was approved at the Extraordinary GMS held on 28 March 2013 effective 10 June 2013 according to the date of BI approval.

Duties and Responsibilities

The SSB's duty and responsibility are to provide advice and suggestion to the Director who directs and oversees the activities of Sharia Business Unit (SBU) in order to conform to the sharia principles.

The scope of the SSB supervision on SBU covers:

- a. To assess and ensure that guidelines of operational and products issued by the Company comply with sharia principles;
- b. To oversee the Company's new product development process in order to conform to Fatwa (decree of Islamic Law) of the Board of National Sharia - Indonesian Council of Ulama (Islamic Scholar);
- c. To ask for a fatwa from the National Sharia Council - Indonesian Council of Ulama for the Company's new products for which a fatwa has not been issued;
- d. To conduct periodic reviews of sharia principles compliance and mechanism of fund raising and fund distribution and the Company's services;
- e. To ask for data and information related to sharia aspects of the Company unit in order to facilitate its duties.

SSB Work Program 2013

1. SSB meetings were held at least once in a month to discuss the issues of sharia compliance on product application, operational guidelines, financing models, financing proposal, and so on.

2. Active in participating in activities and establish communication with CIMB Islamic Sharia Committee and external parties (BI and DSN - MUI) for knowledge development related to development of akad (agreement), products and others.
3. Conducted periodic reviews of sharia compliance on Sharia Branch Office (SBO) periodically and make Monitoring Result Reports (LHP) of SSB every six months to the Boards of Directors and Commissioners and Bank Indonesia.
4. Filled out Questionnaire of GCG Sharia Self-Assessment 2013.

Realization of the SSB Work Program 2013

1. In 2013, SSB held 12 meetings to discuss several matters relating to the proposal for product, operational guidelines, financing models, financing proposals, and other matters.
2. To establish communication between CIMB Islamic and CIMB Niaga Syariah, the representative of the Islamic CIMB Sharia Committee attended the SSB's regular meetings vice versa where representatives of SSB were invited to attend Islamic CIMB Sharia Committee meetings in Malaysia.
3. Attended Ijtima' Sanawi (Annual Meeting) that was held by the SSB 2013.
4. Undertook SSB Banking Certification Level II period I of 18 November to 23 November 2013.
5. Sharia compliance review was conducted through sampling test of financing, funding and service transactions at 4 (four) SBOs in 2013.
6. Monitored Result Reports of SSB for the period of January - June 2013 and reported in August 2013, and for the period of July - December 2013 reported in February 2014.
7. Filled out Questionnaire of GCG Sharia Self-Assessment 2013 twice during the year (semester I and II).

Concurrent position of SSB Member

Based on Bank Indonesia Regulation No11/10/PBI/2009 concerning SBU Article 11, paragraph 3, a SSB member can hold concurrent positions as SSB members at 4 (four) other Islamic financial institutions.

The concurrent positions of CIMB Niaga Syariah SSB members have met BI regulations. Here is the table :

Name	Position at Other Company	Company
M. Quraish Shihab Chairman	None	None
Fathurrahman Djamil Member	Chairman of SSB SSB Member	Bank BCA Syariah <ul style="list-style-type: none"> • AIA Cabang Syariah, • CIMB Niaga Autofinance, • PT Sun Life Financial Indonesia Unit Syariah * • Adira Finance Syariah
Yulizar Djamiludin Sanrego Member	Chairman of SSB SSB Member	None <ul style="list-style-type: none"> • DPS Tifa • DPS Panin Securitas • DPS Indonesia Exim Bank • DPS Intensif Finance

* Note: Has resigned from the respective position as of 5 June 2013 to comply with Bank Indonesia regulation.

Meeting Frequency and SSB Attendance

Meetings were held once a month based on consultation/consensus. The minutes of meetings have been properly documented.

The SSB held 12 meetings during 2013.

Attendance reports

No	Attendee	Frequency of Meeting, Jan – Dec 2013	Frequency of Attendance
1	M. Quraish Shihab	12	11
2	Fathurrahman Djamil	12	12
3	M. Taufik Ridlo*	12	3
4	Yulizar D. Sanrego**	12	8

*) Resigned on 7 February 2013 and approved by the Extraordinary GMS held on 28 March 2013

**) Appointed as SSB at the Extraordinary GMS on 28 March 2013 and effective performing her duty per 10 June 2013 in accordance with approval from Bank Indonesia.

Results of Meetings

The SSB meetings in 2013 produced several agreements including provisions, policies/procedures, activities and products as follows:

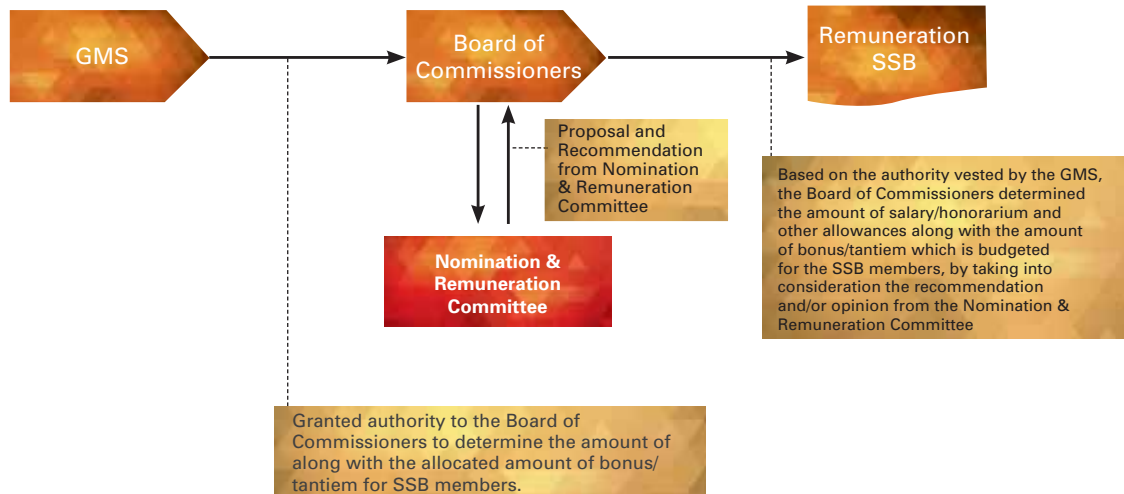
I. Terms and Policies/Procedures

1. Elimination and Discounts on the Penalty for Late Payment in Consumer Financing
2. The application of Non-Sharia Insurance
3. The use of Dual Logo on iB Junior Savings Debit Card
4. Guidelines and Review Mechanism of Sharia Aspects
5. Top Up - PKR iB
6. Basic Policies of Islamic Financing
7. Take Over LKS to LKS with IMBT
8. Accelerated Redemption (Redemption of Partly or Whole Selling Price)
9. Wa'd for some Financing Schemes
10. Scheme to Take Over LKS to CIMB Niaga Syariah
11. DSN MUI Decision on Guidelines of Musyarakah Mutanaqisah (MMQ)
12. Pricing Mechanism of Murabaha

II. Activities and Products

1. The application of Sharia Commodity Exchange as Hedging Instruments of - Interbank IPRs - Retail
2. Financing for Home Ownership (KPR) iB of the Senior Bond
3. Scholarship Program in Cooperation with the Amil Zakat Institute (LAZ) - iB Education Savings Products
4. Sharia Investor Account
5. The application of Sharia Commodity Exchange as the Hedging instruments in Corporation and Conventional Banks
6. The unification of Giro Account and PRKS Number
7. Platinum and Qibla Card
8. Autodebt Infaq, Charity, Endowments, Qurban and Qurban Savings
9. Solutions of CNAF Audit result
10. Program of iB Junior Savings Top Up 2013
11. Program of Mapan iB Savings (Zero Installment)
12. Mapan Hajj iB Savings & Hajj iB Savings
13. IB Savings for Business
14. Financing Mall and Hotel of PT Halla Mohana (Trakindo Group)
15. Financing to PT Rekind Power Mamuju (PT RDM)

SSB Remuneration



The Company's Director who is in charge of the SBU should propose remuneration for members of the SSB to the President Director to be considered and approved, and then proposed to the Board of Commissioners by the Nomination and Remuneration Committee for approval at the AGM.

No	Type of Remuneration and Other Facility	Received in 1 year	
		Person	IDR in million
1	Remuneration (salary, regular allowance, tantiem, and other non-natura facilities)	3 DPS	1,186.99
2	Other natura facilities (housing, transportation, insurance, health and others*:		
	a. can be owned by respective employee	-	-
	b. cannot be owned by respective employee	-	-
	Total	3	1,186.99

* Equivalent in IDR

Remuneration Type per person in 1 year	The number of SSB
Above Rp 2 billion	-
Between Rp 1 billion – Rp2 billion	-
Between Rp 500 million – Rp1 billion	-
Below Rp 500 million	3

SHARIA DIRECTOR

Duties and responsibilities of the Sharia Director

- Manage and supervise based on the precautionary and sharia principles
- Follow up recommendations from SSB
- Implement BI regulations related to the Sharia Business Unit.

Transparency of financial and non-financial conditions

List of Consultants and Advisors

No	Consultant	Area
1	Silverlake	Information Technology
2	Digital Mind System	Information Technology
3	Treemas	Information Technology
4	e Bowrk	Information Technology
5	Sahassa	Information Technology
6	Nucleus	Information Technology

Internal Fraud & Settlement Efforts

Based on the report of the Internal Audit and Anti-Fraud Management, there were four (4) cases of internal fraud during 2013, each with nominal value of Rp100 million.

Internal Fraud in 1 year	Number of frauds committed by					
	Board of Commissioners/Directors		Regular Employee		Contracted Employee	
	2012	2013	2012	2013	2012	2013
Total Fraud	-	-	-	4	-	-
Has been solved	-	-	-	-	-	-
In the process of being resolved by internal unit	-	-	-	3	-	-
No resolution have been reached	-	-	-	-	-	-
Followed by legal proceeding	-	-	-	1	-	-

Legal Issues (Civil and Criminal) and Settlement Efforts

There is 1 criminal case and 1 civil case still in process of settlement as reported in the Legal Issues/Litigation of the Company and its subsidiaries on pages 399 and 400 of this Annual Report.

Non-Sharia Income and its Allocation

No Non-Sharia revenue was generated throughout 2013.

Distribution of funds for social activities

During 2013, CIMB Niaga SBU distributed to 180 social funds with a total value of Rp5.47 billion. Recipients of social funds are educational, humanitarian, and religious institutions. The details of the distributions are as follow:

No	Distributed to	Activity	Amount (Rp)
1	Donations to Mosque and Other social infrastructure	51	489,000,000
2	Education	35	658,675,000
3	Other social and religious activities including support to orphaned children, ramadhan activities, and other activities	71	1,636,172,410
4	Productive economic development	5	140,000,000
5	Unifying Spirit for Humanity Program	18	2,542,500,000
	Total	180	5,466,347,410

GCG Self Assessment Result

The Company's Self-Assessment for its GCG implementation is conducted to measure the outcome for one year. The program was run by sending questionnaires prescribed by BI to members of SSB, the Directors and executive officers. Aspects to be assessed are:

Aspects assessed	Weight (B) %	Rating (P)	Score (B x P)
The implementation of duties and responsibilities of Director of Sharia Business Unit	35	1.35	0.47
The implementation of duties and responsibilities of Sharia Supervisory Board	20	1.16	0.23
The implementation of Sharia Principles in Deposit Taking, Financing and Banking Services activities.	10	1.47	0.15
Distribution of Fund to Core Financing Customer and Deposit of Core Customer	10	1.51	0.15
Transparency of Financial and Non Financial Condition, Report of GCG implementation and Internal Reporting	25	1.67	0.42
Composite Score	100	7.04	1.42 (Very Good)

Composite Score	Composite Ranking
Composite Score < 1.5	Very Good
1.5 ≤ Composite Score < 2.5	Good
2.5 ≤ Composite Score < 3.5	Fair
3.5 ≤ Composite Score < 4.5	Unfavourable
4.5 ≤ Composite Score < 5	Poor

Sharia Supervisory Board Profiles

Prof. Dr. M. Quraish Shihab, MA
Chairman



Indonesian citizen, 69 years old. Chairman of Sharia Supervisory Board of PT Bank CIMB Niaga Tbk since 2004.

He is currently a Professor of Post-Graduate at the State Islamic University (UIN) Syarif Hidayatullah. He is also the Director of the Center for Study of Quran, Jakarta.

Previously, he was the Indonesian Ambassador to the Arab Republic of Egypt, and Djibouti, the Minister of Religious Affairs in 1998, a member of the Board of Bank Syariah Muamalat Indonesia, 1992-1999. In 1982-2002, he was a member of MPR-RI and Chairman MUI (Center) 1985-1998, member of Iminent Person Group - Indonesia Malaysia, and Rector of UIN Syarif Hidayatullah, 1992-1998. Since 1989 he was included in the member of Pentashih Al-Quran (official interpreter of Holy Al Quran).

He earned his Bachelor, Master, and Doctor Degrees from the University of Al - Azhar, Cairo, Egypt in 1982.

Prof. Dr. Fathurrahman Djamil, MA
Member



Indonesian citizen, 53 years old. A member of Sharia Supervisory Board of PT Bank CIMB Niaga Tbk since December 19, 2008.

Previously he was the Sharia Supervisory Board member of LBSalam since October 2007. Currently he is also Vice-Chairman of the National Sharia Council of MUI, member of Islamic banking Community, Vice Chairman of the MUI Fatwa Commission, Chairman of Bank BCA Syariah Sharia Supervisory Board, member of Sharia Supervisory Board AIA Sharia Branch, the Sharia Supervisory Board of CIMB Niaga Autofinance and the Sharia Supervisory Board of Adira Finance Sharia. He is a Professor at UIN Syarif Hidayatullah, and Professor of the Post Graduate Program at the University of Indonesia.

He earned his Bachelor Degree and Master degree in Sharia and a PhD in Islamic Legal Theory from UIN Syarif Hidayatullah, Jakarta in 1994.

Dr. Yulizar Djamaludin Sanrego M.Ec.
Member



Indonesian citizen, 41 years old. Began serving as Sharia Supervisory Board member of PT Bank CIMB Niaga Tbk since March 28, 2013 (AGM approval).

He was the Sharia Supervisory Board Members Tifa Finance, the Sharia Supervisory Board Member Panin Securities, the SSB Member of Intensive Finance, the Sharia Supervisory Board Member of Indonesian EXIM Bank and the National Sharia Board Member - MUI. In academic institutions, he serves as Head of the Institute for Research and Community Empowerment (IRCE - LPPM) - Tazkia Islamic Business School.

He earned his Master degree from the International Islamic University Malaysia (IIUM) and his PhD from the State Islamic University (UIN) Syarif Hidayatullah, Jakarta.

Corporate Social Responsibility

480

Cash Deposit
Machine



Corporate Social Responsibility

The year 2013 was notable for its increased Corporate Social Responsibility performance compared to previous years, both in the format of the Corporate Social Responsibility (CSR) programs being run, as well as by the money spent. For the Company, CSR is the Company's contribution to achieving sustainable development goals. In addition, CSR is considered as a way for CIMB Niaga to participate in the global community's attempts to achieve the 2015 Millennium Development Goals (MDGs) to improve the quality of life and the environment in a way that benefits both the Company and the global community.

The Company recognizes that it is able to grow and develop thanks to a healthy community and planet. In conducting its business activities, the Company requires harmonious relationships with its stakeholders, including the environment. Therefore, the Company has a strong commitment to playing its part in Sustainable Development through the implementation of its CSR programs.

The Company's 2013 CSR Performance disclosure in this annual report is presented in the short form, utilizing the systematic disclosure stipulated in Bapepam-LK Decree No. KEP-431/BL/2012 dated 1 August 2012 regarding Submission of Annual Reports for Publicly Listed and Public Companies. In accordance with these guidelines, in this section 2013 CSR activities are disclosed in 4 (four) sectors:

1. Environment
2. Labor, occupational health and safety
3. Social and community development
4. Responsibility to customers

More complete and comprehensive data and information on the Company's CSR programs in 2013 is published alongside the Annual Report. The compilation of this Sustainability Report is based on the Global Reporting Initiative (GRI) Reporting Framework issued by GRI in the Netherlands. This is an internationally recognized and accepted guideline for the compilation of sustainability reports.



ENVIRONMENT

The Company recognizes that without a healthy planet, the Company would not be able to grow and develop. Earth is where we live and where we do business. More than that, the sustainability of the planet needs to be maintained for future generations. Based on this belief, as a leading bank with operations spread across Indonesia, the Company maintains its strong commitment to conserving the environment.

This commitment is manifested in the issuing of policies for every operational activity that could affect the environment. Several of these policies reflect the Company's efforts to mitigate global issues, including climate change or extreme weather, which has in the last few years been occurring more frequently on Earth, including droughts, unusually cold weather, extensive flooding, powerful storms, landslides, and other disasters.

Environmentally Friendly Credit Policy

The Company applies an environmentally friendly credit policy as part of its efforts to conserve the environment. In the credit assessment process prior to issuing investment credit, working capital credit or banking services to prospective commercial customers in manufacturing involving processing, agriculture, mining or large-scale infrastructure, the Company requires the prospective commercial customer to implement environmentally friendly policies as evidenced by PROPER ranking awarded by the Environment Ministry. Companies rated black in the PROPER ranking cannot obtain credit from the bank. In addition, the Company will continue to refer to Bank Indonesia regulations relevant to environmental conservation.

Other work to manage and mitigate the effect on the environment resulting from debtors' operational activities, specifically large-scale debtors with a significant impact on the environment, include the requirement to comply with findings of an Environmental Impact Analysis (EIA) for large-scale and/or high-risk companies.

In more detail, the Company's policy supports environmental conservation as contained in the Cost Efficiency (EFI) policy. The EFI policy contained in the Green Office program is one of the Company's planned stages to become part of Green Banking in the future, in line with the Green Banking program mandated by Bank Indonesia.

Smart Spending Policy

The Company implements a Smart Spending Policy, which is focused on efficiency, through the implementation of environmentally friendly operational policies that impact on savings. This policy states that operations should significantly reduce the use of fuel, electricity and paper. Several examples of this policy being implemented include:

- a) vehicle rental,
The Company implements a vehicle use policy that stipulates vehicles have low-powered engines and are able to transport a large quantity of people.
- b) paper size standardization,
The Company requires all employees maximize use of both sides of paper.
- c) promoting the use of e-statements,
The Company policy is for all customer statements (current account, savings, credit cards), as far as possible, to be electronic and sent via e-mail (paperless).
- d) authorization for out of hours electricity use, and
The Company implements a policy that restricts the use of electricity to a maximum of 2 hours after official office hours.
- e) reducing electricity use.
The Company implements an electricity conservation policy reducing electricity consumption through the use of energy saving electric installations (light bulbs).

Green Office Program

The Company implements a Green Office program, which is part of its plan to become part of the Green Banking Industry in the future. The Green Office program is part of the EFI policy. The ultimate goal of the Green Office program is to improve the Company's productivity while preserving the environmental care of all stakeholders. The Green Office program incorporates:

- the format of the Company's environmental care,
- efforts to improve work productivity and Smart Spending,
- efforts to educate employees to actively participate in conserving the environment at work and at home,
- the Company's unique, beneficial and sustainable strategy, and
- efforts to improve the Company's brand image to the public.

Promoting Green Banking

The Company has designed banners, posters and an e-mail campaign to ensure the compliance and execution of the program by all parties and to campaign for environmentally friendly banking operation policy initiatives.

The Company has implemented various activities in all its work units under the banner of 'Conscientious Consumption, Cost Savings'. The aim is to campaign for banking operation policies that are more environmentally friendly. As part of the Green Banking program implementation, the Company is targeting a reduction in electricity use in offices and bank branches, a reduction in paper use, support for paper recycling, travel by bus and teleconferencing and video conferencing for meetings so employees have no need to travel to meetings.

Conserving the Environment through the CSR Program

The Company also demonstrates its complete commitment to environmental conservation through community activities. This is upheld in the CSR program strategy built on the concept "in line with rapid global population growth, the Company and all its employees will participate in maintaining and conserving the natural resources and environment that belong to us all."

Activities undertaken are varied, from planting bamboo, to environmental awareness/greening education programs, gardening and the CIMB Niaga Environmental Care Program.

Planting Bamboo in Gianyar, Bali

The Company's care for the environment is shown through its bamboo planting program in Gianyar, Bali. This is one in a series of programs to plant 10,000 bamboo plants in Bali and West Java. The bamboo planting in Gianyar coincides with the first bamboo harvest, the seedlings for which were planted 2.5 years ago by bamboo farmers in Gianyar. This activity has taken place with cooperation between CIMB Niaga, Kehati Foundation, Udayana University and the Gianyar regency government, with the aim of sustaining the ecology of the environment. In addition, this program aimed to bring economic benefit to the bamboo farmers who can process the bamboo to sell it at a higher price.



The Launch of the CIMB Niaga Peduli Community

To demonstrate its care for the Indonesian environment, on Saturday, 20 April 2013, the Company launched the CIMB Niaga Peduli Community. This community is a forum to facilitate stakeholders carrying out support campaigns in the fields of community, education and environment. In relation to the environment, the CIMB Niaga Peduli Community ran a photo competition with the theme "Rivers for Life" and a blog competition themed "Let's Save Trees!" In addition, the Company launched an Environmental Awareness Campaign. This program is an invitation to the public to contribute to the environment in two ways. First by donating funds through the CIMB Niaga Environmental Awareness account. Second by opening an account with the Company for which each new Junior Savings Account or MySavings Account opened during the 22 April to 30 June 2013 period would see the account holder donate one tree seedling.



Tree Planting in Pesanggrahan, Sangga Buana, Lebak Bulus, South Jakarta and Belitung, Bangka Belitung.

Working together with Yayasan Keanekaragaman Hayati (Kehati Foundation/Biodiversity Foundation), the Company has taken action to conserve biodiversity at the Pesanggrahan watershed in Jakarta and the former Belitung Biodiversity Park in Bangka Belitung. A total of 6,200 tree seedlings were planted.

Planting tree seedlings is in follow up to the Environmental Awareness campaign promoted by the Company through the 1 Customer 1 Tree program, in which each new Junior Savings Account or MySavings Account opened during the 22 April to 30 June 2013 period saw the account holder donate one tree seedling.

During that period, a total of 27,685 new Junior Savings and MySavings accounts were opened, hence the same number of tree seedlings were donated.



CIMB Niaga Goes Gardening

Environmental damage resulting from careless and irresponsible discarding of trash and waste has reduced the quality of towns and cities aesthetically, reducing the amount of green areas and public spaces, in particular play areas for children, as well as threatening a future food source crisis. These are a group of problems that we need to resolve together. The smallest steps we take to resolve these issues, act and take action are steps for the good and demonstrate our concern for the environmental issues surrounding us.



Based on these problems, the Company has taken the initiative to implement the environmental action titled "CIMB Niaga Goes Gardening", which took place on Saturday, 7 December 2013 at the CIMB Niaga Learning Center at Gunung Geulis, Bogor. The program started with a seminar on the ins and outs of gardening and invited speakers from the Indonesian Gardening Community. The seminar was attended by 85 people, consisting of the Company's employees and the Indonesian Gardening Community. After the seminar, the participants put what they had learned into practice making use of some unused land by the Learning Centre to plant various vegetables, including chili, tomatoes, water spinach, etc. The harvested vegetables will be used by the local community in the vicinity of CIMB Niaga's Gunung Geulis Learning Center.

Funding Allocation for Environmental Conservation

Overall, all the CSR programs related to the environment have a significant financial impact. Despite initially requiring relatively large capital expenditure, in the long term, they will result in significant cost savings due to the reduced use of paper, electricity, etc.

Specifically funding for the community to conserve the environment, as per the Company's commitment, has an increasing financial impact year on year. During 2013, these endeavors required expenditure of Rp 764,530,405, a rise of 19% compared to 2012, which had expenditure of Rp 640,649,200.

LABOR, OCCUPATIONAL HEALTH AND SAFETY

The Company is strongly committed to improving the comfort of its employees at work. To support this, the Management has issued various policies aimed at improving employee professionalism and career path certainty through an employee assessment mechanism and the provision of competitive remuneration for the financial and banking industry. Improving competencies and professionalism is achieved through training. Respect for human rights, the acknowledgement of diversity, equality and equal opportunities regardless of race, ethnicity, religion and gender are also basic principles in the management of human resources at CIMB Niaga.

The principles of sustainability from the point of human resources have been implemented throughout 2013 through the implementation of various policies, including the following:

- Assessing employee performance periodically to support the employee's career development and provide appropriate remuneration.

- Compliance with the Regional Minimum Wage (UMR) set by the Government. The basic salaries of new employees, both male and female, exceed the UMR. In addition, the basic salaries of males and females at the same level are the same, with no differentiation.
- Female employees have the right to maternity leave, as regulated in P2K No. A.06.08 concerning Leave. During 2013, there were 486 female employees taking maternity leave. All of these (100%) returned to work at the end of their leave.
- The Company guarantees the rights of employees to state their opinion and to associate through the Employee Union, which serves as a forum to channel aspirations and to create harmonious industrial relations. The rights and obligations, as well as industrial relations regulations are regulated through the Collective Labor Agreement (CLA) signed by the Management and the Employees Union on 18 October 2012.

Employee Turnover

Employee recruitment and employee turnover rates during 2013 compared with the figures from the previous year are as follows:

	2012	2013
New hiring employees	2,457 employees	2,417 employees
Outgoing employees	1,817 employees	2,299 employees
Total employees by end of year	14,224 employees	14,342 employees
Employee turnover	12.9%	16.1 %

(Outgoing employees : Total employees by end of year x 100 %)

Employee Education and Training

Education and training are prioritized to improve professionalism and skills, as well as to support employee career development. Training is run in-house and through general training conducted by external parties. Training covers areas such as technical skills (Credit, Risk & Compliance, Sales/Business, Core Banking System, Operation & IT, Certification) and soft skills (Leadership & Personal Development). Anti-corruption and fraud training was run in 2013 with 8,921 employees taking part. Meanwhile, Human Rights training during 2013 was participated in by 1,276 employees, with total training time of 4,709 hours.

Funding for Employee Education and Training

The financial implications of the Company's Education and Training Program increase from year to year in line with the Company's commitment to create a comfortable working environment for its employees, who are educated and have strong skills. The Company allocated education and training funds for 2013 amounting to 5% of labor costs. The various training mechanisms and the amount of funding is in line with Bank Indonesia Decree No.31/24/UPPB and Company policy.

Education and training costs in 2013 amounted to Rp 151.8 billion (including reserved costs of Rp 19.1 billion).

Occupational Health and Safety

The Collective Labor Agreement (CLA), which has been ratified by the Manpower Ministry, is the basis for industrial relations between the employees and the Company. The CLA targets protecting employee rights. The CLA regulates not only employee rights, but also the Company's obligations toward its employees. These obligations include those related to ensuring protection from accidents at work when employees are carrying out their duties. To realize this, the Company provides health facilities to its employees. In addition, the Company also provides a work place that is compliant with applicable regulations. During 2013, there were no work accidents of any description, light, moderate or fatal.

SOCIAL AND COMMUNITY DEVELOPMENT

The Limited Liabilities Law stipulates that CSR should target sustainable economic development to improve quality of life and the environmental beneficially for the company itself, the local community and the public.

In relation to this, the Company continues to earnestly implement its CSR programs. To ensure all the CSR programs have a wide impact and significant influence on community development, certain general criteria have to be fulfilled in Company-developed CSR programs, as follows:

1. Positive impact, i.e. being beneficial in improving the community's quality of life, including that of other stakeholders and the environment.
2. Sustainability, i.e. being beneficial in creating an independent community, including other stakeholders.
3. Program funding must be available for a period of no less than one year.

CSR is a requirement for the Company as part of its efforts to maintain the Company's existence in the midst of the community. The Company and the community have a mutually dependent relationship. The Company cannot exist without the community, while at the same time the community economy will not grow without the company. The Company not only has the goal of multiplying the wealth of the shareholders, but also contributing to economic growth for its other stakeholders, including the community.

Educational CSR Programs

In 2013, the Company ran various education-related CSR programs. Generally, the programs were continuations of similar programs in previous years. This is in accordance with the Company's CSR Program criteria, which are sustainability and funding availability for a period in excess of one year. This section will disclose CSR programs related to Education.

Education is the primary foundation for knowledge and improving people's quality of life. The Company participates in the Government's efforts to educate the nation through various education-based CSR programs which take the main focus of the Company's CSR Program. Education-related CSR programs fall into four main categories:

1. Scholarship Program
2. Community Education in Banking
3. School Based Management
4. Let's Save and Share Program

SCHOLARSHIP PROGRAM

Up to 2013, the Company had provided scholarships for 397 people. The Scholarship Program has been ongoing since 2006 and will continue in the coming years until these students graduate from university. In its implementation, the Scholarship Program is divided into several groups, as follows:

- **CIMB Niaga Scholarship (local bachelor degree)** for high school graduates wishing to continue their education with a bachelor degree at 11 State Universities in Indonesia. This program is run in cooperation with the Indonesian Education and Culture Ministry.



- **CIMB Niaga Creative Industry Technologies Scholarship (local bachelor degree)** for entrepreneur students who wish to improve their entrepreneurial skills. This program has been run in cooperation with the Indonesian Education and Culture Ministry since 2012.



- **CIMB Niaga Scholarship (overseas bachelor degree)** for high school graduates wishing to continue their education with a bachelor degree in Malaysia. This program has been run in cooperation with the CIMB Foundation since 2008.



- **University of Indonesia Economics Faculty Scholarship for CIMB Niaga employees** is for CIMB Niaga employees wishing to continue their education at bachelor, master or doctorate level at University of Indonesia's Economics Faculty. This program has been running since 2009.

- **Khazanah Asia Scholarship (Overseas master degree)** for Indonesians wishing to continue their education at master degree level in Malaysia. This program has been run in cooperation with Khazanah Asia Foundation since 2010.



- **CIMB Niaga IKOPIN Scholarship** for those holding a 3-year diploma (vocational) in cooperation with the Indonesian Cooperatives Institute (IKOPIN). This is a new program launched in 2013.



- **CIMB Niaga KKI Scholarship** for graduates of vocational high schools (SMK) under the umbrella of Kasih Indonesia Cooperative (KKI) in Cilincing, North Jakarta. This program was also first rolled out in 2013.



- **CIMB Niaga Sampoerna Academy Scholarship** for 25 graduates from Bali Mandara High School in Singaraja, Bali. This program has been running since 2011 in cooperation with Putera Sampoerna Foundation.

CIMB Niaga Scholarship Graduates, class of 2008 - 2012

As of 2013, 397 students had received scholarships. In 2013, of these students, 53 graduated consisting of 48 with local bachelor degrees and 5 with overseas bachelor degrees. These graduates received scholarships in the period 2008 – 2012. As of the end of 2013, 121 recipients of the Scholarship Program had graduated from universities.



"The CIMB Niaga Scholarship Program is an excellent form of cooperation of great benefit to various parties, making this cooperation between CIMB Niaga and the Education and Culture Ministry deserving of extension not just for two or three years but for an unlimited period."

Prof. Ainun Na'im, Phd
General Secretary, Education and Culture Ministry

At the graduation ceremony for these scholarship recipients, the Company held a Job Fair and invited businesses and supporting units to conduct walk-in interviews with the graduates.



"CIMB Niaga came and provided solutions to all our worries about continuing our education to university. In gratitude and with pride in CIMB Niaga, we dedicate our achievements to the state and the nation."

R. Radite Ajie Pamungkas
CIMB Niaga Scholarship Graduate

These scholarships were established by the Company as a flagship program in the belief that education is a pillar of progress for the nation. This program is managed systematically, well planned and fully controlled by the CSR work unit.

RECIPIENTS OF THE CIMB NIAGA SCHOLARSHIP PROGRAM

No.	Type of Scholarship Program	Recipients	Total
1	CIMB Niaga Local Bachelor Degree Scholarship		281
	- Period 2006 - 2010	26	
	- Period 2007 - 2011	42	
	- Period 2008 - 2012	48	
	- Period 2009 - 2013	35	
	- Period 2010 - 2014	40	
	- Period 2011 - 2015	29	
	- Period 2012 - 2016	31	
	- Period 2013 - 2017	30	
2	CIMB Niaga Overseas Bachelor Degree Scholarship		15
	- Period 2008 - 2011	5	
	- Period 2009 - 2012	2	
	- Period 2010 - 2013	5	
	- Period 2011 - 2014	3	
3	CIMB Niaga Creative Technology Industries Scholarship		30
	- Period 2012 - 2015	15	
	- Period 2013 - 2016	15	
4	Khazanah Asia Scholarship Program		10
	- Period 2010 - 2012	1	
	- Period 2011 - 2013	3	
	- Period 2012 - 2014	3	
	- Period 2013 - 2015	3	
5	CIMB Niaga Scholarship Program - Economics Faculty, UI		21
	- Period 2009 - 2011 (S2:1)	1	
	- Period 2010 - 2012 (S1:1, S2:4)	5	
	- Period 2011 - 2013 (S2:5)	5	
	- Period 2012 - 2014 (S2:4)	4	
	- Period 2013 - 2015 (S2:6)	6	
6	CIMB Niaga Sampoerna Academy Scholarship		25
7	CIMB Niaga KKI Scholarship		9
8	CIMB Niaga IKOPIN Scholarship		6
	Total CIMB Niaga Scholarship Recipients		397

Education Highlights

17 January 2013. CIMB Niaga welcomed elementary school students on a Tour De Bank event held by CIMB Niaga Icon Pondok Indah. Tour de Bank is one of the Company's methods of educating the public about banking.

17 January 2013. At the Accountability Program for the 2012 Let's Save and Share Program, CIMB Niaga launched an Electronic Banking Financial Literacy program themed "Smart with CIMB Niaga". This program ran for 5 weeks from 14 January until 28 February 2013 on digital media as an educational game focused on banking products and services.

8 March 2013. CIMB Niaga participated in NGADUide (Great Discussion on the Business World and Ideas) held by the Islamic Microfinance Institutions Association (ABSINDO), BDA Design and Bandung Creative City Forum in Plaza Dago Bandung. This event targeted facilitating young creative social entrepreneurs.

30 April 2013. CIMB Niaga held a Meet The Campus event at several universities in Indonesia, including Pelita Harapan University in Tangerang, Diponegoro University in Semarang, Airlangga University in Surabaya. This event targeted creating young entrepreneurs.

1 May 2013. As one application of the Public Education in Banking program, "Let's Go to the Bank" was mandated by Bank Indonesia. Cooperation between CIMB Niaga and University of Indonesia provided a Mini Banking Laboratory, which was visited by 97 students from the University of Indonesia Financial Administration and Banking Vocational Study Program accompanied by three lecturers to share knowledge of CIMB Niaga Treasury, Risk Management and Internal Audit.

20 – 23 May 2013. CIMB Niaga ran an Assessment Camp for prospective participants in the Khazanah Asia Scholarship in Jakarta. In this event, 19 people took part and were sequestered for 3 days while they undertook the selection process for the Khazanah Asia scholarship.

23 – 25 May 2013. CIMB Niaga took part once again in the Indonesia Banking Expo (IBEX) at Jakarta Convention Center. This event targeted promoting the CIMB Niaga Scholarship and Creative Industry Technologies Scholarship Programs.

28 – 31 May 2013. CIMB Niaga held a Business Development Program for 15 recipients of the Creative Industry Technologies Scholarship at the CIMB Niaga Gunung Geulis Learning Center in Bogor.

13 – 14 June 2013. CIMB Niaga held a program to promote the CIMB Niaga Creative Industry Technologies Scholarship in Yogyakarta at the 5th Annual Regional CAR (Compliance, Audit and Risk) Conference in 2013.

2 August 2013. CIMB Niaga held a gathering for recipients of the CIMB Niaga KKI scholarship and their parents, who are KKI members in the Cilincing area, North Jakarta. This event was aimed at motivating students and disseminating the policies for the CIMB Niaga KKI scholarship program.

22 August 2013. CIMB Niaga held an Intimate Evening with CIMB Niaga Scholarship Recipients themed "ASEAN for You – Expanding Understanding and Networks, Moving Ahead with the CIMB Niaga Scholarship".

Education Highlights

22 – 24 August 2013. CIMB Niaga once again held an Annual Gathering with Recipients of the 2013 CIMB Niaga Scholarship. This was a time for scholarship recipients to gather with the CIMB Niaga Scholarship Management and the Education and Culture Ministry.

24 August 2013. As part of the Annual Gathering with Recipients of the 2013 CIMB Niaga Scholarship, recipients took part in a CSR activity with students from the Madrasah Al-Azhar elementary school in Gunung Geulis, Bogor. This activity was a demonstration of the Company's social concern for the local community in the vicinity of the CIMB Niaga Learning Center.

1 – 4 October 2013. To demonstrate its responsible management, CIMB Niaga participated in the Less Cash Society exhibition held by Bank Indonesia. The Less Cash Society UI functions under cooperation between Bank Indonesia, University of Indonesia and 6 banks, including CIMB Niaga with its mobile phone account "Rekening Ponsel".

7 – 8 October 2013. CIMB Niaga worked in cooperation with the Education and Culture Ministry on the selection program CIMB Niaga Creative Industry Technologies Scholarships. This scholarship program is for young entrepreneurs who are innovative, creative and have strong integrity to develop the business abilities as well as good academic achievement. The scholarship provides educational costs and working capital.

19 October dan 16 November 2013. Alongside all Indonesian banks, CIMB Niaga took part in the Indonesia Savings Movement on the grounds of the Representative Branch of Bank Indonesia (KPwBI) in Banjarmasin, Kalimantan, on 19 October 2013 and at the KPwBI Sulampua, Makassar, on 16 November 2013.

27 October 2013. CIMB Niaga continued its social contribution for the local environment. On 27 October 2013, several CIMB Niaga scholarship students worked with the community under the flag of the United Indonesia Movement (GIB) at Elementary School 03 Cisarua in Purwakarta at a Volunteer Day. The main volunteer event was a sharing session with the teachers and local community and playing with the school students.

30 October 2013. CIMB Niaga, through its CSR program, continued its consistent commitment to the support the Government develop education in Indonesia. In 2013, in cooperation with the Indonesia Cooperative Institute (IKOPIN), CIMB Niaga launched the CIMB Niaga – IKOPIN Scholarship program.

1 – 2 November 2013. As a bank that cares for education in Indonesia, CIMB Niaga participated in an education exhibition held by the Education and Culture Ministry. The event was named "Scholarship Fair" and dozens of state and private institutes of higher education, CIMB Niaga and the ministry took part.

Other education-based CSR activities that took place are summarized below.

Education Equipment and Facilities

Education-based CSR activities also included providing education equipment and facilities, such as: the One Million Books program, which has been running since 2004 and continued through 2013; supplying inventory for the Mini Banking Laboratory in the University of Indonesia Vocational Program Building; providing 100 chairs for the Kalvari Church at Pos PI Getsemani Boneana and 71 folding desks for Oelii 2 Elementary School in Boneana Village, West Kupang.



Historical Buildings

“A great nation is one that respects the service of its heroes”. This is the basis for the Company’s support for the restoration efforts at the house where President Sukarno (Bung Karno) was exiled in Ende, Flores, and the creation of a Bung Karno statue in Rendo Park. The Bung Karno site is one of Indonesia’s historical sites and is where Bung Karno was exiled to by the Dutch colonial government from 1934 - 1938.



Public Education in Banking

In support of the Indonesia Savings Movement mandated by the President of the Republic of Indonesia and the Governor of Bank Indonesia on 20 February 2010, the Company cooperated with several Indonesian banks to hold the Indonesia Savings Movement event in Banjarmasin on 19 October 2013 and in Makassar on 19 November 2013. This event targets public education to that the public becomes familiar with banking and can make use of banking services for safe and comfortable banking transactions.



2013 Let's Save and Share Program

The Let's Save and Share Program (AMDB) is part of the Public Education in Banking activities implemented by the Company since 2011 to date. Through this program, the Company invites stakeholders and the community, especially elementary school students to cultivate saving from an early age. In addition to saving, the children are invited to empathize and sympathize through sharing, so they are able to support those who are less fortunate to get a better education.

Since its launch in 2011 until 2013, AMDB had been implemented in 67 elementary schools in 11 towns and cities across Indonesia with 11,224 students participating from Kupang, Jakarta, Bandung, Semarang, Yogyakarta, Surabaya, Malang, Medan, Banjarmasin, Makassar and Batam through the Kit for Kids activity. This is an effective approach for elementary school students to take part in a series of activities, such as playing the video games Run Banking Run, Mini Banking Role Play, fundraising and planting trees together.



Community Assistance

Community development and empowerment is one way CIMB Niaga demonstrates its care and efforts to improve the economy of marginal communities. The Company's initiative and direct participation to provide assistance to one community is shown in various forms, including providing working capital for market traders at Mampang market in South Jakarta.

Capital is an important factor in conducting business and businesspeople need to be able to keep their capital working for business continuity. Through the Community Link program, the Company works with Pos Keadilan Peduli Umat (PKPU) of the National Humanitarian Society to support traders living around Mampang market by lending venture capital with affordable installments.



Sobriah
Gas and Mineral Water Trader

"We are delighted that the program CIMB Niaga implemented focused on small businesses like ours. The program is simple and easy to join, it helps us a great deal running our small businesses. Thank you CIMB Niaga."

CSR Funds

The Company considers CSR to not only be beneficial to the community, but also in the long term to improve the welfare of the Company and the communities in the Company's vicinity. Therefore, the Company increases the funding it allocates to its programs year by year.

In 2013, the Company funded CSR programs to a total of Rp 18.7 billion. Compared to the previous year, CSR funding was 23% higher. Details of the CSR expenditure in the last year are as follows:

No	PILLARS	2012	2013
1.	Education	5,949,626,922	7,038,553,407
2.	Community Development and Empowerment	1,499,797,421	2,430,170,153
3.	Philanthropy	2,333,163,105	1,561,154,656
4.	Donation	342,850,000	334,900,000
5.	Environment	640,649,200	764,530,405
6.	Qordhul Hasan CIMB Niaga Sharia	2,349,470,288	5,466,347,410
7.	CSR Activity Program	2,100,784,857	1,153,222,220
Total		15,216,341,793	18,748,878,251

Awards Received in 2013

Awards received by the Company during 2013 included:

1. Indonesia Green Awards 2013 from La Tofi School of CSR on 25 June 2013.
2. Anugerah Peduli Pendidikan in the Company / SOE category from the Education and Culture Ministry on 29 November 2013.
3. 1st Runner Up Best Sustainability Reporting Awards 2012 from the National Center for Sustainability Reporting (NCSR) on 17 December 2013.



RESPONSIBILITY TO CUSTOMERS

The Company had developed its products (portfolio) in accordance with the norms, legislation, standards and best practices. As a banking institution, the Company must maintain public trust. Customers are the Company's key priority. Several of the Company policies related to product development include:

- The Company continues to develop and improve the quality of its banking services network prioritizing customer satisfaction through the effective and efficient addition of conventional networks, mobile banking, BizChannel, as well as e-banking.

- Marketing communication strategies are undertaken with assessment of conditions in the banking industry and targeted business development. Communications and other marketing products are focused substantially on individual/mass products or retail, both from the aspect of funding and lending, as well as being focused on efforts to build the image of CIMB Niaga as a Bank within the reach of all layers of society.
- The Company provides customer services that are aimed at explaining everything related to the product, its use and function, the product rights and responsibilities, including the position of all relevant parties, when the contract ends and how to settle any possible dispute.
- The Company upholds the Bank Indonesia regulations on customer confidentiality and privacy and tightly controls the possibility of any internal violation. The Company implements strong sanctions, from verbal warning, to written warning and dismissal from being a Company employee if any violation results in a customer's loss of privacy. During the reporting year, there have been no cases involving violations to customer privacy.

Customer Satisfaction Survey

The voices of our customers are an important source of information to improve customer service quality. To gain feedback to improve the quality of customer service, the Company routinely conducts a Customer Satisfaction Survey implemented by an independent and competent party. The survey covers all the Company's operational and service aspects for customers, including comparison with competitors in the banking industry. The survey is conducted using target sampling from all customer segments chosen at random from different areas and different backgrounds, including education, age, type of business and employment. Based on the "Service to Care" survey conducted by Markplus Insight in 2013, the Company holds 2nd place and has an improved customer assessment, up from 73% to 78%.

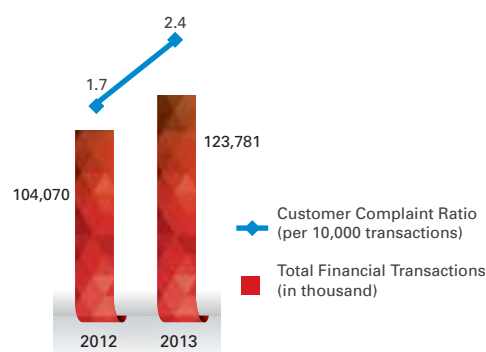
Settling Customer Complaints

Customer complaints are an important matter for a Bank's business growth as they illustrate the customer's needs and wants. Each Bank must handle customer complaints as well as possible to provide a good experience to customers.

The number of customer complaints was maintained at a level of 2bps. On average in one month, there were 2,522 complaints related to financial matters and approximately 752 that were non-financial or administrative. The resolution level for customer complaints as of December 2013 was 99.3%, demonstrating CIMB Niaga's commitment to its customers and its efforts to improve service quality.

2013 Customer Complaint Resolution Level

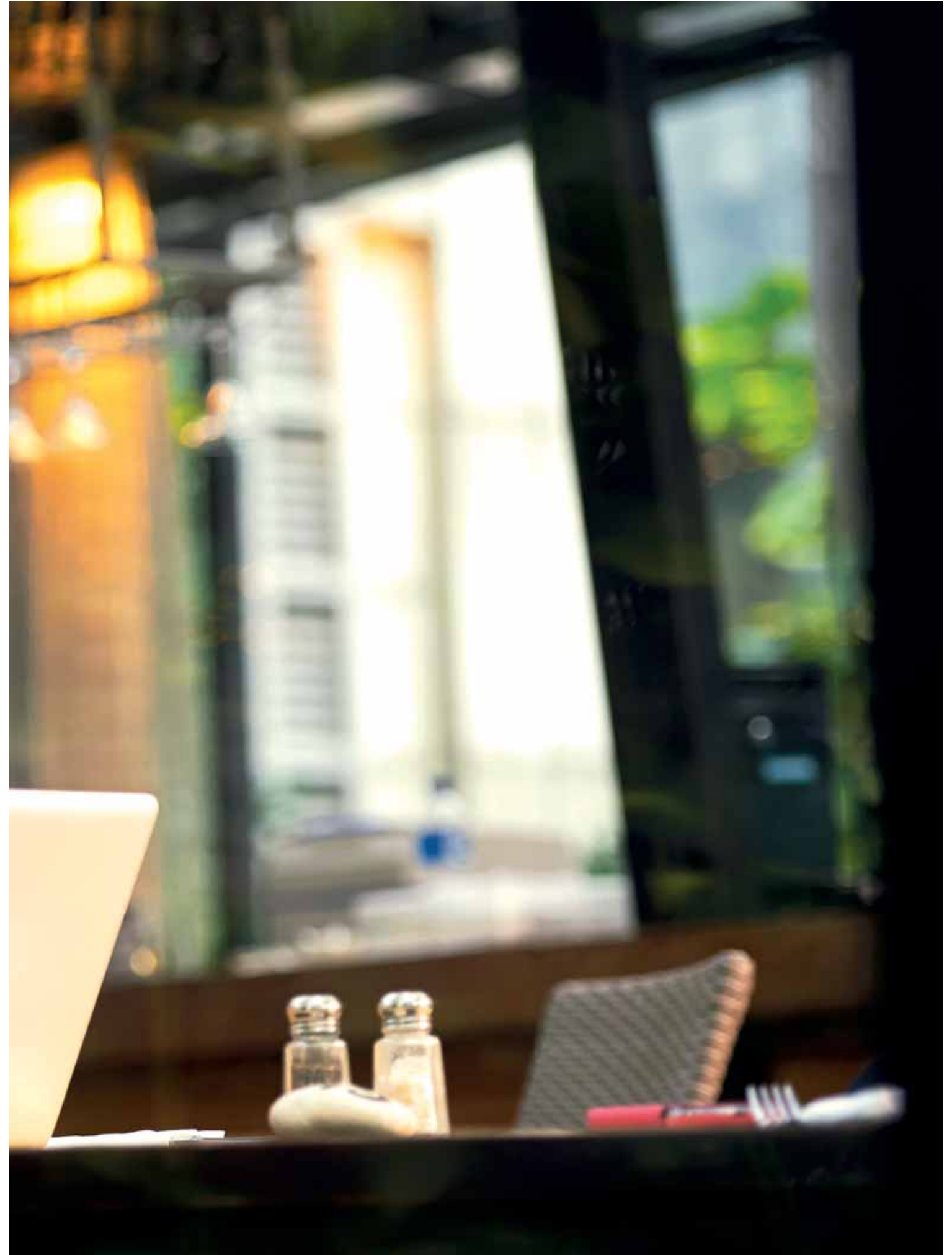
Customer Complaint Type	Settled in the same year	
	2012	2013
Financial	98.4%	99.6%
Non Financial	98.0%	98.9%
Total	98.2%	99.3%



As a public entity, the Company is also active in the Banking Mediation Working Group in cooperation with Bank Indonesia and the Financial Services Authority (OJK), along with other banks within the organization, and conducts customer education programs as seminars on banking, as well as other educational activities.

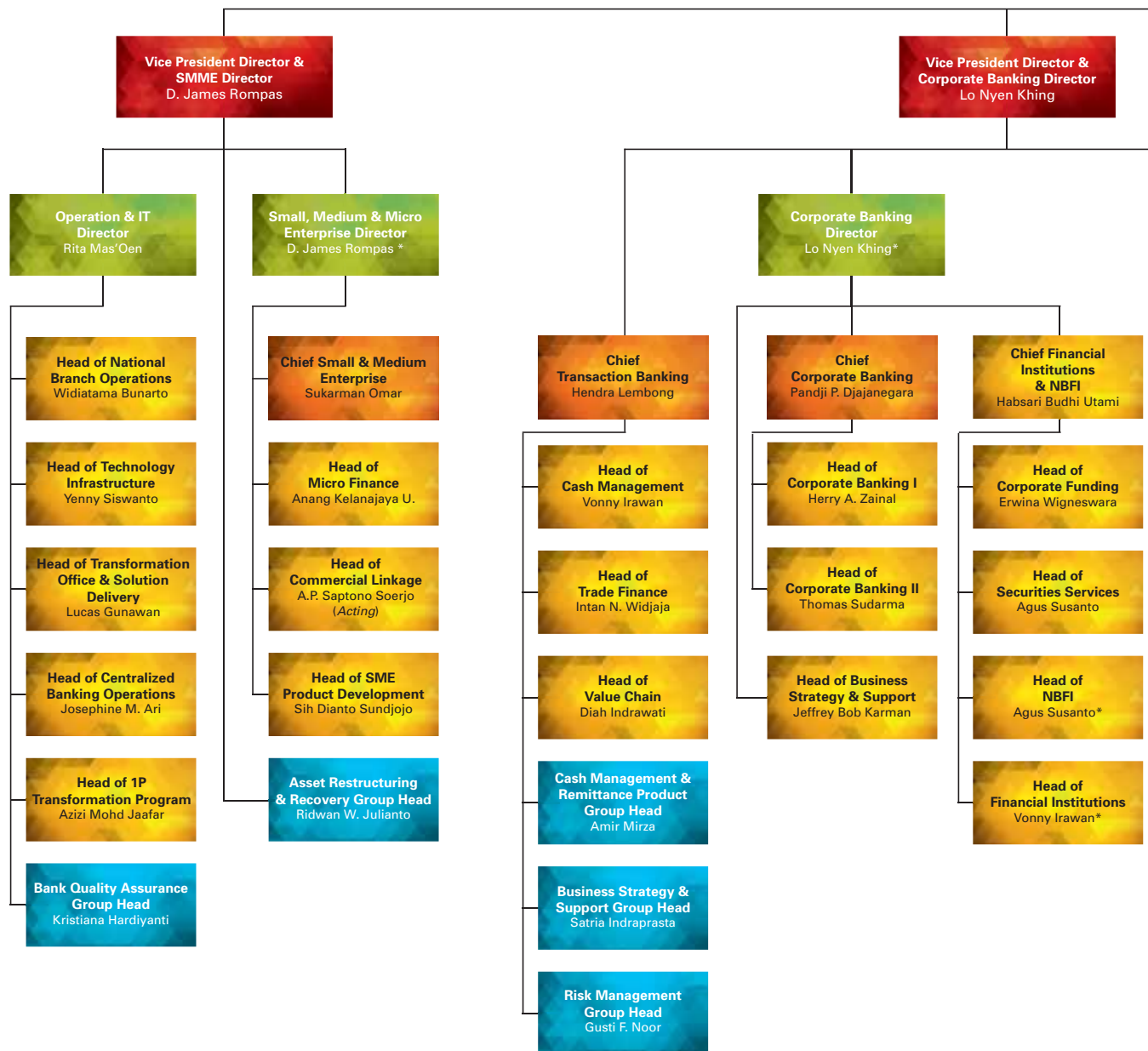


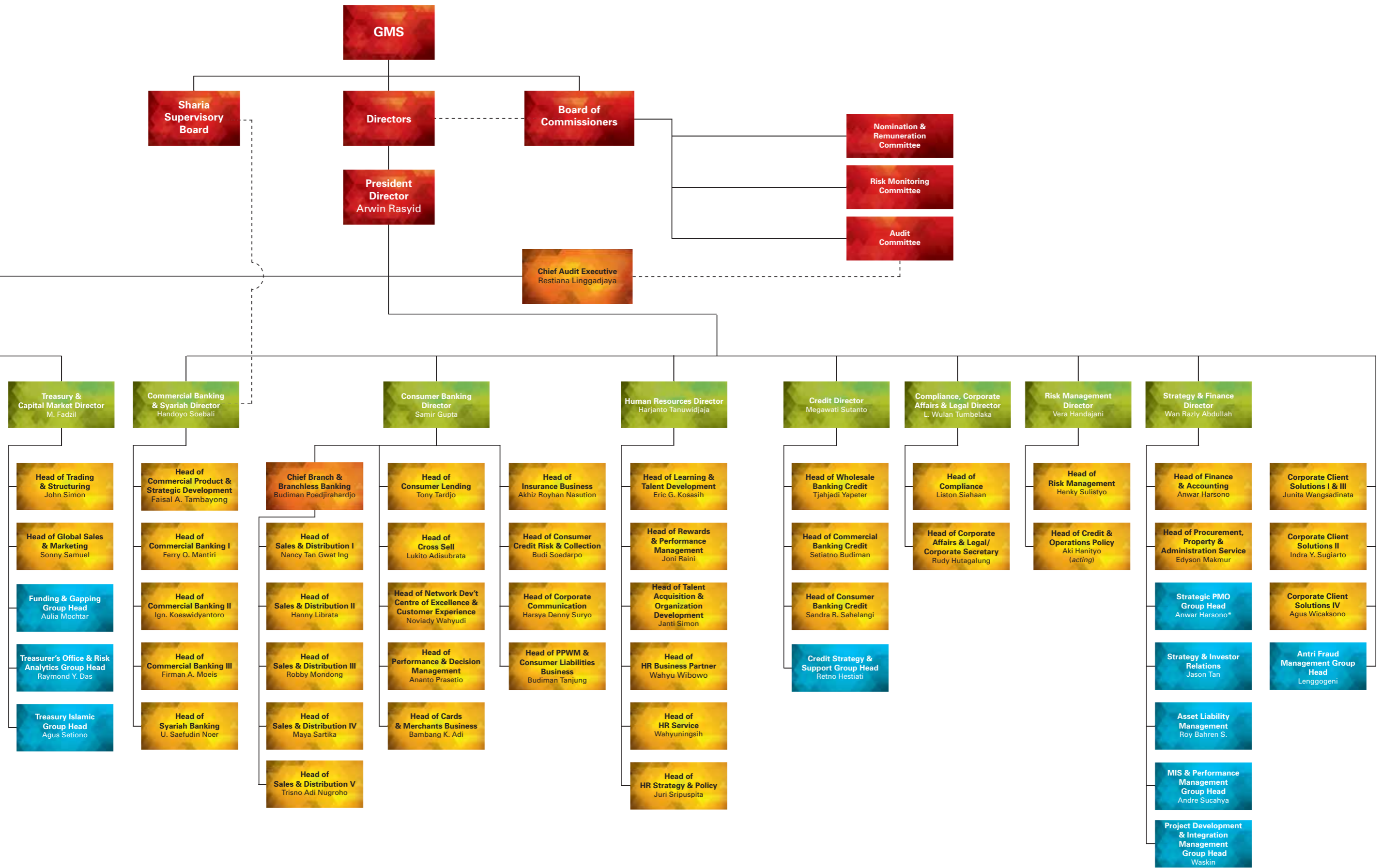
Corporate Data





Organization Structure
As of December 2013





* Concurrently serving

Senior Executives



Budiman Poedjirahardjo
Chief Branch and Branchless Banking

Indonesian citizen, 48 years old. Joined CIMB Niaga in January 2010. He has served as CIMB Niaga's Chief Branch and Branchless Banking since August 1, 2012. Previously, he served as Head at Lending at Bank Permata (2008 - 2010), Director of Consumer Banking at ANZ Indonesia (2000-2008). He earned his MBA majoring in Finance & Investment Banking and his Master of Science Degree in Manufacturing & Automation from the University of Wisconsin - Madison, Wisconsin, USA.



Gregory Hendra Lembong
Chief Transaction Banking

Indonesian citizen, 41 years old and has served as Chief Transaction Banking since August 2013. He had previously held several senior positions including at JP Morgan Singapore, Deutsche Bank, London and Citibank branches in various countries. He holds a Master Degree which he earned from Stanford University, USA in 1994.



Pandji P. Djajanegara
Chief Corporate Banking

Indonesian citizen, 50 years old. Has served as Chief Corporate Banking of CIMB Niaga since 2013 and began his career at CIMB Niaga in 1992 as Executive Education Program officer and served as Head of Credit Restructuring & Settlement and Head of Corporate Banking. He holds a Bachelor Degree in Economics from Trisakti University and an MBA Degree which he earned from Erasmus Universiteit, Rotterdam, the Netherlands.



Sukarman Omar
Chief SME Banking

Indonesian citizen, 55 years old. Has served as Chief SME Banking of CIMB Niaga since November 2013. Previously he held various key positions at Bank Permata which he began in 1986 and most recently served as Head of SME at Bank Permata. He graduated from Universitas Ryaman, Medan.





Agus Susanto
Head of Securities Services
& Head of NBF

Indonesian citizen, 50 years old. Has served as CIMB Niaga Head of Securities Services and Head of NBF since 2009. He began his career in 1995 at Bank Niaga focusing on the capital market. He earned his Bachelor Degree in Social and Political Sciences from Gadjah Mada University in 1988 and his Magister Management from the University of Gadjah Mada in 2005.



Agus Wicaksono
Head of Corporate Client
Solutions IV

Indonesian citizen, 39 years old. Has served as the Head of Corporate Client Solutions IV since April 2013. Previously he served as President Director of PT Deutsche Securities Indonesia (2010 - 2013) (an affiliate of Deutsche Bank), Director of PT Standard Chartered Securities Indonesia from 2004 to 2010 (an affiliate of Standard Chartered Bank). He obtained Bachelor Degree in Accounting from the University of Indonesia in 1997.



Akhiz Royhan Nasution
Head of Insurance Business

Indonesian citizen, 37 years old. Has served as CIMB Niaga Head of Insurance Business and PT Bank Niaga CIMB Sun Life Indonesia (CSL) Commissioner since August 2010. Previously he has occupied the senior position in the Wealth Management field and Head of Bancassurance at OCBC NISP, AIA Insurance and AXA Mandiri. He obtained a Bachelor's degree from the University of Indonesia, Jakarta, Indonesia in 2005.



Anang Kelanjaya U.
Head of Micro Finance

Indonesian citizen, 42 years old. Has served as CIMB Niaga Head of Micro Finance since January 2011. He previously served as Partner & Co-founder of Skha Consulting focusing on banking from 2001 to 2010 and built his career at McKinsey, Citibank, and Ernst & Young. He earned a Bachelor's degree in Accounting & Finance, Faculty of Economics, University of Indonesia and an MBA degree in Finance from the Walter A. Haas School of Business, University of California, Berkeley, USA.



Ananto Prasetyo
Head of Performance and
Decision Management

Indonesian citizen, with a more than 20 years of career in the banking industry. Has served as CIMB Niaga Head of Performance and Decision Management since February 2011. Previously, he held several senior positions at ANZ Indonesia, Royal Bank of Scotland, ABN AMRO Bank, and Citibank N.A. He earned his MBA Degree from the Rotterdam School of Management, Erasmus University, Netherlands, in 1992 and a Bachelor's degree in Industrial Engineering from the Institute of technology Bandung, Indonesia, in 1987.



Anwar Harsono
Head of Finance & Accounting

Indonesian citizen, 40 years old. Has served as Head of Finance since 2013 and concurrently as Chairman of the CIMB Niaga Board of Trustees of Pension Fund since 2014. He began his career at PT Astra Otoparts Tbk as Financial Analyst Officer. He joined CIMB Niaga in 2004 and since then has served in several senior positions in CIMB Niaga Directorate of Strategy & Finance. He pursued an MBA Degree of Finance at Cleveland State University and active as a lecturer at CIMB Niaga Learning Development Program.

Senior Executives



Azizi Bin Mohd. Jaafar
Head of 1P Transformation
Program

Malaysian citizens. Served as Head of 1P Transformation Program. Previously, he served as the Regional Program Director in the Group Transformation Office, CIMB Niaga Head Of Financial Institution from 2006 to 2009 and CIMB Assistant General Manager London from 1996 to 2001. He graduated from Business Management at UITM.



Bambang Karsono Adi
Head of Cards & Merchants
Business

Indonesian citizen, 47 years old. Served as CIMB Niaga Head of Cards & Merchants Business since September 2012. Previously, he served as CIMB Niaga Head of Business Development Card from October 2008 until August 2012. He was graduated from the Faculty of Economics, majoring in Marketing Management, University of Trisakti.



Budi Soedarpo
Head of Consumer Credit
Risk & Collection

Indonesian citizen, 48 years old. Served as Head of Consumer Credit Risk and Collection since June 2013. Previously, he served as ANZ Head of Retail Risk Greater Mekong Region, Vietnam, Senior Vice President of Credit and Risk Prudential Finance, Vietnam and Senior Vice President of HSBC Consumer Credit Risk, also several positions at Standard Chartered Bank and American Express Indonesia. He obtained a Bachelor's degree in Civil Engineering, from the University of Tarumanagara, Jakarta and a Master Degree of Business Administration from Queensland University of Technology, Australia.



Budiman Tanjung
Head of Preferred, Private,
Wealth Management &
Consumer Liabilities Business

Indonesian citizen, with a more than 15 years of career in the banking sector. Served as CIMB Niaga Head of Preferred, Private and Wealth Management & Consumer Liabilities Business since February 2012. He previously had a career in PT Bank DBS Indonesia as the Head of Consumer Banking (2005-2009). He earned his Bachelor of Business & Administration from the University of Bath, England in 1996.



Diah Indrawati
Head of Value Chain

Indonesian citizen. Served as Head of Value Chain since September 2013. She began her career at PT Hermes Mercury, Surabaya in 1987 as Area Representative for East Indonesia, and in 1989 as Finance Manager at PT Anugerah Wira Patria, later in 1990 she joined Bank Permata, until she became Senior VP - Corporate Group and Head of Value Chain at OCBC-NISP Bank as Head of Executive VP-Value Chain Division.



Edyson Makmur
Head of Procurement, Property,
and Administration Services

Indonesian citizen. Serves as CIMB Niaga Head of Procurement, Property, and Administration Services. Previously he held several senior positions at Bank Danamon, Bank BII and Bank Duta. He earned his Bachelor Degree from the Institute of Economics Swadaya, Jakarta, Indonesia.



Eric G. Kosasih
Head of Learning & Talent
Development

Indonesian citizen, 43 years old. Has served as CIMB Niaga Head of Learning & Talent Development since 2010. He previously served as Senior Vice President of HR Policy, Recruitment and Talent Management at HSBC Indonesia from 2007 to 2010. He obtained his Bachelor Degree in Engineering-Gas & Petrochemical from the University of Indonesia.



Ernin Saleh Hasibuan
Head of Automotive Business

Indonesian citizen, 48 Years old. Has served as CIMB Niaga Head of Automotive Business since November 2012. Previously he has occupied senior positions at Bank Permata as Head of Joint Finance, at National Banking Restructuring Agency (BPPN) and Head of Claims Department of Government Guarantee Program Unit (UP - 3) the Ministry of Finance of the Republic of Indonesia. He earned his Bachelor Degree from the Institute of Agriculture, Bogor, Indonesia in 1988.



Erwina Wigneswara
Head of Corporate Funding

Indonesian citizen, 49 years old. Has served as Head of Corporate Funding since 2012. Previously she served as the Head of Settlement Bank Services Group, CIMB Niaga from 2008 to 2011. She pursued a degree in Industrial Technology from Institute of Agriculture Bogor.



Faisal Tambayong
Head of Business Product and
Strategic Development

Indonesian citizen, 49 years old. Has served as Head of Business Products and Strategic Development since January 2013. Previously he posted at senior positions of ABN AMRO and ANZ Indonesia. He obtained his Law Degree from the University of Sebelas Maret, Solo, Indonesia and was enrolled in the Program of Bank Niaga Executive Education in 1990.



Ferry O. Mantiri
Head of Commercial Banking I

Indonesian citizen, 51 years old. Has served as Head of Commercial Banking I since August 2009 and a Member of CIMB Niaga Board of Trustees of the Pension Fund from January 2, 2011. Previously, he served as the Head of Sales & Distribution and Area Manager of Sumatra Business Banking. He graduated from the Executive Education Program of Bank Niaga in 1990 and earned his Bachelor Degree in Accounting from the University of Airlangga, Surabaya.



Firman A. Moeis
Head of Commercial Banking III

Indonesian citizen, 52 years, and has served as Head of Commercial Banking III since February 2012 and Head of the Special Lending & Micro Finance during November 2008 - February 2012. Previously he served as an Area Manager and CIMB Niaga Head of Special Lending Group, and as President Commissioner of CIMB Niaga Auto Finance (formerly PT Saseka Gelora Finance). He graduated from the Executive Education Program of PT Bank Niaga Tbk.

Senior Executives



Gunawan Lucas
Head of Transformation Office
& Solution Delivery

Indonesian citizen and has built his banking career since 1990. Has served as CIMB Niaga Head of Transformation Office & Solution Delivery since February 2013. Previously, he served as the Head of Information Technology Division at Bank Permata and Systems Development & Infrastructure Group Head at BCA. He graduated from the University of Nebraska, Lincoln, USA.



Habsari Budhi Utami
Chief Financial Institution
& Non Banking Financial
Institution

Indonesian citizen. Has served as CIMB Niaga Chief Financial Institutions and Non- Banking Financial Institution since February 2013. Previously she worked at OCBC Bank, Singapore as a Global Treasury - Institution Sales, Indonesia



Hanny Librata
Head of Sales & Distribution II

Indonesian citizen, 48 years old. Has served as the Head of Sales and Distribution II, since June 2013. Previously, she served as Area Manager Funding, Bancassurance and Service Area West from 2008 to 2013. She completed a Bachelor of Management from Perbanas.



Harsya Denny Suryo
Head of Corporate
Communication

Indonesian citizen, 51 years old. Has served as CIMB Niaga Head of Corporate Communications since 2013. He previously served as CIMB Niaga Corporate Secretary and Head of Corporate Affairs since September 2009 and Corporate Secretary in Telecom (2006-2009). He earned his Bachelor Degree in International Trade and Finance from Chaminade University, Hawaii, USA and a Master of Science in Management from Boston University, Brussels, Belgium.



Henky Sulisty
Head of ALM, Market, Credit &
Enterprise Risk Management

Indonesian citizen, 39 years old. Has Served as CIMB Niaga Head of ALM, Market, Credit & Enterprise Risk Management since 2013. Previously, he served as CIMB Niaga Head of Risk Management since May 2012 and as Vice President of Corporate Treasury at DBS Bank Ltd, Singapore from September 2010 to April 2012. He obtained his Bachelor Degree in Civil Engineering from Catholic University of Parahyangan, Bandung and his Master of Business Administration in Finance from La Trobe University, Australia



Hery Adriawan Z.
Head of Corporate Banking I

Indonesian citizen, 57 years old. Has served as Head of Corporate Banking I since February 2012. Previously, he served as the Head of Bank Danamon Business Corporate Banking from 2009 to 2011. He obtained a Bachelor of Economics at the University of Padjadjaran, Bandung and a Master of Business Administration from the College of Notre Dame, California, United States.



Indra Y. Sugiarto
Head of Corporate Client
Solutions II

Indonesian citizen, 47 years old. Has served as CIMB Niaga Head of Corporate Client Solutions II since 2010. Previously, he/she served as Bank Niaga Head of the Global Corporate Indonesia from 2009 to 2010. He earned his Bachelor Degree in Economics from the University of Indonesia, his Master Degree in Business Administration and Computer & Information Systems from New Hampshire College.



Ignatius Koeswidyantoro
Head of Commercial Banking II

Indonesian citizen, 53 years old. Served as CIMB Niaga Head of Commercial Banking II since November 2012. Previously, he served as Area Manager and the Head of Business Support & Product Development at CIMB Niaga. He earned his Bachelor Degree in Engineering from Institut Teknologi Bandung, Indonesia, and was enrolled in INSEAD training program in Singapore and Paris in 2012.



Intan Natalia Wijaya
Head of Trade

Indonesian citizen, 48 years old. Has served as CIMB Niaga Head of Trade since October 2, 2013. Previously she worked at Standard Chartered Bank Indonesia for more than 21 years in the field of Trade Finance with her last position as the Head of Local Corporate Sales. She pursued a Bachelor of Sanata Dharma University in Yogyakarta



Janti Simon
Head of Talent Acquisition &
Organization Development

Indonesian citizen, has served as Head of Talent Acquisition and Development Organization since 2013. She previously served as a professional HR at various national and multinational companies more than 20 years including Citibank Indonesia, Asuransi Allianz Life Indonesia, Means Boyden, Unibank, Raja Garuda Mas Indonesia and Finance Buna Indonesian. He obtained a Bachelor of HR Degree and Master of Science Degree in HR Management from Golden Gate University, San Francisco, USA.



Jeffrey Bob Karman
Head of Business Strategy &
Support

Indonesian citizen, 53 years old, and has served as CIMB Niaga Head of Strategy & Support since October 2013. He has 24 years of career at various companies in finance and occupied key positions such as at Standard Chartered Bank, ABNAMRO Bank N.V., Sucorinvest Gani, and Bank OCBC NISP. He completed his Bachelor of Science Degree in Business Administration - Finance from the University of San Francisco and his Master Degree in Management - International Management from Prasetya Mulya Management Institute.



John Simon
Head of Trading & Structuring

Indonesian citizen, 42 years old, has served as CIMB Niaga Head of Trading & Structuring since 2007. Previously, he served as the Head of Treasury Department at RGM Group Indonesia from 2005 to 2007. He earned his Bachelor of Commerce Degree from the University of Toronto, Toronto, Canada and his Master of Business Administration Degree from Cleveland State University, Cleveland, Ohio, United States.

Senior Executives



Joni Raini
Head Rewards and
Performance Management

Indonesian citizen, 34 years old. Has served as Head of Rewards and Performance Management since 2013 and the Head of Talent & Leadership Development Group since 2011 in CIMB Niaga. Previously, he served as the Head of Human Resources at Barclays Bank Indonesia and as the Head of HR Management & Services and the Head of Learning & Development at Bank UOB Buana. He pursued obtained His Bachelor Degree in Economics from the University Tarumanegara.



Josephine Mercy Ari
Head of Centralized Banking
Operations

Indonesian citizen. Has served as CIMB Niaga Head of Centralized Banking Operations since September 2011. Previously, she served as the Head of Central Processing Center in Bank Internasional Indonesia from 2005 to 2011 and the Head of Corporate Payment Operations at Citigroup Indonesia since 2001 until 2005.



Junita Wangsadinata
Head of Corporate Client
Solutions I

Indonesian citizen, with more than 25 years experience in the field of marketing and credit. Served as CIMB Niaga Head of Corporate Client Solutions I since May 2009. Previously, she served as Head of Corporate Banking IV at CIMB Niaga. She earned her Bachelor of Science Degree in Finance and Banking (Cum Laude) and her MBA in Finance from the University of San Francisco, USA.



Juri Sripuspita
Head of HR Strategy & Policy

Indonesian citizen, 43 years old. She currently serves as CIMB Niaga Head of HR Strategy & Policy. She previously served as the Head of Corporate Banking, Commercial Banking, Consumer Banking, Treasury, Internal Audit, Corporate Client Solution, Finance & Strategy, Corporate Services Group HR Business Partner and Sales & Distribution and the Head of HR Business Partner Sharia. She obtained her Bachelor Degree in Psychology from the University of Padjadjaran, Bandung.



Liston Siahaan
Head of Compliance
Management

Indonesian citizen, 46 years old. He currently serves as CIMB Niaga Head of Compliance Management. Previously he served as Chief of the Division of Risk Management Group of Bank Niaga and worked at the National Bank Restructuring Agency (BPPN) and PT Pefindo. He obtained his Bachelor Degree from Bandung Institute of Technology in 1992 and his Master of Management from Prasetya Mulya Business School, Jakarta.



Lukito Adisubrata
Head of Cross-Sell

Indonesian citizen, 38 years old. Served as CIMB Niaga Head of Cross - Sell since April 2011. Previously he occupied senior positions in Bank Permata, Lippo Bank, and Citibank N.A. He was graduated from Tarumanagara University for his Bachelor Degree in 1997.



Maya Sartika
Head of Sales & Distribution IV

Indonesian citizen, 51 years old and has served as Head of Sales & Distribution IV since June 2013. Previously, she served as Area Manager of S & D II Sumatra Area, CIMB Niaga from 2008 to mid-2013. She holds a Bachelor of Economics Degree from the University of Darma Agung in 1998.



Nancy Tan Gwat Ing
Head of Sales & Distribution I

Indonesian citizen, with years of experience in the banking industry. Has served as CIMB Niaga Head of Sales & Distribution I since 2010. Previously she posted several senior positions in CIMB Niaga, Danamon Bank, Barclays Bank, and Bank Umum Nasional.



Noviadly Wahyudi
Head of Network Development,
Centre Of Excellence &
Customer Experience

Indonesian citizen, 40 years old. Has served as CIMB Niaga Head of Network Development, Centre Of Excellence & Customer Experience since 2011. Previously she was Senior Partner and Director at iLead Indonesian (1995-2011), and the Head of Sales & Distribution Planning and Support at Citibank N.A. He obtained an MBA from the National University of Singapore in 2001 and a Bachelor of Economics from the University of Indonesia in 1997.



Robby Mondong
Head of Sales & Distribution III

Indonesian citizen, 45 years old. Serves as the Head of Sales & Distribution III CIMB Niaga. Previously, he occupied several senior positions in Bank Permata, Lippo Bank, and Citibank N.A. He earned his MBA Degree from Woodbury University, Burbank, California, USA in 1993, and a BA from National University, San Diego, California, USA in 1992.



R. Widiatama Bunarto
Head of National Branch
Operations

Indonesian citizen. Has served as CIMB Niaga Head of National Operations Branch since March 2012. Previously he served as the Head of Human Resources Service & Planning at CIMB Niaga from 2010 to 2012. He earned his Bachelor Degree in Electrical Engineering from the Institute of Technology Bandung and his Master of Management from the Graduate School of Business Management, The Indonesian Institute for Management Development.



Sandra R Sahelangi
Head of Consumer Banking
Credit

Indonesian citizen. Has served as Head of Consumer Banking Credit CIMB Niaga since July 2012. She began her career at Bank Tabungan Negara in 1990 and her last position before working at CIMB Niaga was the Head of Consumer Credit Risk Management at Bank OCBC NISP.

Senior Executives



Setiatno Budiman
Head of Commercial Banking
Credit (Include Programmed
Lending)

Indonesian citizen, 45 years old. Served as the Head of Commercial Banking Credit (Include Programmed Lending) since April 2012. Previously, he served as Senior Vice President, Risk Analysis Unit at HSBC Indonesia from 2008 to 2012. He obtained his Bachelor Degree in Civil Engineering from the University Tarumanagara and his Master of Business Administration Degree majoring in Finance from Oklahoma University, USA.



Sih Dianto Sundjojo
Head of SMME Product
Development

Indonesian citizen, 48 years old. Has served as Head of SMME Product Development since 2009. Previously he held several senior positions at Lippo Bank and served as Internal Audit at Exim Bank Indonesia from 1988 and 1989. He earned his Diploma Degree from the Academy of Accounting YKPN, Yogyakarta, Indonesia in 1987 and was enrolled in various trainings held by the Asian Bankers, and IBC Asia.



Sonny Samuel
Head of Global Sales &
Marketing

Indonesian citizen, 44 years. Has served as CIMB Niaga Head of Global Sales & Marketing since 2011. Previously, he served as the Director of Treasury at Rabobank Intl. Indonesia from 2009 to 2011 and served as the Head of Global Markets at RBS Indonesia (ABN AMRO, from 2004 to 2009). He earned his Bachelor Degree in Banking & Finance from STIE Tri Dharma Widya, Jakarta.



Thomas Sudarma
Head of Corporate Banking II

Indonesian citizen. Has served as the Head of Corporate Banking of CIMB Niaga II. Previously he held several senior positions at HSBC Indonesia and Excelsior Inc. LA, California, USA. He obtained an MBA from California State University, Los Angeles, USA in 1995 and a Bachelor of Science degree from Portland State University, Portland, Oregon, USA in 1990.



Tjahjadi Yapeter
Head of Wholesale Banking
Credit

Indonesian citizen, 46 years old. Has served as CIMB Niaga Head of Wholesale Banking Credit since November 2012. Previously, he had a career at BCA as Head of Structured and Project Finance and at HSBC Bank as the Head of Credit Approval Unit. He is a holder of Bachelor of Science Degree majoring in Industrial Engineering and Management from Oklahoma State University, Stillwater, Oklahoma, United States.



Trisno Adi Nugroho
Head of Sales & Distribution V

Indonesian citizen, 53 years old. Has served as CIMB Niaga Bank Head of Sales & Distribution V since June 2013. Previously, he served as CIMB Niaga Area Manager of Central Java S & D from 2009 to 2013. He completed a Bachelor's degree in Civil Engineering from Gadjah Mada University in 1986 and a Master of Management from the University Sebelas Maret Surakarta in 2004.



Tony Tardjo
Head of Consumer Lending

Indonesian citizen, 44 years. Has served as CIMB Niaga Head of Consumer Lending since January 2011. Previously, he had served as the Head of Retail Bank, Bank Permata from 2010 to 2011 and Head of Consumer Lending Business, Barclays Bank from 2009 to 2010. He earned his Bachelor of Science Degree in Electrical Engineering from The Ohio State University, Columbus, Ohio, United States.



U. Saefudin Noer
Head of Syariah Banking

Indonesian citizen, 48 years old. Has served as the Head of CIMB Niaga Syariah Banking since October 2009. He is also the Deputy Head of CIMB Group's Islamic Banking Division (GIBD) in Indonesia. Previously he served as the Director of Business at Bank Muamalat Indonesia. He earned his Bachelor Degree in Public Administration and his Master Degree in Communication Management from the Faculty of Social and Political Sciences (Social), University of Indonesia.



Vonny Irawan
Head of Cash Management

Indonesian citizen, Head of Cash Management CIMB Niaga since the end of 2013 and had previously served as Head of Financial Institutions since 2011. Prior to joining CIMB Niaga, she had gained 25 years of experience in the area of Transaction Banking, and Marketing for both Corporate and Financial Institutions, the position of Country Head at The Bank of New York Mellon, Jakarta Representative Office. She earned a Bachelor Degree majoring in Computer Science and her Master of Business Administration Degree from the University of Southern California, United States.



Wahyu Wibowo
Head of HR Business Partner

Indonesian citizen. Served as CIMB Niaga Head of HR Business Partner. He previously served as a professional Human Resources at Sinarmas Land, Palyja (Suez Environment & Astra), Allianz Life Indonesia, AXA Insurance, General Motors and Excelcomindo Pratama Indonesia. He obtained his Bachelor Degree in Social Philosophy and his MBA from Konstanz University of Applied Science and MM from Swiss German University.



Yenny Siswanto
Head of Technology
Infrastructure

Indonesian citizen. Has served as CIMB Niaga Head of Technology Infrastructure since 2010. Previously she occupied the position as the Head of Technology Infrastructure Management at PT Maybank Bank International Indonesia and the Head of Country Technology at Citibank N.A. She earned her Bachelor of Business Degree from one of the Universities in Perth in 1995.

Products and Services

SAVING PRODUCTS

- Tabungan X-tra
- Tabungan X-tra Mahasiswa
- Tabungan Junior
- Tabungan Pendidikan
- Tabungan Usaha
- Tabungan Mapan
- TabunganKu
- CIMB Niaga AirAsia Savers
- CIMB Preferred Account
- CIMB Niaga Private Banking Account
- Deposito
- Giro (Rupiah/Valuta Asing)
- Tabungan Dollar

ELECTRONIC FACILITIES

- Debit Card
- ATM
- Phone Banking14041
- Preferred Phone Banking 500 800
- CDM (Cash Deposit Machine)
- Go Mobile
- CIMB Clicks
- BizChannel
- Consolidated Balance Account
- eMFTS (Electronic Mass Fund Transfer System)
- e-Chain
- e-Notification
- e-Statement
- e-Tax Payment
- Self Service Terminal (SST)
- Fax Statement
- Cash & Cheque Pick – up
- Virtual Account
- Mobile Account

INDIVIDUAL LOANS

- Mortgages
- Auto Loans
- X-tra Dana (Personal Loan)
- Joint Financing Auto Financing
- Credit Card
- Corporate Credit Cards

BUSINESS, TREASURY, and CORPORATE BANKING

- Trustee & Agency
- Custodial Services
- Syndication
- Payment Bank
- Intraday
- Bank Guarantee
- Loan
- Working Capital Loan
- Investment Credit
- SMEE Credit Linkage Program
- Value Chain
- Supplier Financing
- Trade Finance
- Warehouse Financing
- Factoring
- Tender or Bid Bond
- Performance Bond
- Retention Bond
- Payment Bond
- Advance Payment Bond
- Counter Guarantee
- Shipping Guarantee
- Standby Letter of Credit
- Custom Bond
- Bapeksta Bond
- Issuance of Letter of Credit - Sight and Usance
- Issuance of SKBDN (Local Letter of Credit)
- Inward Documentary Collection - D/P and D/A
- Usance Payable At Sight (UPAS)
- Post Import Financing/Trust Receipt
- Import Tax-PIB/PIBT
- Continuation of Export Letter of Credit
- Letter of Credit Transfer
- Negotiation of Export Letter of Credit with Facility
- Negotiation of Export Letter of Credit without Facilities
- Outward Documentary Collections - D/P and D/A
- Pre and Post Export Financing
- Market Linked Deposit
- FX Today/Tom/Spot
- FX Forward
- FX Swap
- Bank Notes
- Interest Rate Swap
- Cross Currency Swap
- FX Call Option
- SWAP Depo
- FX Put Option
- Strike Currency

CIMB Niaga Syariah

- Tabungan iB X-Tra (Wadiah)
- Tabungan iB X-Tra (Mudharabah)
- Tabungan iB Junior (Wadiah dan Mudharabah)
- Tabungan iB Pendidikan (Mudharabah)
- Tabungan iB Mapan (Mudharabah)
- Tabungan iB Payroll (Wadiah)
- Tabunganku iB (Wadiah)
- Tabungan Surya iB (Wadiah)
- Sharia iB Clearing Syariah (Wadiah and Mudaraba)
- iB Deposit Sharia (Mudaraba)
- Home Financing (Murabaha)
- Car Financing (Murabaha)
- iB Multipurpose Financing Murabaha
- Working Capital Financing iB (Murabaha, Musharaka, Mudaraba)
- iB Investment Financing (Murabaha, Musharaka, Mudaraba or Ijara)
- iB Pawn X - Tra Gold (Qard, Ijarah & Rahn)
- Gold Card iB Sharia
- CIMB Preferred Sharia

OTHER SERVICES

- Remittance of Foreign Exchange
- Preferred Collection Services
- Bank Draft
- Special Funds Transfer
- Safe Deposit Box
- Mass Funds Transfer Systems (MFTS)
- Payment of Wages
- Autolink
- Integrated Report
- Preferred Collection Services
- Payment of Tax
- Payment of Routine Bill
- Corporate Advisory
- Financial Structure
- Digital Lounge
- CIMB Niaga Cash Car

CIMB Niaga Branch Addresses

HEAD OFFICE

Graha CIMB Niaga

Jl. Jend. Sudirman Kav. 58
Jakarta 12190
Tel. : (021) 250 5252 - 5353
Fax. : (021) 250 5205
Telex : 60876 nagahoa,
60877 nagahoa
Web : www.cimbniaga.com
E-mail : corporate.secretary@cimbniaga.co.id
Telex : 60875, 60876, 60877
Swift : BNIDJA

HEAD OFFICE 2

Menara CIMB Niaga

Jl. Boulevard Diponegoro 101
Karawaci, Tangerang 15810
Tel. : (021) 546 0666, 546 0555

HEAD OFFICE 3

Griya Niaga Bintaro

Jl. Wahid Hasyim Blok B-IV No. 3,
Bintaro Jaya Sektor VII, Tangerang 15224
Tel. : (021) 7486 2001

HEAD OFFICE 4

Gajah Mada

Jl. Gajah Mada No. 18
Jakarta 10130
Tel. : (021) 6385 7667
Fax. : (021) 6385 7612

NON OPERATIONS FUNCTIONAL OFFICE

Ambassador (Personal Loan)

Rusun Hunian dan Non Hunian
Mal & Apartemen Ambassador No. R 12 A
Lantai Dasar, Jl. Prof. Dr. Satrio
RT 08 RW 03, Kel. Karet Kuningan
Kec. Setiabudi, Jakarta Selatan 12940
Tel. : (021) 5760 010
Fax. : (021) 5760 014

Asset Restructuring & Recovery (ARR) Tebet

Jl. Prof. Dr. Supomo No. 47
Kel. Tebet Barat, Kec. Tebet
Jakarta Selatan 12810
Tel. : (021) 8301 016
Fax. : (021) 8309 812

Tomang Tol (Call Center)

Lantai 3 dan 4, Jl. Jalur Lambat Tol No. 8
Kel. Kedoya Selatan, Kec. Kebon Jeruk
Jakarta Barat 11520
Tel. : 14041
Fax. : (021) 5835 8375 - 76

Citywalk (Call Center)

Gedung Citywalk, Lantai 3
Jl. KH Mas Mansyur No. 24 A Kav. 121
Jakarta 10220
Tel. : 14041

HR Area of East Java

Jl. Panglima Sudirman No. 74
Surabaya 60271
Tel. : (031) 5355 461
Fax. : (031) 5355 467

HR Area of East Java

Asset Restructuring & Recovery (ARR)
Jl. Diponegoro No. 26 A, Kel. Darmo
Kec. Wonocolo, Surabaya 60241
Tel. : (031) 5668200
Fax. : (031) 5668220

KFNO Credit Administration & Operation of Micro Finance

Plaza 3 Pondok Indah
Jl. TB Simatupang Blok C 6-7
Kel. Pondok Pinang, Kec. Kebayoran Lama
Jakarta Selatan 12310
Tel. : (021) 75816241
Fax. : (021) 7505131

KFNO Operation & Adm. Micro Finance Medan Aksara

Jl. Aksara No. 56, Desa Bantan
Kec. Percut Sei Tuan,
Kab. Deli Serdang Medan 20224
Tel. : (061) 7330707
Fax. : (061) 7354807

KFNO Card Center of Sumatra Area

Jl. Sultan Iskandar Muda No. 40 D
Kel. Petisah Hulu, Kec. Medan Baru
Medan 20154
Tel. : (061) 4157224

BRANCH OFFICE

DKI JAKARTA

CENTRAL JAKARTA

Gajah Mada

Jl. Gajah Mada No. 18
Jakarta 10130
Tel. : (021) 6385 667
Fax. : (021) 6385 7612 – 6345913 Thamrin

Wisma Kosgoro

Jl. M. H. Thamrin No. 53
Jakarta Pusat 10350
Tel. : (021) 315 6721
Fax. : (021) 315 6781

Cikini

Jl. Cikini Raya No. 71A, Jakarta 10330
Tel. : (021) 230 1005
Fax. : (021) 230 1236

Gambir

Jl. Kwitang No. 17-18, Gambir
Jakarta 10110
Tel. : (021) 230 0687 - 390 6304
Fax. : (021) 230 4961

Unika Atmajaya

Kampus Atmajaya, Lt. Dasar
Gedung Van Lith Kampus Atmajaya
Jl. Jend. Sudirman Kav. 51
Jakarta 12930
Tel. : (021) 570 8802
Fax. : (021) 572 2224

Pacific Place (DL)

Mall Pacific Place Lt. 3 Unit 3-21
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12910
Tel. : (021) 5797 3266
Fax. : (021) 5797 3849

Kramat

Jl. Kramat Raya No. 148
Jakarta 10450
Tel. : (021) 3190 9471 - 9570
Fax. : (021) 3190 9717

Cempaka Putih 20

Jl. Cempaka Putih Raya No. 20F
Jakarta 10510
Tel. : (021) 424 2506
Fax. : (021) 4287 5165

Wisma Nugra Santana

Jl. Jend. Sudirman Kav. 7-8
Jakarta 10220
Tel. : (021) 5100 0091-0093
Fax. : (021) 5100 0096

Pejompongan

Jl. Penjernihan 1 No. 1A/A dan 1A/B
Kel. Bendungan Hilir, Kec. Tanah Abang Jakarta
Pusat 10210
Tel. : (021) 5795 1750
Fax. : (021) 5714 504

Gunung Sahari Konica

Gedung Konica Lt. 1
Jl. Gunung Sahari Raya No. 78
Jakarta 10610
Tel. : (021) 4262 630
Fax. : (021) 4263 294

Pecenongan

Jl. Pecenongan Raya
Ruko Pecenongan Raya No. 17E
Jakarta Pusat 10110
Tel. : (021) 384 8150
Fax. : (021) 384 8152

Cempaka Mas

Rukan Graha Cempaka Mas No. BL A/20 Jl.
Letjend. Suprpto
Jakarta 10620
Tel. : (021) 4215 960
Fax. : (021) 4288 5277

Senayan City

Mall Senayan City, Unit L-16
Lower Ground, Jl. Asia Afrika
Jakarta 10270
Tel. : (021) 7278 1363
Fax. : (021) 7278 1360

Roxy Mas

Komp. Roxy Mas
Jl. Hasyim Ashari Kav B-1 No. 4
Jakarta Pusat 10150
Tel. : (021) 633 8987
Fax. : (021) 633 0015

Taman Sari

Jl. Kebun Jeruk III No. 39A
Kel. Maphar, Kec. Taman Sari
Jakarta Pusat 11150
Tel. : (021) 626 6278
Fax. : (021) 600 8606

Karang Anyar

Komp. Pertokoan Karang Anyar Permai
Jl. Karang Anyar No. 55 Blok A1/12A
Jakarta Pusat 11740
Tel. : (021) 626 1259
Fax. : (021) 659 1917

Samanhudi

Jl. Samanhudi No. 36 C
Kel. Pasar Baru, Kec. Sawah Besar
Jakarta Pusat 11160
Tel. : (021) 624 8554
Fax. : (021) 649 2665

Hayam Wuruk Plaza

Jl. Hayam Wuruk No. 103
Jakarta Pusat 11130
Tel. : (021) 6000 147 - 157
Fax. : (021) 6000 107

CIMB Niaga Branch Addresses

Hayam Wuruk

Jl. Hayam Wuruk No. 2 AA-DD dan 3 A-B
Jakarta 10120
Tel. : (021) 231 1638
Fax. : (021) 231 0489

Suryopranoto

Komp. Star Delta Building Blok A/18
Jl. Suryapranoto No. 1-9
Jakarta Pusat 10160
Tel. : (021) 380 2829
Fax. : (021) 384 0642

Pintu Air

Jl. Pintu Air Raya No. 7 Blok A2 - 3
Jakarta Pusat 10710
Tel. : (021) 351 8985
Fax. : (021) 351 8986

Pasar Baru

Jl. Pasar Baru No. 88
Jakarta Pusat 10710
Tel. : (021) 380 5609
Fax. : (021) 345 8544

Jayakarta

Jl. P. Jayakarta No. 117 Blok A6-7
Jakarta Pusat 10730
Tel. : (021) 600 8387
Fax. : (021) 659 9713

Gunung Sahari

Jl. Gunung Sahari Raya No. 42E
Jakarta Pusat 14410
Tel. : (021) 626 5460
Fax. : (021) 626 0908

Kebon Sirih

Jl. Kebon Sirih No. 33
Jakarta Pusat 10340
Tel. : (021) 230 1179
Fax. : (021) 230 0918

Wahid Hasyim

Jl. Wahid Hasyim No. 177 A-B
Jakarta Pusat 10250
Tel. : (021) 392 1034
Fax. : (021) 392 1031

Ps. Tanah Abang Blok A

Gedung Blok A Basement I Los F No. 87 Jakarta
Pusat 10240
Tel. : (021) 2357 1108
Fax. : (021) 2357 2298

Thamrin City

Gedung Thamrin City, Lt. Dasar I
Blok B No. 20-15
Jl. Kebon Kacang Raya, Kel. Kebon Melati Kec.
Tanah Abang, Jakarta 10230
Tel. : (021) 230 3163
Fax. : (021) 230 3161

Tanah Abang Bukit

Lantai Dasar Blok E Los A 12 A
No. 3-4 & 8-10, Jakarta Pusat 10250
Tel. : (021) 380 6181
Fax. : (021) 380 6148

PGMTA

Pusat Grosir Metro Tanah Abang Banking
Center, Lt. 7 No. 20
Jl. Wahid Hasyim, Tanah Abang
Jakarta Pusat 10240
Tel. : (021) 3003 9274 – 9276
Fax. : (021) 3003 9285

Cideng

Jl. Cideng Barat 61–61A
Jakarta Pusat 10150
Tel. : (021) 385 9633
Fax. : (021) 385 9638

Benhil

Jl. Bendungan Hilir No. 84
Kel. Bendungan Hilir, Kec. Tanah Abang Jakarta
Pusat 10210
Tel. : (021) 571 9268
Fax. : (021) 574 3013

Wisma Sudirman

Wisma Sudirman GF Suite 02
Jl. Jend. Sudirman Kav.34-35
Jakarta 10220
Tel. : (021) 5749 566
Fax. : (021) 5749 565

Menteng

Jl. Hos Tjokroaminoto No. 81
Jakarta Pusat 10310
Tel. : (021) 390 5376
Fax. : (021) 310 6544

Cikini

Gedung Jiwasraya
Jl. RP Soeroso No. 41, Menteng
Jakarta Pusat 10350
Tel. : (021) 314 6719
Fax. : (021) 314 6720

Graha Unilever

Graha Unilever Basement Floor
Jl. Gatot Subroto Kav. 15
Jakarta Pusat 12930
Tel. : (021) 526 0857
Fax. : (021) 526 0858

Plaza BII

Plaza BII TW. 3, Jl. M. H. Thamrin No. 51
Jakarta Pusat 10350
Tel. : (021) 392 9489
Fax. : (021) 392 9487

Wisma BNI 46

Wisma 46, Kota BNI Suite G 11 GF
Jl. Jend. Sudirman Kav. 1
Jakarta Pusat 10220
Tel. : (021) 572 2011
Fax. : (021) 572 2013

Menara Merdeka

Menara Merdeka GF Unit 01
Jl. Budi Kemuliaan I No. 2
Kel. Gambir, Kec. Gambir
Jakarta 10110
Tel. : (021) 2957 3895
Fax. : (021) 2957 3897

Plaza Indonesia (DL)

Plaza Indonesia Shop Unit # E16A,
E17 Lt. 5, Jl. MH Thamrin Kav. 28 - 30
Jakarta Pusat 10350
Tel. : (021) 3983 8270
Fax. : (021) 3983 8269

Cempaka Putih 68

Komp. Cempaka Putih Permai
Jl. Letjen Suprpto No. 68
Jakarta Pusat 10520
Tel. : (021) 420 4111
Fax. : (021) 420 3366

Rawasari

Jl. Rawasari Selatan No.24C, RT 012 RW 009
(Komplek Badan Pemeriksa Keuangan dan
Pembangunan)
Kel. Rawasari, Kec.Cempaka Putih
Jakarta Pusat 10570
Tel. : (021) 426 7339 - 7340
Fax. : (021) 426 7344

Jakarta Garden City

Shopping Arcade Jakarta Garden City
Jl. Raya Cakung - Cilincing KM 05
Kel. Cakung Timur, Kec. Cakung
Jakarta Timur 13910
Tel. : (021) 2906 1782
Fax. : (021) 2906 1786

Kemayoran

Jl. Angkasa No. 20 M
Kel. Gunung Sahari Selatan
Jakarta Pusat 10610
Tel. : (021) 426 9537
Fax. : (021) 420 7847

Kenari

Pertokoan Kenari Baru Lt. 2
Blok C 9–12, Jl. Salemba Raya No. 2 Jakarta
Pusat 10430
Tel. : (021) 391 4450
Fax. : (021) 391 4289 - 4434

Kwini

Jl. Kwini No. 1 Blok A4 dan A3
Kel. Senen, Kec. Senen
Jakarta Pusat 10410
Tel. : (021) 381 0831
Fax. : (021) 381 0830

ITC Cempaka Mas

Mall ITC Cempaka Mas LG 119-120
Jl. Let. Jend. Suprpto
Jakarta Pusat 10620
Tel. : (021) 4288 7623 – 7624
Fax. : (021) 4288 3100

Citywalk (DL)

Jl. KH Mas Mansyur No. 24A Kav. 121
Jakarta Pusat

SOUTH JAKARTA

CIMB Niaga Tower

Graha CIMB Niaga
Jl. Jend. Sudirman Kav. 58, Jakarta 12190
Tel. : (021) 250 5050
Fax. : (021) 250 5458

Energy Building

Lobby Banking Hall 1
The Energy Building SCBD, Lot 11 A
Jl. Jend. Sudirman, Jakarta 12190
Tel. : (021) 250 5040
Fax. : (021) 5140 1106

Menara Satrio

Menara Standard Chartered Unit GF 3-5
Jl. Prof. Dr. Satrio Kav. 164
Karet Semanggi, Setiabudi
Jakarta Selatan 12930
Tel. : (021) 2553 2055
Fax. : (021) 2553 2065

Wisma Pondok Indah

Wisma Pondok Indah, Ground Floor
Jl. Sultan Iskandar Muda Blok V TA
Jakarta 12310
Tel. : (021) 769 7101
Fax. : (021) 769 7109

Pondok Indah

Pondok Indah Office Park, Gedung A
Unit GF 01 & 101
Jl. Metro Pondok Indah, Sektor 3
Pondok Indah, Jakarta 12310
Tel. : (021) 7590 4899
Fax. : (021) 7590 4898

Falatehan

Jl. Falatehan I No. 27
Jakarta 12160
Tel. : (021) 270 2888 - 0555
Fax. : (021) 720 0207

Mahakam

Jl. Mahakam I No. 14, Jakarta 12130
Tel. : (021) 725 1550
Fax. : (021) 725 1477

Tebet

Jl. Prof. Dr. Supomo SH No. 15A
Tebet, Jakarta 12810
Tel. : (021) 830 1774
Fax. : (021) 829 9032

Fatmawati

Jl. Fatmawati No. 20
Jakarta 12140
Tel. : (021) 765 6523
Fax. : (021) 750 4812

Mampang

Mampang Plaza, Jl. Buncit Raya No. 100
Jakarta 12790
Tel. : (021) 798 2170
Fax. : (021) 797 0551

Lapangan Roos

Jl. Lapangan Roos Raya No. 8
Jakarta 12820
Tel. : (021) 829 3751 – 3757
Fax. : (021) 829 3758

Tempo Scan

Tempo Scan Tower, Lt. 2
Jl. HR Rasuna Said Kav. 3-4
Jakarta Selatan 12950
Tel. : (021) 527 2801
Fax. : (021) 527 2806

Cipulir

Jl. Cipulir Raya No. 17
Jakarta Selatan 12230
Tel. : (021) 734 3344
Fax. : (021) 734 3355

ITC Fatmawati

Ruko ITC Fatmawati No. 10
Jakarta 12140
Tel. : (021) 7279 3900
Fax. : (021) 7279 8300

RPX Centre (FEDEX)

Jl. Ciputat Raya Kav. 99
Jakarta 12310
Tel. : (021) 7590 9101
Fax. : (021) 7590 9102

Cilandak KKO

Ruko Cilandak KKO, Jl. Cilandak KKO No.40,
Kel. Jagakarsa, Kec. Pasar Minggu Jakarta
Selatan 12620
Tel. : (021) 7884 7885
Fax. : (021) 7884 7661

Setiabudi Building II

Ground Floor
Jl. HR Rasuna Said Kav. 62
Kuningan, Jakarta 12950
Tel. : (021) 252 3236
Fax. : (021) 252 2376

Bona Indah

Komp. Perumahan Bona Indah
Blok A 2A No. 5 Cilandak
Jakarta 12440
Tel. : (021) 766 0811
Fax. : (021) 766 0812

Kemang II

Jl. Kemang Raya No. 47-D
Jakarta 12730
Tel. : (021) 719 9812 - 9837
Fax. : (021) 719 9732

Ambassador

Ruko Mall Ambassador No. 12 A
Jl. Prof. Dr. Satrio RT 08/03
Jakarta Selatan 12950
Tel. : (021) 5793 1047 – 1049
Fax. : (021) 5793 1046

Sucofindo

Graha Sucofindo Lantai 1
Jl. Raya Pasar Minggu Kav. 34
Jakarta 12780
Tel. : (021) 7918 8303 – 8305
Fax. : (021) 7918 8307

Arcadia

Perkantoran Hijau Arcadia, Tower E
Ground Floor Jl. T. B. Simatupang
Kav. 88, Jakarta 12520
Tel. : (021) 7883 7663
Fax. : (021) 7883 7721

Coffee Banking

Wisma Metropolitan I, Ground floor
Jl. Jend. Sudirman Kav. 29–31
Jakarta 12920
Tel. : (021) 526 1069
Fax. : (021) 252 2376

PI Mall 2 (DL)

Mall Pondok Indah 2
Ground Floor Unit No. G33D
Jl. Metro Pondok Indah
Jakarta 12310
Tel. : (021) 7592 0456
Fax. : (021) 7592 0460

Bidakara

Menara Bidakara, Lobby Bidakara
Jl. Gatot Subroto, Kav. 71–73
Jakarta 12870
Tel. : (021) 8370 0431
Fax. : (021) 8370 0433

The Bellagio Boutique Mall

Kawasan Mega Kuningan Barat
Kav. E4 No. 3 Setiabudi
Jakarta Selatan 12950
Tel. : (021) 3006 6176
Fax. : (021) 3006 6174

Kebayoran Lama

Jl. Arteri Iskandarmuda No. 35 F Kebayoran Baru
Jakarta Selatan 12240
Tel. : (021) 7278 7656
Fax. : (021) 7278 7663

Simprug Terrace

Apartemen Simprug Teras
Jl. Teuku Nya Aries Kebayoran Lama
Jakarta Selatan 12220
Tel. : (021) 725 8343 – 8346
Fax. : (021) 725 8344

Ps Kebayoran Lama

Jl. Kebayoran Lama No. 5–6
Jakarta Selatan 12240
Tel. : (021) 270 0261
Fax. : (021) 270 0263

Komplek Permata Hijau

Jl. Komplek Permata Hijau Blok D No. C30
Jakarta Selatan 12210
Tel. : (021) 530 2315
Fax. : (021) 530 2314

Warung Buncit

Jl. Mampang Prapatan No. 101
Jakarta Selatan 12790
Tel. : (021) 794 0250
Fax. : (021) 798 9260

Pasar Minggu

Jl. Pasar Minggu KM. 19 No. 98 C
Jakarta Selatan 12510
Tel. : (021) 794 6220
Fax. : (021) 794 6218

Kemang

Jl. Kemang Raya No. 1
Jakarta 12730
Tel. : (021) 7199 9272
Fax. : (021) 7199 9259

Kuningan Plaza

Kuningan Plaza South Tower Suite 101
Jl. HR Rasuna Said Kav. C. 11–14
Jakarta Selatan 12940
Tel. : (021) 252 1669
Fax. : (021) 252 1974

Melawai

Jl. Melawai Raya No. 50
Jakarta Selatan 12130
Tel. : (021) 270 0250
Fax. : (021) 270 0248

Panglima Polim

Jl. Panglima Polim Raya No. 81
Jakarta Selatan 12160
Tel. : (021) 270 0285
Fax. : (021) 270 0293

Bintaro

Jl. Bintaro Raya Blok E 15–16 Sek. I Bintaro,
Jakarta Selatan 12320
Tel. : (021) 7388 0088
Fax. : (021) 7388 1688

Hero Bintaro

Jl. RC. Veteran No. 20 Bintaro
Jakarta Selatan 12330
Tel. : (021) 7388 5479
Fax. : (021) 7388 7977

Cinere

Jl. Raya Cinere No. 31H–31 I
Jakarta Selatan 16514
Tel. : (021) 754 3858
Fax. : (021) 754 2467

CIMB Niaga Branch Addresses

Stock Exchange Building

GF Suite G 03-04, Gd. BEJ Tower 2
Jl. Jend. Sudirman Kav. 52-53
Jakarta Selatan 12190
Tel. : (021) 515 1231
Fax. : (021) 515 1235

Sentral Senayan II

Gedung Sentral Senayan II, GF Unit No.201
D, Jl. Asia Afrika No.8, Senayan Jakarta Pusat
10270
Tel. : (021) 2903 6707
Fax. : (021) 2903 6718

Fatmawati Raya

Jl. Fatmawati Raya No. 10 Cilandak Jakarta
Selatan 12430
Tel. : (021) 7581 8980
Fax. : (021) 750 4257

Metro Pondok Indah

Pertokoan Plaza I Kav. UA, No. 4
Pondok Indah, Jakarta Selatan 12310
Tel. : (021) 750 3541
Fax. : (021) 751 3915

Mugi Griya

Gd. Mugi Griya Jl. MT Haryono Kav. 10
Jakarta Selatan 12810
Tel. : (021) 8379 2322 – 2326
Fax. : (021) 8379 2320

Kuningan Lippo Life

Plaza Centris
Jl. HR Rasuna Said Kav. B-5
Jakarta Selatan 12910
Tel. : (021) 252 4860 – 4861
Fax. : (021) 252 5070

Menara Imperium

Jl. HR. Rasuna Said Kav. 1
Jakarta Selatan 12980
Tel. : (021) 828 2772 – 2773
Fax. : (021) 828 2772

CIMB Niaga Plaza

Gedung CIMB Niaga Plaza
Jl. Jend. Sudirman Kav. 25
Jakarta Selatan 12920
Tel. : (021) 252 1333
Fax. : (021) 252 2564

Metropolitan II

Wisma Metropolitan II
Jl. Jend. Sudirman Kav. 29-30
Jakarta Selatan 12920
Tel. : (021) 251 0584 – 0589
Fax. : (021) 251 0583

Gatot Subroto

Gedung Citra Graha
Jl. Gatot Subroto Kav. 35-36
Jakarta Selatan 12950
Tel. : (021) 520 5670 – 5690
Fax. : (021) 252 2526

Mall Gandaria City (DL)

Pertokoan Gandaria City Lt. Lower Ground, Unit
No. L - 47
Jl. Sultan Iskandar Muda
Kebayoran Lama Utara
Jakarta Selatan 12240
Tel. : (021) 2900 7843 - 7845
Fax. : (021) 2900 7846

Gardenia Pejaten

Apartemen Gandaria Boulevard
Unit F Area Komersial
Jl. Warung Jati Barat No. 14
Jakarta Selatan 12510
Tel. : (021) 2904 8781 - 8784
Fax. : (021) 2904 8785

Wolter Monginsidi

Jl. Woltermonginsidi No. 88 J
Jakarta Selatan 12000
Tel. : (021) 270 2823 – 2824
Fax. : (021) 723 6369

Kota Kasablanka

Kota Kasablanka Level Lower Ground/
Unit 100, Jakarta Selatan 12870
Tel. : (021) 2946 5146
Fax. : (021) 2946 5150
Graha CIMB Niaga (DL)
Jl. Jend. Sudirman Kav. 58
Jakarta Selatan 12190

Kuningan City Mall (DL)

Kuningan City Mall, Lt. LG
Jl. Prof. Dr Satrio Kuningan
Jakarta Selatan 12940

Ratu Plaza (DL)

Jl. Jend. Sudirman Kav. 9, LG Floor
Jakarta 10270

Ciputra World (DL)

Jl. Prof. Dr. Satrio Kav. 11
Jakarta 12940

WEST JAKARTA

Duta Mas Jelambar
Taman Duta Mas Blok D9A No. 9
Jl. Pangeran Tubagus Angke
Kel. Jelambar, Kec. Grogol, Petamburan
Jakarta 11460
Tel. : (021) 5697 4428
Fax. : (021) 5697 4454

Taman Aries

Taman Aries Blok H-1, No. 15-16
Meruya Utara, Kebon Jeruk
Jakarta 11620
Tel. : (021) 586 5122
Fax. : (021) 586 5127

Pasar Puri

Ruko Pasar Puri, Blok A No. 9
Jakarta 11610
Tel. : (021) 5830 4751
Fax. : (021) 580 3359

Puri Kencana

Jl. Puri Kencana Blok M8-3Q
Kembangan Selatan
Jakarta 11610
Tel. : (021) 5822 639 - 640
Fax. : (021) 5835 7044

Taman Semanan Indah

Taman Semanan Indah Plaza de Lumina Blok B
No.15A, Kel. Duri Kosambi
Kec. Cengkareng, Jakarta Barat 11470
Tel. : (021) 2903 0770
Fax. : (021) 2903 0773

Puri Indah

Komp. Ruko Sentra Niaga Puri Indah
Blok T1 No.26 - 27, Kel. Kembangan Selatan,
Kec. Kembangan
Jakarta Barat 11610
Tel. : (021) 5835 7735
Fax. : (021) 5835 7502

City Resort

Jl. Lingkar Luar Kamal Raya
Komp. City Resort Residences Blok D No.2, Kel.
Cengkareng Timur
Kec. Cengkareng, Jakarta Barat 11730
Tel. : (021) 56955 601- 604
Fax. : (021) 56955 653

Puri Botanical Garden

Puri Botanical Junction Blok H7 No. 29
Jl. Joglo Raya, Kel. Joglo
Kec. Kembangan, Jakarta Barat 11640
Tel. : (021) 5890 6390
Fax. : (021) 5890 6391

Season City Mall

Komplek Ruko Blok E No. 23 & 25
Jl. Latumenten, Jakarta Barat 11320
Tel. : (021) 2907 1145
Fax. : (021) 2907 1147

Citra Garden II

Komp. Citra II Niaga, Ruko Citra II
Blok B/8, Jl. Utan Jati Blok H3, Kalideres
Jakarta 11840
Tel. : (021) 544 1445
Fax. : (021) 544 1466

Glodok Plaza

Ruko Komplek Glodok Plaza Blok H No.44
Jakarta Barat 11150
Tel. : (021) 629 3302
Fax. : (021) 629 3818

Soewarna Business Park

Blok E Lot 1 & 2
Soekarno Hatta International Airport
Jakarta 19110
Tel. : (021) 550 2370
Fax. : (021) 5591 1249

Tomang Tol

Jl. Jalur Lambat Tol No. 8
Taman Kedoya Baru
Jakarta Barat 11520
Tel. : (021) 581 9757
Fax. : (021) 581 9743

Siloam Hospital

Jl. Raya Perjuangan Kav. 8
Kebon Jeruk, Jakarta Barat 11530
Tel. : (021) 5367 5009
Fax. : (021) 5367 4851

Graha Kencana

Komp. Graha Kencana Blok BF
Jl. Perjuangan Raya No. 88
Kebon Jeruk, Jakarta Barat 11530
Tel. : (021) 536 2001
Fax. : (021) 533 2446

Hero Green Garden

Komp. Ruko Green Garden Blok I.9
No. 11, Kec. Kebon Jeruk
Kel. Kedoya Utara, Jakarta Barat 11520
Tel. : (021) 581 7177
Fax. : (021) 581 2866

Taman Palem Lestari

Perum Taman Palem Lestari
Blok D1 No. 19, Cengkareng
Jakarta Barat 11730
Tel. : (021) 556 1332
Fax. : (021) 556 0764

Kebon Jeruk

Komp. Intercon Plaza Blok F 12-12 A
Jl. Meruya Ilir
Jakarta Barat 11630
Tel. : (021) 530 6725
Fax. : (021) 584 5570

Tomang Raya

Jl. Tomang Raya No. 48 A
Jakarta Barat 11430
Tel. : (021) 566 9801
Fax. : (021) 567 1588 - 1595

Mall Taman Anggrek

Ground Level Lot VII
Jl. S. Parman Kav. 21
Jakarta Barat 11470
Tel. : (021) 563 9055
Fax. : (021) 563 9077

Slipi

Gedung Wisma Slipi Lt.1
Jl. Letjend S. Parman Kav.12
Jakarta Barat 11480
Tel. : (021) 548 6103 - 6106
Fax. : (021) 548 6109

Central Park

Central Park Mall GF Unit L-218
Jl. S. Parman Kav. 28
Jakarta 11470
Tel. : (021) 5698 5338
Fax. : (021) 5698 5337

Ruko Palmerah

Jl. Palmerah Barat No. 32 G
Jakarta Barat 12210
Tel. : (021) 536 2827
Fax. : (021) 536 2822

RSAB Harapan Kita

Jl. Letjend. S. Parman Kav. 87
Jakarta Barat 11410
Tel. : (021) 560 5838
Fax. : (021) 564 3103

Daan Mogot

Jl. Daan Mogot Raya No. 95 C
Jakarta Barat 11510
Tel. : (021) 566 4537
Fax. : (021) 560 4070

Citra Garden 1

Perum. Citra Garden 1 Blok I 1 No. 15
Kalideres, Jakarta Barat 11840
Tel. : (021) 541 7871 - 7872
Fax. : (021) 619 9827

Green Ville

Jl. Green Ville Raya Blok AX No. 16
Jakarta Barat 11510
Tel. : (021) 564 4656
Fax. : (021) 564 4657

Bunda Hati Kudus

Jl. Jelambar Baru Raya No. 6 E
Jakarta Barat 11460
Tel. : (021) 5600532
Fax. : (021) 5600441

Tanjung Duren

Jl. Tanjung Duren Raya No. 129 B
Jakarta Barat 11470
Tel. : (021) 5696 8507
Fax. : (021) 5694 2893

Sawah Besar

Jl. Sukarjo Wiryopranoto No. 9
Jakarta Barat 11160
Tel. : (021) 600 9422
Fax. : (021) 260 1545

Jembatan Lima

Jl. K. H. Moh. Mansyur No. 79-79A
Jakarta Barat 11250
Tel. : (021) 6385 1871
Fax. : (021) 634 8435

Kota

Jl. Kopi No. 12
Jakarta Barat 11230
Tel. : (021) 6900 357 - 358
Fax. : (021) 6900 211 - 212

Pintu Kecil

Jl. Pintu Kecil No. 28-29
Jakarta Barat 11230
Tel. : (021) 690 9223
Fax. : (021) 691 1212- 2459

Mangga Besar

Jl. Mangga Besar Raya No. 84
Kec. Mangga Dua, Kel. Kebon Jeruk
Jakarta Barat 11180
Tel. : (021) 260 1876
Fax. : (021) 260 1874

Lokasari

Komplek THR Lokasari Blok B No. 53
Jakarta Barat 11180
Tel. : (021) 260 1694
Fax. : (021) 260 1726

Lindeteves Trade Center

Lindeteves Trade Center GF-2 RA 38-39
Jl. Hayam Wuruk No. 127
Jakarta Barat 11180
Tel. : (021) 260 1919
Fax. : (021) 260 1925

Glodok HWI

HWI Building Lindeteves Lt. 1-2
Jl. Hayam Wuruk No. 100
Jakarta Barat 11180
Tel. : (021) 260 1908
Fax. : (021) 260 1909

Ancol

Jl. Lodan Raya No. 1 Blok AM
Ancol Barat, Jakarta Barat 14430
Tel. : (021) 6900 370-375
Fax. : (021) 6900 370

Central Park

Ruko Garden Shopping Arcade
Blok Clermont 9 AH, Kel. Tanjung Duren Kec.
Grogol Petamburan
Jakarta Barat 11470
Tel. : (021) 29208989, 29208993
Fax. : (021) 29208990, 29208991

NORTH JAKARTA**Mangga Dua Mall**

Ruko Mall Mangga Dua No. 11
Jakarta 10730
Tel. : (021) 6230 3837
Fax. : (021) 6230 3845

Kelapa Gading

Jl. Boulevard Raya LB 3 No. 34-36
Kelapa Gading, Jakarta 14240
Tel. : (021) 450 0195
Fax. : (021) 450 2365

Pantai Indah Kapuk I

Pantai Indh Kapuk
Ruko Mediterania Tahap II Blok K BK Pluit
Jakarta Utara 14460
Tel. : (021) 588 4094
Fax. : (021) 588 4280

Pantai Indah Kapuk 2

Rukan Exclusive
Bukit Golf Mediterania Blok A No. 30
Penjaringan Kamal Muara
Pantai Indah Kapuk, Jakarta Utara 14460
Tel. : (021) 5596 6094
Fax. : (021) 5596 6134

Griya Inti Sunter

Perumahan Griya Inti Sentosa Blok A1 Kav. 21
Jl. Griya Utama Sunter No.14
Kel. Sunter Agung, Kec. Tanjung Priok
Jakarta Utara 14350
Tel. : (021) 6406 144
Fax. : (021) 6406 143

Pluit

Jl. Pluit Sakti Raya No. 113-115
Jakarta Utara 14450
Tel. : (021) 662 2081
Fax. : (021) 663 1105

CBD Pluit

Ruko CBD Pluit Blok A No. 21
Jl. Pluit Selatan Raya No. 1 Penjaringan Jakarta
Utara 14450
Tel. : (021) 6667 3035
Fax. : (021) 6667 3433

Muara Karang

Jl. Muara Karang Raya No. 35-37
Jakarta Utara 14450
Tel. : (021) 661 0961
Fax. : (021) 661 0662

Mega Mall Pluit

Ruko Megamall No. 24
Jl. Pluit Permai Raya, Jakarta Utara 14450
Tel. : (021) 6683 542
Fax. : (021) 6667 0151

Teluk Gong

Komplek Duta Harapan Indah
Jl. Kapuk Muara Blok D No. 3
Jakarta Utara 14460
Tel. : (021) 660 2290
Fax. : (021) 660 3682

Permata Kota

Komplek Permata Kota
Jl. Pangeran Tubagus Angke No. 170
Blok A Kav. No. 3, Jakarta Utara 14450
Tel. : (021) 6667 4602
Fax. : (021) 6667 4607

Mangga Dua

Ruko Textile Blok C6 No. 3
Jl. Arteri Mangga Dua Raya
Jakarta Utara 14430
Tel. : (021) 601 1456
Fax. : (021) 601 1452

CIMB Niaga Branch Addresses

Jembatan Dua

Jl. Jembatan Dua Raya Blok BJ-BL No. 82
Jakarta Utara 14450
Tel. : (021) 660 3993
Fax. : (021) 661 0928

Kelapa Gading

Kelapa Gading Permai
Jl. Raya Boulevard Blok TN II No. 1-4
Jakarta Utara 14240
Tel. : (021) 452 0212
Fax. : (021) 453 2722 - 2723

Kelapa Gading Plaza

Kelapa Gading Plaza Lantai II No. 178
Jakarta Utara 14240
Tel. : (021) 452 9695
Fax. : (021) 453 0691

Bulevard Barat

Jl. Raya Barat Boulevard, Blok LC-6
Kav. 41 Kelapa Gading
Jakarta Utara 14240
Tel. : (021) 451 6753
Fax. : (021) 452 5165

Bukit Gading Indah

Jl. Bukit Gading Raya Blok G No. 28
Kelapa Gading Barat
Jakarta Utara 14240
Tel. : (021) 451 6239
Fax. : (021) 451 6227

Tanjung Priok

Jl. Enggano Blok C Kav.11-I
Kel. Tanjung Priok, Kec. Tanjung Priok
Jakarta Utara 14320
Tel. : (021) 43925 292 - 298
Fax. : (021) 43925 299

Marunda

Blok C 2 Unit Usaha Kawasan Marunda
Jl. Lampung No. 1, Cilincing Kawasan Berikat
Nusantara Marunda
Jakarta Utara 14120
Tel. : (021) 441 6528
Fax. : (021) 441 6530

Sunter

Jl. Sunter Paradise Blok F 20 No. 1-2 Sunter
Jakarta Utara 14350
Tel. : (021) 645 9984
Fax. : (021) 6471 1499

Ps. Pagi Mangga Dua

Pusat Perdagangan Grosir Pasar Pagi Lt. 3
Blok D No. 3, Jl. Mangga Dua Raya
Jakarta Utara 14430
Tel. : (021) 659 9395
Fax. : (021) 659 9402

Kramat Jaya

Jl. Kramat Jaya Blok S No. 4, RT 010
RW 016, Kel. Semper Barat
Kec. Cilincing, Jakarta Utara 14130
Tel. : (021) 440 1863 - 1864
Fax. : (021) 440 1869

Artha Gading

Komplek Rukan Artha Gading Niaga Blok A
Kav. No. 17, Kel. Kelapa Gading Barat
Kec. Kelapa Gading, Jakarta Utara 14240
Tel. : (021) 458 4131- 4134
Fax. : (021) 458 4135

Mal Emporium Pluit (DL)

Jl. Pluit Selatan Raya
Kawasan CBD Pluit, Blok S-6 Lantai UG Kel.
Pluit, Kec. Penjaringan
Jakarta Utara 14440

Mal Artha Gading (DL)

Jl. Artha Gading Selatan No. 1, Lantai UG
Kel. Kelapa Gading Barat
Kec. Kelapa Gading, Jakarta Utara 14240

EAST JAKARTA

Kalimalang

Jl. Tarum Barat Blok Q No. 2
Kalimalang, Jakarta 13450
Tel. : (021) 864 9361- 9364
Fax. : (021) 865 6029

Dewi Sartika

Jl. Dewi Sartika No. 292F, Jakarta 13630
Tel. : (021) 8088 2908
Fax. : (021) 8009 022

Gedung Pratama

Jl. Pemuda No. 296, Rawamangun
Jakarta 13220
Tel. : (021) 470 7067
Fax. : (021) 470 6360

Cibubur Junction T9

Ground Floor T 09, Jl. Jambore No. 1
Cibubur, Jakarta 13720
Tel. : (021) 8775 6606
Fax. : (021) 8775 6609

Citra Grand Cibubur

Citra Grand Cibubur Blok R1/06
Jakarta 13720
Tel. : (021) 8459 8592 - 8594
Fax. : (021) 8459 8616

Matraman

Jl. Matraman Raya No. 140
Jakarta Timur 13140
Tel. : (021) 850 4838
Fax. : (021) 280 0132

Ps. Induk Cipinang

Komp. Pasar Induk Beras Cipinang
Blok HA No. 15 & 16
Jakarta Timur 13230
Tel. : (021) 472 3458
Fax. : (021) 472 3330

Jatinegara

Komplek Bona Gabe Blok A3-A4
Jl. Raya Jatinegara Timur No. 101
Jakarta Timur 13430
Tel. : (021) 819 7555
Fax. : (021) 851 5442

Kampung Melayu

Jl. Gapura Pasar No. 14-16
Pasar Regional Jatinegara
Jakarta Timur 13310
Tel. : (021) 819 0562
Fax. : (021) 819 8980

Buaran Indah

Jl. Buaran Indah Kav. 59 Blok U Klender
Jakarta Timur 13310
Tel. : (021) 8660 0141 - 0143
Fax. : (021) 861 8494

Pasar Induk Kramat Jati

Ruko Pasar Induk Kramat Jati
Jl. Raya Bogor Uniko D2 No.17 & 18 Jakarta
Timur 13510
Tel. : (021) 87788 358
Fax. : (021) 87788 345

Kramat Jati

PD Pasar Jaya Kramat Jati Blok A Los 1-4 Jl.
Raya Bogor
Jakarta Timur 13510
Tel. : (021) 8095 661
Fax. : (021) 8009 395

Cibubur Indah

Jl. Raya Lapangan Tembak 21
Cibubur Indah Blok B No. 1
Jakarta Timur 13720
Tel. : (021) 871 2009 - 2011
Fax. : (021) 871 1123

Kranggan Permai

Jl. Alternatif Cibubur Ruko Kranggan Permai
Blok RT-16 No.10
Kel. Jatiasempurna, Kec. Pondok Gede Bekasi
13720
Tel. : (021) 8430 4757 - 4752
Fax. : (021) 8459 4516

Kemang Pratama Bekasi

Ruko Kemang Pratama Blok MM-21F
Jl. Kemang Pratama, Rawalumbu
Bekasi 17116
Tel. : (021) 8242 5861
Fax. : (021) 8243 2278

Rawamangun

Arion Mall Ruang G 15 & S2
Jl. Pemuda Kav. 3-4
Jakarta Timur 13220
Tel. : (021) 471 3089
Fax. : (021) 471 2283

Pondok Bambu

Jl. Pahlawan Revolusi No. 11 A
Pondok Bambu, Jakarta Timur 13430
Tel. : (021) 8660 8083
Fax. : (021) 8660 7909

Pulo Gadung

Jl. Rawa Terate II Gd. Poliklinik PT GIEP
Kawasan Industri Pulogadung
Jakarta Timur 13930
Tel. : (021) 460 1534
Fax. : (021) 460 1432

WEST JAVA

BANDUNG

Lembong

Jl. Lembong No. 7, Bandung 40111
Tel. : (022) 423 3360
Fax. : (022) 423 9158

Dago

Jl. Ir. H. Juanda No. 165, Kel. Lebak Siliwangi
Kec. Coblong
Bandung 40115
Tel. : (022) 4241 511
Fax. : (022) 4209 743

Buah Batu

Jl. Buah Batu No. 143, Bandung 40265
Tel. : (022) 730 5703
Fax. : (022) 730 5701

Riau

Jl. R.E. Martadinata No. 134
Bandung 40113
Tel. : (022) 424 1852
Fax. : (022) 424 1855

ITB

Jl. Ganesha No. 10, Kampus ITB
Bandung 40132
Tel. : (022) 253 4152
Fax. : (022) 253 4154

Kopo Bihbul Bandung

Jl. Kopo Bihbul No. 94
Bandung 40228
Tel. : (022) 541 6441
Fax. : (022) 541 6797

Astana Anyar

Jl. Astana Anyar No. 115
Bandung 40241
Tel. : (022) 600 6043
Fax. : (022) 601 1630

Cibabat

Jl. Raya Cibabat No. 310, Cimahi
Bandung 40522
Tel. : (022) 663 4801
Fax. : (022) 663 4804

Sukajadi

Jl. Sukajadi No. 186
Bandung 40162
Tel. : (022) 203 4412
Fax. : (022) 203 8061

Moh Toha

Jl. Moch Toha No. 191
Bandung 40253
Tel. : (022) 522 6167
Fax. : (022) 522 6167

Surya Sumantri

Jl. Surya Sumantri Ruko Kav. 8 E
Bandung 40164
Tel. : (022) 200 1437
Fax. : (022) 200 1522

Asia Afrika

Jl. Jend. Gatot Subroto No. 2
Bandung 40262
Tel. : (022) 730 6622
Fax. : (022) 730 7500

Ahmad Yani

Jl. Terusan Jakarta B1 No. H 77
Komp. Lucky Plaza
Bandung 40292
Tel. : (022) 710 2677
Fax. : (022) 710 1278

Merdeka

Jl. Merdeka No. 52
Bandung 40117
Tel. : (022) 420 0261
Fax. : (022) 420 0260

Otista

Jl. Otto Iskandardinata No.102
Bandung 40181
Tel. : (022) 420 4173
Fax. : (022) 420 0924

Lingkar Selatan

Jl. Peta No. 65
Bandung 40243
Tel. : (022) 523 1940
Fax. : (022) 523 1944

Rajawali

Jl. Rajawali Barat No. 65
Kel. Maleber, Kec. Andir
Bandung 40184
Tel. : (022) 603 1533
Fax. : (022) 603 1528

Sumber Sari

Kompleks Ruko Sumber Sari
Jl. Soekarno Hatta No. 132A
Bandung 40222
Tel. : (022) 607 0432
Fax. : (022) 607 1866

Cimahi

Jl. Raya Tagog No. 256 Cimahi
Bandung 40525
Tel. : (022) 664 7700
Fax. : (022) 664 7100

Borma Dakota

Jl. Dakota Raya No. 109
Kel. Sukaraja, Kec. Cicendo
Bandung 40175
Tel. : (022) 8606 5485 - 5486
Fax. : (022) 8606 5456

Setiabudhi

Jl. Setiabudhi No.57, Kec. Sukasari
Kel. Gegerkalong
Bandung 40153
Tel. : (022) 203 8302
Fax. : (022) 203 8376

Pajajaran

Jl. Pajajaran No. 85
Kel. Arjuna, Kec. Cicendo
Bandung 40173
Tel. : (022) 603 7717 - 7718
Fax. : (022) 6037697

Rancaekek

Jl. Raya Rancaekek KM 21,5
Ruko 9 No. 4, Desa Megargalih
Kec. Jatinangor, Kab. Sumedang
Bandung, Jawa Barat 40394
Tel. : (022) 7782 683
Fax. : (022) 7782 687

Lembang

Jl. Raya Lembang No. 274
Lembang 40391
Tel. : (022) 278 6516
Fax. : (022) 278 6201

Kota Baru Parahyangan

Ruko Bandoeng Tempo Doeloe
Kota Baru Parahyangan
Jl. Pitaniaga No. 6, Tatar Pitaloka
Jawa Barat 40553
Tel. : (022) 680 3725
Fax. : (022) 680 3675

Yayasan Maria Bintang Laut

Sekolah Maria Bintang Laut (TPPI)
Jl. Raya Kebon Jati No.20, Bandung 40181
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Purwakarta

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Yos Sudarso

Jl. Yos Sudarso No. 26, Cirebon 45111
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Balung Indah Plaza

Jl. Pekriangan No. 166, Cirebon 45111
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Losari

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Ruko Graha Cibinong Blok B No. 2
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Ruko V Point
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Cisalak

Jl. Raya Jakarta Bogor Km. 32, Cisalak
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Citeureup

Jl. Mayor Oking No. 19–20
Bogor 16810
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Juanda

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Bogor 16121
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Bellanova Country Mall

Bellanova Country Mall Blok RK 1 No.2 Kel.
Cijayanti, Kec. Citeureup, Bogor Jawa Barat
16810
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LG dan UG
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Tangerang 15325
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ITC BSD
Jl. Pahlawan Seribu No. 25
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Pasar Modern BSD

Ruko Golden Madrid
Bumi Serpong Damai (BSD), Blok C No. 7
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BSD Commercial Area

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Pamulang, Tangerang 15417
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WTC Serpong

Ruko WTC Matahari Serpong No.5879
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Alam Sutera

Ruko Jalur Alam Sutera Kav. 29D No. 46
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Citra Raya

Perum Citra Raya Blok C 1 No. 09
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Pemuda

Jl. Pemuda No.14 A-B
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Simpang Limun

Jl. Sisingamangaraja 17
Medan 20219
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Polonia

Jl. Sudirman 14 Polonia
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Tanjung Morawa

Jl. Pahlawan 60 Tanjung Morawa
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Gatot Subroto

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Iskandar Muda

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Tel. : (061) 452 1822
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Kereta Api

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Megaland

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Bukit Tinggi
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Batam

Sei Panas

Jl. Laksamana Bintan
Komp. Executive Centre, Blok I No. 1 ABC, Sei
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Top 100

Kompleks Pertokoan Plaza TOP 100, Penuin,
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Lumbung Rezeki

Kompleks Lumbung Rezeki Blok G 6,7,8
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Batam Botania

Komp. Pertokoan Botania Blok A2 No.1 Kel.
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Prabumulih

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Lampung

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Balikpapan Permai

Komp. Balikpapan Permai Blok G1 No.1
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Balikpapan Kebon Sayur

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Bontang
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Tarakan

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Jl. Barito Hilir No. 6
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Ketapang

Ketapang
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Jl. Sisingamangaraja
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Jl. Cendrawasih No.164
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Ambon Ps. Mardika

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JAYAPURA

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Tembagapura Papua 99930
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Kupang

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Metro Pondok Indah Blok II UA Kav. 67/69
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Rukan Busines Park Kebon Jeruk
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Solo

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BATAM**Batam**

Ruko Mahkota Raya Blok C No. 12B & 15
Batam Center - Batam
Tel. : (0778) 8072050
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MICRO - ACCELERATE BRANCHES**JABOTABEK****Pasar Ciledug**

Komp. Ruko Sarawati Blok C No. 22
Jl. Raya HOS Cokroaminoto No. 8
Kel. Sudimara Barat, Kec. Ciledug
Tangerang 15151
Tel. : (021) 731 4233
Fax. : (021) 731 6613

Pasar Pondok Gede

Komp. Pusat Perbelanjaan Pondok
Gede, Ruko Blok I No. 10
Kel. Jatiwaringin, Kec. Pondok Gede
Bekasi 17411
Tel. : (021) 8641 336
Fax. : (021) 8499 5375

Pasar Minggu

Jl. Raya Pasar Minggu No. 31
Jakarta Selatan 12520
Tel. : (021) 7883 2849
Fax. : (021) 7803 979

Pasar Rawa Lumbu

Jl. Dasa Darma Raya Blok II A Kav. 23
Kel. Pengasingan, Kec. Rawa Lumbu
Bekasi 17115
Tel. : (021) 8243 0540
Fax. : (021) 8241 5030

Pancoran Mas Depok

Jl. Raya Nusantara 189 B
Kel. Depok Jaya, Kec. Pancoran Mas
Depok 16432
Tel. : (021) 7720 5817
Fax. : (021) 7720 5887

Merdeka Tangerang

Jl. Merdeka Raya No. 167 A
Kel. Gerendeng, Kec. Tangerang
Tangerang 15115
Tel. : (021) 5520 665
Fax. : (021) 5530 239

ITC Fatmawati

Jl. RS. Fatmawati Komplek Pertokoan Duta Mas
Fatmawati Blok B1 No. 3
Kel. Cipete Utara, Kec. Kebayoran Baru Jakarta
Selatan 12150
Tel. : (021) 7279 2920
Fax. : (021) 7279 2850

Cikarang Barat

Jl. Teuku Umar No. 38 RT 002 RW 001 Kel.
Gandasari, Kec. Cikarang Barat Bekasi, Jawa
Barat 17520
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Fax. : (021) 8833 2441

Parung

Jl. Raya Parung No. 99 D
Bojongsari Baru, Sawangan
Depok 16516
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Fax. : (0251) 860 1882

Ciracas

Jl. Raya Ciracas No.10 RT 004/RW 02 Ciracas,
Jakarta Timur 13740
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Fax. : (021) 8770 9086

Cileungsi

Jl. Alternatif Cibubur - Cileungsi No.71C
Cileungsi, Bogor 16820
Tel. : (021) 8249 0105
Fax. : (021) 8249 0015

Ciawi

Ruko Merah Plaza Tajur
Jl. Raya Ciawi Wangun No.375
Kel. Sindang Sari, Kec. Bogor Timur
Bogor 16146
Tel. : (0251) 824 1642
Fax. : (0251) 824 1640

Cisalak

Jl. Raya Bogor No. 38 RT 06 RW 06
Kel. Cisalak Pasar, Kec. Cimanggis
Bogor 16953
Tel. : (021) 8775 3813
Fax. : (021) 8775 3820

Citeureup

Ruko Citeureup Indah No. 7
Jl. Mayor Oking Jaya Atmajaya
Kel. Puspanegara, Kec. Citeureup
Bogor 16810
Tel. : (021) 8794 2801
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Pahlawan - Bogor

Jl. Pahlawan No. 30 B, Kel. Empang
Kec. Bogor Selatan, Bogor 16132
Tel. : (0251) 8333 624
Fax. : (0251) 8318 551

Bogor Trade Mall

Bogor Trade Mall Blok A06 No. 2, GF
Jl. Ir. Haji Djuanda Bogor, Kel. Pledang Kec.
Bogor Tengah, Bogor 16123
Tel. : (0251) 8400 043
Fax. : (0251) 8400 034

Karawaci

Jl. Borobudur Raya Blok M
Kel. Bencong, Kec. Curug
Tangerang 15810
Tel. : (021) 5565 3485
Fax. : (021) 5565 3506

Klender

Jl. Wijaya Kusumo No. 40 B
Kel. Malaka Jaya, Kec. Duren Sawit Jakarta
Timur 13460
Tel. : (021) 8860 9621
Fax. : (021) 8860 5794

Cikarang

Jl. Industri Cikarang, Kel. Cikarang
Kec. Cikarang Utara
Bekasi 17530
Tel. : (021) 8911 0223
Fax. : (021) 8910 7375

Cipulir

Jl. Cipulir Raya No.26
Kel. Cipulir, Kec. Kebayoran Lama
Jakarta Selatan 12230
Tel. : (021) 723 1858
Fax. : (021) 723 1863

Kotabumi

Ruko Wisma Harapan, Villa Tangerang Indah
Blok H 1 No.36, Regency 1 Kotabumi, Kel.
Gebang Raya
Kec. Jatiuwung, Tangerang 15132
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Ruko Golden Vienna Blok BA No.31 Sektor XII.3,
BSD, Kel. Rawabuntu
Kec. Serpong, Tangerang 15318
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Fax. : (021) 7587 6389

Pondok Labu

Jl. Gandul Raya No.5B, Kel. Gandul
Kec. Limo, Depok 16512
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Fax. : (021) 751 289

Cikupa

Cikupa Niaga Mas, Blok D No.1
Kel. Telagasari, Kec. Cikupa
Kab. Tangerang, Banten 15710
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Fax. : (021) 596 3432

Kragilan

Jl. Raya Jakarta Serang, Kel. Kragilan
Kec. Kragilan, Kab. Serang
Banten 42184
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Fax. : (0254) 284 991

Cengkareng

Jl. Cendrawasih Raya No.12A Blok S Kav.
No.420, Kel. Cendrawasih Barat
Kec. Cengkareng, Jakarta Barat 11730
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Fax. : (021) 5439 9299

Curug

Jl. PLP Curug No. 15 RT 002 RW 01
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Fax. : (021) 5987 057

Labuan

Jl. Ahmad Yani , Ruko Buana Labuan Ciateul,
Kalanganyar Blok A-11
Kel. Kalanganyar, Kec. Labuan
Kab. Pandeglang, Banten 42264
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Pandeglang

Jl. Lapangan Sukarela No. 28
Kel. Pandeglang, Kec. Pandeglang
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Fax. : (0253) 5207 362

Rangkasbitung

Jl. Sunan Kalijaga No. 165
Kel. Muaraciujung, Kec. Rangkasbitung Lebak,
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Rau Serang

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Cibinong

Ruko Graha Cibinong F1 No. 8A
Kel. Cirimekar, Kec. Cibinong
Bogor 16917
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Karawang

Jl. Tuparev No.408, Kel. Karang Wetan Kec.
Karawang, Karawang 41313
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Anyer

Jl. Raya Anyer No.29, Kel. Anyar
Kec. Anyar, Kab. Serang
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Pasar Picung - Malingping

Jl. Saketi - Malingping, Kel. Cililitan
Kec. Picung, Kab. Pandeglang
Banten 42275
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Jatiasih - Bekasi

Jl. Raya Jatiasih Ruko No. 1A
Kel. Jatirasa, Kec. Jatiasih
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Kranji - Bekasi

Pertokoan Pasar Kranji Ruko No. 6
Kel. Kranji, Kec. Bekasi Barat
Bekasi 17135
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Juanda - Bekasi Timur

Jl. Juanda Raya No. 81, Bekasi Jaya Plaza Blok
B.12, Kel. Bekasi Jaya
Kec. Bekasi Timur
Bekasi 17111
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Malingping

Ruko Kampung Pasar Haur, Blok Pasar
Malingping, Kel. Malingping
Kec. Malingping, Kab. Lebak
Banten 42391
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Dramaga - Bogor

Jl. Raya Dramaga No. 2, RT 01 RW 02
Kel. Margajaya, Kec. Ciomas
Bogor 16680
Tel. : (0251) 8421 059
Fax. : (0251) 8629 817

Bumi Serpong Damai - Tangerang

CBD Gading Serpong Selatan Blok R/3
Ruko Paramount Marketplace
Kel. Curug Sarengseng, Kec. Kelapa Dua
Tangerang 15810
Tel. : (021) 2932 4620
Fax. : (021) 2932 4621

Tanah Tinggi - Tangerang

Ruko Edelweiss No. 33, Taman Royal Kota
Tangerang, Kel. Poris Plawad Indah
Kec. Cipondoh, Kota Tangerang
Banten 15141
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Fax. : (021) 2923 8136

WEST JAVA

Karang Getas - Cirebon

Jl. Karang Getas Blok D/8
Kel. Pekalangan, Kec. Pekalipan
Cirebon 45118
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Fax. : (0231) 226 532

Kebonjati - Bandung

Jl. Kebonjati No. 22 Kav. 8
Kel. Kebon Jeruk, Kec. Andir
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Tel. : (022) 420 8714
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Garut

Komp. Ruko Intan Business Center (IBC) Blok
A - 17, Kel. Pakuwon, Kec. Garut Jawa Barat
44117
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Sumedang Rancaekek

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Cilegon

Simpang Tiga Cilegon
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Kec. Cilegon, Kab. Serang
Jawa Barat 42414
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Ciwastra

Jl. Terusan Buah Batu, Kel. Batununggal Kec.
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Banjaran

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Kec. Banjaran, Bandung 40377
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Jl. Gunung Sebeulah No. 47 B Tasikmalaya Jawa
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Cicurug

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Ciamis

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Kab. Cirebon, Jawa Barat 45196
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Kuningan

Komp. Ruko Griya Bojong Indah
Blok A-II/5, Kel. Awirarangan
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Jawa Barat 45511
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Kadipaten - Majalengka

Komp. Ruko Surya No. 6
Jl. Siliwangi Kadipaten, Kab. Majalengka
Jawa Barat 45452
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Sumedang Kota

Jl. Mayor Abdurahman No.133
Kel. Kotakalet, Kec. Sumedang Utama
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Subang

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Sukabumi

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Majalaya

Ruko Permata Blok B-12, Jl. Tengah
No. 3-5, Desa Majalaya, Kec. Majalaya
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Ciawi - Tasikmalaya

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Jawa Barat 46156
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Fax. : (0265) 450 500

Banjar

Jl. Baru No. 2 A, Blok Warung Tanjung
Desa Banjar, Kec. Banjar, Kab. Banjar Jawa Barat
46300
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Fax. : (0265) 741 606

Soreang - Bandung

Jl. Raya Soreang No. 460
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Sukabumi Kota

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Pamanukan

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Cikampek

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Cilamaya

Jl. Raya Cilamaya Rt 007 Rw 003
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Warungkondang

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Kalijati - Subang

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Pelabuhan Ratu

Jl. Raya Canghegar No. 114
Desa Pelabuhanratu, Kec. Pelabuhanratu
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Patrol

Jl. Raya Patrol RT 009 RW 004
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Kab. Indramayu, Jawa Barat 45257
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Ciranjang Kota

Jl. Stasiun No. 2, Desa Ciranjang
Kec. Ciranjang, Kab. Cianjur
Jawa Barat 43283
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Leuwiliang

Ruko ATC Blok B No. 4, Kel. Leuwiliang Kec.
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Singaparna

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Cibadak - Sukabumi

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Jamblang

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Desa Kesugengan, Kec. Plumbon
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Jatibarang – Indramayu

Jl. Mayor Dasuki, Desa/Kec. Jatibarang
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CENTRAL JAVA**Klewer**

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Kel. Joyosuran, Kec. Pasar Kliwon
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Jl. Singosari No. 16
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Jl. Pemuda Selatan No. 246
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<p>Jejara Jl. Kol. Sugiyono No. 80A, Kec. Jejara Kab. Jejara, Jawa Tengah 59417 Tel. : (0291) 598 260 Fax. : (0291) 593 736</p>	<p>Purbalingga Jl. A. Yani No. 5, Kel. Kandanggampang Kec. Purbalingga, Kab. Purbalingga Jawa Tengah 53312 Tel. : (0281) 895 682 Fax. : (0281) 895 683</p>	<p>Nusukan Jl. Pierre Tendean No. 176, Kel. Nusukan Lor, Kec. Banjarsari, Surakarta 57135 Tel. : (0271) 737 141 Fax. : (0271) 737 903</p>
<p>Gombong Jl. Yos Sudarso No.182 RT 002/001 Gombong, Kab. Kebumen Jawa Tengah 54411 Tel. : (0287) 473 831 Fax. : (0287) 472 674</p>	<p>Bobotsari Jl. Brigjend. Suwondo No. 10 Kec. Bobotsari, Kab. Purbalingga Jawa Tengah 53353 Tel. : (0281) 758 575 Fax. : (0281) 758 574</p>	<p>Pasar Legi Jl. Sutan Syahrir No. 169, Kel. Setabelan Kec. Banjarsari, Surakarta 57133 Tel. : (0271) 669 204 Fax. : (0271) 669 304</p>
<p>Ungaran Jl. Gatot Subroto No. 90A Ungaran, Kab. Semarang 50511 Tel. : (024) 6925 105 Fax. : (024) 6924 331</p>	<p>Jatisrono Jl. Raya Jatisrono Wonogiri Desa Jatisrono, Kec. Jatisrono Kab. Wonogiri, Jawa Tengah 57691 Tel. : (0273) 411 010 Fax. : (0273) 411 767</p>	<p>Pasar Kartasuro II Jl. Adisumarmo RT 04 RW 02 Kel. Ngabeyan, Kec. Kartasuro Kab. Sukoharjo, Jawa Tengah 57165 Tel. : (0271) 784 814 Fax. : (0271) 784 815</p>
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Bandar Jaya

Jl. Proklamator Raya No.100 D
Desa Bandar Jaya, Kec. Terbanggi Besar
Lampung Tengah 34162
Tel. : (0725) 529 223
Fax. : (0725) 529 224

CIMB Niaga Branch Addresses

Panjang

Jl. Yos Sudarso No. 267
Kel. Panjang Utara, Kec. Panjang
Bandar Lampung 35141
Tel. : (0721) 341 652
Fax. : (0721) 341 617

Tulang Bawang

Jl. Lintas Timur Simpang Lima, Unit 2
Kampung Purwa Jaya, Kec. Banjar Margo Kab.
Tulang Bawang
Lampung 34595
Tel. : (0726) 7006168

Pringsewu

Jl. A. Yani RT 012 RW 01
Kel. Pringsewu Utara, Kec. Pringsewu Kab.
Pringsewu, Lampung 35373
Tel. : (0729) 22810, 22811
Fax. : (0729) 22812

Sribawono

Jl. Raya Simpang Sribawono
Kel. Mataram Baru, Kec. Mataram Baru Kab.
Lampung Timur, Lampung 34199
Tel. : (0725) 660 224
Fax. : (0725) 660 324

Way Halim

Jl. Kimaja Way Halim, Kel. Sepang Jaya Kec.
Kedaton, Bandar Lampung 35141
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Fax. : (0721) 706 820

Metro

Jl. Jend. Sudirman Komp. Bank Arta Kedaton,
Kel. Ganjar Asri, Kec. Metro Barat, Kota Metro,
Lampung 34114
Tel. : (0725) 466 48
Fax. : (0725) 785 0616

Talang Padang

Jl. Tangsi Raya No. 3, Desa Sukarame Kec.
Talang Padang, Kab. Tenggamas Lampung
35377
Tel. : (0729) 417 03
Fax. : (0729) 417 42

Daya Murni

Desa Daya Murni, Kab. Tulang Bawang Barat,
Lampung 34692
Tel. : (0724) 351 112
Fax. : (0724) 351 107

Rumbia – Lampung Tengah

Desa Reno Basuki, Kec. Rumbia
Kab. Lampung Tengah
Lampung 34157
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Fax. : (0725) 762 7016

WEST SUMATRA

Padang

Jl. S. Parman, Kel. Ulak Karang Selatan Kec.
Padang Utara, Padang 25134
Tel. : (0751) 446 288
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Solok

Jl. Dt. Parpatih NSB No. 17A, Kel. Pasar Pandan
Air Mati, Kec. Tanjung Harapan Solok 27300
Tel. : (0755) 20 806
Fax. : (0755) 23 999

Payakumbuh

Jl. Nusantara Timur No. 2 A
Kel. Koto Baru, Kec. Payakumbuh Baru
Payakumbuh 26211
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Fax. : (0752) 796 159

Batusangkar

Jl. A. Yani No. 427, Nagari Baringin
Kec. Lima Kaum, Kab. Tanah Datar Sumatera
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Fax. : (0752) 72 527

Lubuk Alung

Jl. Raya Bukittinggi, Desa Pasar Lubuk Alung,
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Bukittinggi

Jl. Soekarno Hatta No. 48, Kel. Aur Tajungkang
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Fax. : (0752) 625 369

Koto Baru - Dharmasraya

Jl. Lintas Sumatera Pasar Koto Baru Kec. Koto
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Sumatera Barat 27581
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Pulau Punjung - Dharmasraya

Jl. Lintas Sumatera KM 2, Nagari IV Koto Pulau
Punjung, Kec. Pulau Punjung
Kab. Dharmasraya, Sumatera Barat 27612
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Fax. : (0754) 715 58

Bandar Buat - Padang Kota

Jl. Bandar Buek RT 003 RW 002
Kel. Bandar Buek, Kec. Lubuk Kilangan Padang,
Sumatera Barat 25231
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Fax. : (0751) 779 445

Simpang Empat Pasaman

Jl. Simpang Empat – Manggopoh Simpang
Empat Nagari, Lingkuang Aua
Kec. Pasaman, Kab. Pasaman Barat Sumatera
Barat 26366
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Tapan Pesisir

Jl. Talang Bungo Tapan, Nagari Tapan/ Pasar
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Sumatera Barat 25673
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NORTH SUMATRA

Lubuk Pakam - Deli Serdang

Jl. Dr. Sutomo No. 38, Desa Lubuk Pakam
I – II, Kec. Lubuk Pakam, Kab. Deli Serdang
Sumatera Utara 20511
Tel. : (061) 7955 458
Fax. : (061) 7955 537

Serdang Bedagai

Jl. Medan – T. Tinggi KM 6,3 No. 88-B
Desa Sei Rampah, Kec. Sei Rampah
Kab. Deli Serdang, Sumatera Utara 20695
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Medan Petisah

Jl. Jend. Gatot Subroto No. 188 B
Desa Sei Putih Tengah, Kec. Medan Petisah,
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Medan Kota

Jl. Sutomo No. 558, Kel. Gang Buntu
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Fax. : (061) 4532 409

Tebing Tinggi

Jl. Jend. Suprpto No. 100, Kota Tebing Tinggi,
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Fax. : (0621) 327 522

Langkat

Jl. KH. Zainul Arifin, Kel. Stabat Baru
Kec. Stabat, Kab. Langkat
Sumatera Utara 20811
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Fax. : (061) 8911 186

Binjai

Jl. Dokter Sutomo, Kel. Pahlawan
Kec. Binjai Utara, Kota Binjai
Sumatera Utara 20720
Tel. : (061) 8821 721
Fax. : (061) 8821 725

Indrapura - Batubara

Jl. Jend. Sudirman, Kel. Indrapura
Kec. Air Putih, kab. Batubara
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Fax. : (0622) 646 159

Kaban Jahe

Jl. Veteran, Kel. Kampung Dalam
Kec. Kaban Jahe, Kab. Karo
Sumatera Utara 22153
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Fax. : (0628) 226 08

Balige

Jl. Sisingamangaraja No. 70, Kel. Balige I
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Sumatera Utara 22316
Tel. : (0632) 322 239
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Aek Kanopan

Jl. Jend. Sudirman No. 1 C, Komplek Ruko Pelita
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Utara 21457
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Aek Nabara – Labuhan Batu

Jl. A. Yani, Dusun Setiawarga
Desa Emplasmen Aek Nabara
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Pangkalan Brandan

Jl. Thamrin No. 76A
Kel. Brandan Timur Baru
Kec. Babalan Pangkalan Brandan
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Penyambungan – Mandailing Natal

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Rantauprapat

Jl. Siringgo-ringgo, Kel. Sirandorung
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Perdagangan Simalungun

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Sidikalang - Dairi

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Kota Pinang - Labuhan Batu

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Kisaran

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JAMBI**Pasar Angso Duo**

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Pasar Impres Talang Banjar

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Sipin

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Sungai Bahar – Muaro Jambi

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Pelepat Ilir

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Bangko

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Muara Bungo

Jl. Lintas Sumatera RT 001 RW 001 No. 752 KM
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Sungai Penuh – Kerinci

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Sarolangun Kota

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Kec. Sarolangun, Kab. Sarolangun
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Singkut

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Fax. : (0745) 91932

Sungai Rengas

Jl. Raya Jambi – Ma.Bungo Psr. Sungai Rengas,
Kel. Simpang Sungai Rengas
RT 03 RW 2 No. 10, Kec. Maro Sebo Ulu Kab.
Batanghari, Jambi 36655
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Rimbo Bujang – Tebo

Jl. Pahlawan Poros Unit 2 Komplek Ruko Depan
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Desa Wirotho Agung, Kec. Rimbo Bujang Kab.
Tebo, Jambi 37553
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Fax. : (0747) 431695

Pamenang

Jl. Lintas Sumatera KM 32 Komplek Ruko Baru
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Merangin, Jambi 37357
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Hitam Ulu

Jl. Gulama Bulat, Pasar SPC RT 001 RW 004
No. 47, Kel. Muaradelang Hitam Ulu, Kec. Tabir
Selatan, Kab. Merangin, Jambi 37354
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LHOKSEUMAWÉ**Lhoksukon**

Jl. Medan - Banda Aceh/Iskandar Muda
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Takengon

Jl. Lintang Dusun Kemala Pangkat
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Langsa

Jl. Ahmad Yani Blok PJKA, Kel. Gampong Jawa,
Kec. Langsa Kota, Kota Langsa Nanggroe Aceh
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Kuala Simpang

Jl. Negara Ke KW Simpang, Desa Kota
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Nanggroe Aceh Darussalam 24475
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SOUTH KALIMANTAN**Banjarmasin Kota**

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Kec. Banjarmasin Timur, Kota Banjarmasin
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Martapura

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Rantau

Jl. Brigjend H. Hasan Basri No. 1 B4 Rt. 1
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Barabai

Jl. Pangeran Antasari, Desa Barabai Kota Kec.
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CIMB Niaga Branch Addresses

WEST KALIMANTAN

Pontianak Kota

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Kotamadya Pontianak
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Singkawang

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Sintang

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Kalimantan Barat 78612
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Sanggau

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Sanggau
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Ketapang Kota

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Barat 78812
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Sekadau

Jl. Irian RT 007 RW 003, Desa Sungai Ringin
Kec. Sekadau Hilir, Kab. Sekadau Kalimantan
Barat 79511
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Pontianak Kota 2

Jl. Gusti Situt Mahmud, Kel. Siatan Hulu
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Kubu Raya

Kel. Bangka Belitung
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EAST KALIMANTAN

Balikpapan 1

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Kota Balikpapan, Kalimantan Timur 76114
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Balikpapan 2

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Samarinda Kota 1

Jl. Mayor Jenderal Suprpto Ruko Century No.
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Samarinda Kota 2

Jl. Niaga Timur Blok I - 3
Kel. Pelabuhan, Kec. Samarinda Ilir
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Bontang

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Bontang Selatan, Kota Bontang Kalimantan
Timur
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Tenggarong

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Sangatta - Kutai Timur

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Tarakan Kota

Kel. Lingkas Ujung, Kec. Tarakan Timur Kota
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SOUTH SULAWESI

Makassar 1

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Makassar 2

Jl. Perintis Kemerdekaan KM 9 No. 3
Kel. Tamalanrea Indah, Kec. Tamalanrea
Kota Makassar, Sulawesi Selatan 90245
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Maros

Jl. Poros Makassar, Kel. Pettuadde
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Pangkajene

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Gowa

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Sinjai

Jl. Muhammad Yahya Mathan Kav. 4
Kel. Balangnipa, Kec. Sinjai Utara
Kab. Sinjai, Sulawesi Selatan 92612
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Bone

Kel. Macanang, Kec. Tanete Riattang Barat Kab.
Bone, Sulawesi Selatan 92733
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Fax. : (0481) 25046

Soppeng

Jl. Kemakmuran, Kel. Lalabatarilau
Kec. Lalabata, Kab. Soppeng
Sulawesi Selatan 90812
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Fax. : (0484) 23983

Sengkang

Kel. Teddaopu, Kec. Tempe, Kab. Wajo Sulawesi
Selatan 90912
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Fax. : (0485) 323 934

Pare – pare

Kel. Labukkang, Kec. Ujung, Kota Pare-pare
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Pinrang

Kel. Penrang, Kec. Watang Sawitto
Kab. Pinrang, Sulawesi Selatan 91219
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Fax. : (0421) 921 385

Sindrap

Kel. Pangkajene, Kec. Maritenggae
Kab. Sidenreng Rappang
Sulawesi Selatan 91611
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Palopo

Kel. Tompotikka, Kec. Wara, Kab. Luwu
Sulawesi Selatan 91921
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EAST NUSA TENGGARA

Kupang Kota

Jl. Cak Coko, Kel. Oebobo, Kec. Oebobo Kota
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Atambua – Belu NTT

Jl. Mohamad Yamin No. 8, Kel. Lidak
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Ende Kota – NTT

Jl. Eltari No. 4 RT 004 RW 002
Kel. Mautapaga, Kec. Ende Timur
Kab. Ende, Nusa Tenggara Timur 86317
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Ruteng – Manggarai NTT

Jl. Pasar Ruko No. 1, Kel. Pitak
Kec. Langke Rembong, Kab. Manggarai
Nusa Tenggara Timur 86513
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Fax. : (0385) 21366

WEST NUSA TENGGARA**Mataram Kota**

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Selong – Lombok Timur

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Additional information

Stock Exchange

Shares of PT Bank CIMB Niaga Tbk (code BNGA) are listed and traded on the **Indonesia Stock Exchange (IDX)**.

Independent Public Accountant

**KAP Tanudiredja, Wibisana & Rekan
Public Accounting Firm Tanudiredja,
Wibisana & Partners**

Plaza 89, Jl. H.R. Rasuna Said Kav. X-7 No. 6
Jakarta 12940, Indonesia
Tel. (62 21) 521 2901
Fax. (62 21) 5290 5555, 5290 5050

Share Registrar

PT Sirca Datapro Perdana

Wisma Sirca, Jl. Johar No. 18, Menteng
Jakarta Pusat
Tel. (62 21) 390 0652, 314 0032, 390 0645
Fax. (62 21) 390 0652, 314 0185

Rating Agencies

PT Fitch Ratings Indonesia

DBS Bank Tower, 24th Floor, Suite 2403
Jl. Prof. Dr. Satrio Kav 3-5
Jakarta 12940
Tel. (62-21) 29886800
Fax. (62-21) 29886822
Website : www.fitchratings.com

PT Pemeringkat Efek Indonesia (Pefindo)

Panin Tower - Senayan City Lt. 17
Jl. Asia Afrika Lot 19
Jakarta Selatan 10270 – Indonesia
Tel. (62-21) 72782380
Fax. (62-21) 72782370
Website : www.pefindo.com

PT CIMB Niaga Tbk Annual General Meeting of Shareholders

Thursday, March 27, 2014
14.00 – end
Soehanna Hall
The Energy Building 2nd Floor
SCBD Lot 11 A
Jl. Jend. Sudirman Kav. 52-53
Jakarta 12190, Indonesia

The AGM Agenda for the Fiscal Year 2013 are as follow:

1. The approval of the Company's Annual Report and the ratification of the Company's Financial Statements for Fiscal year ended December 31, 2013.
2. The allocation of the Company's net income for the fiscal year ended December 31, 2013.
3. The appointment of Public Accountant for the fiscal year 2014 and the determination of fees and other requirements relating to the appointment.
4. Changes in the composition of the Company's Directors
5. The determination of the amount of salary/ honorarium and other allowances for the Company's Board of Commissioners, the Directors and Sharia Supervisory Board.
6. The approval for amendments in the Company's Articles of Association
7. Others:
 - Report of the Directors member appointment as an Independent Director
 - The responsibility report of allocation of Proceeds from Bank CIMB Niaga Sustainable Bond Phase I Bank CIMB Niaga Phase II 2013 Results with Fixed Interest Rate

**PT BANK CIMB NIAGA Tbk
DAN ANAK PERUSAHAAN/*AND SUBSIDIARIES***

**LAPORAN KEUANGAN KONSOLIDASIAN/
*CONSOLIDATED FINANCIAL STATEMENTS***

**31 DESEMBER 2013, 2012, DAN 2011
SERTA UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2013, 2012, DAN 2011/
*31 DECEMBER 2013, 2012, AND 2011,
AND FOR THE YEARS ENDED 31 DECEMBER 2013,
2012, AND 2011***

**SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN KEUANGAN
KONSOLIDASIAN PADA TANGGAL
31 DESEMBER 2013, 2012, DAN 2011
SERTA UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2013, 2012, DAN 2011**

PT BANK CIMB NIAGA Tbk DAN ANAK PERUSAHAAN

Kami yang bertanda tangan dibawah ini:

- | | |
|---------------|---|
| 1. Nama | : Arwin Rasyid |
| Alamat Kantor | : Gedung Graha Niaga
Jl. Jend. Sudirman Kav. 58 |
| Alamat Rumah | : Jl. Daksa II No.11, Kebayoran Baru
Jakarta Selatan |
| Nomor Telepon | : 2505151, 2505252, 2505353 |
| Jabatan | : Presiden Direktur |
| 2. Nama | : Wan Razly Abdullah |
| Alamat Kantor | : Gedung Graha Niaga
Jl. Jend. Sudirman Kav. 58 |
| Alamat Rumah | : Jl. Gaharu VI No.6 Cipete,
Cilandak Barat, Jakarta Selatan |
| Nomor Telepon | : 2505151, 2505252, 2505353 |
| Jabatan | : Direktur |

Menyatakan bahwa:

- Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan konsolidasian PT Bank CIMB Niaga Tbk dan Anak Perusahaan;
- Laporan keuangan konsolidasian PT Bank CIMB Niaga Tbk dan Anak Perusahaan telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
- a. Semua informasi dalam laporan keuangan konsolidasian PT Bank CIMB Niaga Tbk dan Anak Perusahaan telah dimuat secara lengkap dan benar;
b. Laporan keuangan konsolidasian PT Bank CIMB Niaga Tbk dan Anak Perusahaan tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
- Kami bertanggung jawab atas sistem pengendalian internal dalam PT Bank CIMB Niaga Tbk dan Anak Perusahaan.

Demikian pernyataan ini dibuat dengan sebenarnya.

**DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR THE CONSOLIDATED
FINANCIAL STATEMENTS AS AT
31 DECEMBER 2013, 2012, AND 2011
AND FOR THE YEARS ENDED
31 DECEMBER 2013, 2012, AND 2011**

PT BANK CIMB NIAGA Tbk AND SUBSIDIARIES

We, the undersigned:

- | | |
|---------------------|---|
| 1. Name | : Arwin Rasyid |
| Office address | : Graha Niaga Building
Jl. Jend. Sudirman Kav. 58 |
| Residential address | : Jl. Daksa II No.11, Kebayoran Baru
Jakarta Selatan |
| Telephone | : 2505151, 2505252, 2505353 |
| Title | : President Director |
| 2. Name | : Wan Razly Abdullah |
| Office address | : Graha Niaga Building
Jl. Jend. Sudirman Kav. 58 |
| Residential address | : Jl. Gaharu VI No.6 Cipete,
Cilandak Barat, Jakarta Selatan |
| Telephone | : 2505151, 2505252, 2505353 |
| Title | : Director |

Declares that:

- We are responsible for the preparation and presentation of PT Bank CIMB Niaga Tbk and Subsidiaries' consolidated financial statements;
- PT Bank CIMB Niaga Tbk and Subsidiaries' consolidated financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards;
- a. All information in the PT Bank CIMB Niaga Tbk and Subsidiaries' consolidated financial statements has been disclosed in a complete and truthful manner;
b. PT Bank CIMB Niaga Tbk and Subsidiaries' consolidated financial statements do not contain any incorrect information or material facts, nor do they omit information or material facts;
- We are responsible for PT Bank CIMB Niaga Tbk and Subsidiaries' internal control system.

We certify the accuracy of this statement.

JAKARTA, 14 Februari/February 2014

Atas nama dan mewakili Direksi/For and on behalf of the Board of Directors

 Arwin Rasyid Presiden Direktur/President Director	 Wan Razly Abdullah Direktur/Director
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**LAPORAN AUDITOR INDEPENDEN
KEPADA PARA PEMEGANG SAHAM**

**INDEPENDENT AUDITOR'S REPORT
TO THE SHAREHOLDERS OF**

PT Bank CIMB Niaga Tbk

Kami telah mengaudit laporan keuangan konsolidasian PT Bank CIMB Niaga Tbk ("Bank CIMB Niaga" atau "Bank") dan Anak Perusahaan terlampir, yang terdiri dari laporan posisi keuangan konsolidasian tanggal 31 Desember 2013, serta laporan laba-rugi komprehensif, laporan perubahan ekuitas dan laporan arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, dan suatu ikhtisar kebijakan akuntansi signifikan dan informasi penjelasan lainnya.

Tanggung jawab manajemen atas laporan keuangan konsolidasian

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan konsolidasian ini sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan konsolidasian yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Tanggung jawab Auditor

Tanggung jawab kami adalah untuk menyatakan suatu opini atas laporan keuangan konsolidasian ini berdasarkan audit kami. Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Standar tersebut mengharuskan kami untuk mematuhi ketentuan etika serta merencanakan dan melaksanakan audit untuk memperoleh keyakinan memadai tentang apakah laporan keuangan konsolidasian bebas dari kesalahan penyajian material.

Suatu audit melibatkan pelaksanaan prosedur untuk memperoleh bukti audit tentang angka-angka dan pengungkapan dalam laporan keuangan konsolidasian. Prosedur yang dipilih bergantung pada pertimbangan auditor, termasuk penilaian atas risiko kesalahan penyajian material dalam laporan keuangan konsolidasian, baik yang disebabkan oleh kecurangan maupun kesalahan. Dalam melakukan penilaian risiko tersebut, auditor mempertimbangkan pengendalian internal yang relevan dengan penyusunan dan penyajian wajar laporan keuangan konsolidasian entitas untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektifitasan pengendalian internal entitas. Suatu audit juga mencakup pengevaluasian atas ketepatan kebijakan akuntansi yang digunakan dan kewajaran estimasi akuntansi yang dibuat oleh manajemen, serta pengevaluasian atas penyajian laporan keuangan konsolidasian secara keseluruhan.

We have audited the accompanying consolidated financial statements of PT Bank CIMB Niaga Tbk ("Bank CIMB Niaga" or the "Bank") and its subsidiaries, which comprise of the consolidated statement of financial position as at 31 December 2013, and the consolidated statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's responsibility for the consolidated financial statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

Kantor Akuntan Publik Tanudiredja, Wibisana & Rekan

Plaza 89, Jl. H.R. Rasuna Said Kav. X-7 No.6 Jakarta 12940 -INDONESIA, P.O. Box 2473 JKP 10001
T: +62 21 5212901, F: + 62 21 52905555 / 52905050, www.pwc.com/id

Nomor Izin Usaha: KEP-151/KM.1/2010.

A140214021/DC2/HSI/II/2014



Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Opini

Menurut opini kami, laporan keuangan konsolidasian terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan konsolidasian PT Bank CIMB Niaga Tbk dan Anak Perusahaan tanggal 31 Desember 2013, kinerja keuangan, serta arus kas konsolidasian untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Hal lain

Audit kami atas laporan keuangan konsolidasian Bank CIMB Niaga dan Anak Perusahaan pada tanggal 31 Desember 2013 dan untuk tahun yang berakhir pada tanggal tersebut dilaksanakan dengan tujuan merumuskan suatu opini atas laporan keuangan konsolidasian secara keseluruhan. Informasi keuangan tambahan PT Bank CIMB Niaga Tbk. (perusahaan induk saja) yang terdiri dari laporan posisi keuangan pada tanggal 31 Desember 2013, serta laporan laba-rugi komprehensif, laporan perubahan ekuitas, dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut (secara kolektif disebut sebagai "Informasi Keuangan Tambahan Perusahaan Induk"), yang disajikan sebagai informasi tambahan terhadap laporan keuangan konsolidasian terlampir, disajikan untuk tujuan analisis tambahan dan bukan merupakan bagian yang diharuskan dari laporan keuangan konsolidasian berdasarkan Standar Akuntansi Keuangan di Indonesia. Informasi Keuangan Tambahan Perusahaan Induk merupakan tanggung jawab manajemen serta dihasilkan dari dan berkaitan secara langsung dengan catatan akuntansi dan catatan lainnya yang digunakan untuk menyusun laporan keuangan konsolidasian terlampir. Informasi Keuangan Tambahan Perusahaan Induk telah menjadi objek prosedur audit yang diterapkan dalam audit atas laporan keuangan konsolidasian terlampir berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Menurut opini kami, Informasi Keuangan Tambahan Perusahaan Induk disajikan secara wajar dalam semua hal yang material, dalam hubungannya dengan laporan keuangan konsolidasian secara keseluruhan.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of PT Bank CIMB Niaga Tbk and its subsidiaries as at 31 December 2013, the consolidated financial performance, and their cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

Other matter

Our audit of the accompanying consolidated financial statements of Bank CIMB Niaga and its subsidiaries as at 31 December 2013 and for the year then ended was conducted to form an opinion on the consolidated financial statements taken as a whole. The supplementary financial information of PT Bank CIMB Niaga Tbk (parent company only) which comprises of the statement of financial position as at 31 December 2013, and the statement of comprehensive income, statement of changes in equity, and statement of cash flow for the year then ended (collectively referred to as "Parent Company Supplementary Financial Information"), which is presented as a supplementary information to the accompanying consolidated financial statements, is presented for the purpose of additional analysis and is not a required part of the consolidated financial statements prepared in accordance with the Indonesian Financial Accounting Standards. Management is responsible for the Parent Company Supplementary Financial Information, which was derived from and relates directly to the underlying accounting and other records used to prepare the accompanying consolidated financial statements. The Parent Company Supplementary Financial Information has been subjected to auditing procedures applied in the audit of the consolidated financial statements in accordance with the Standards of Auditing established by the Indonesian Institute of Certified Public Accountants. In our opinion, the Parent Company Supplementary Financial Information is fairly stated in all material respects in relation to the consolidated financial statements taken as a whole.

JAKARTA

14 Februari / February 2014

Drs. Haryanto Sahari, CPA

Surat Ijin Akuntan Publik/Licence of Public Accountant No. AP.0223

PT BANK CIMB NIAGA Tbk
DAN ANAK PERUSAHAAN/AND SUBSIDIARIES

LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2013, 2012, DAN 2011
(Dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2013, 2012, AND 2011
(Expressed in million Rupiah, unless otherwise stated)

ASET	Catatan/ Notes	2013	2012	2011	ASSETS
K a s	2e,2f,2i,4	4,899,659	3,560,580	2,899,117	Cash
Giro pada Bank Indonesia	2e,2f,2j,5	13,906,003	12,793,295	11,154,874	Current accounts with Bank Indonesia
Giro pada bank lain		3,241,061	2,709,843	1,383,254	Current accounts with other banks
Dikurangi: Cadangan kerugian penurunan nilai		-	-	-	Less: Allowance for impairment losses
	2e,2f,2h,2j,6	<u>3,241,061</u>	<u>2,709,843</u>	<u>1,383,254</u>	
Penempatan pada bank lain dan Bank Indonesia		9,507,531	12,399,517	6,113,200	Placement with other banks and Bank Indonesia
Dikurangi: Cadangan kerugian penurunan nilai		(12,483)	(17,236)	(26,049)	Less: Allowance for impairment losses
	2e,2f,2h,2k,7	<u>9,495,048</u>	<u>12,382,281</u>	<u>6,087,151</u>	
Efek-efek		9,795,632	6,019,924	4,417,744	Marketable securities
Dikurangi: Cadangan kerugian penurunan nilai		(41,053)	(42,928)	(39,147)	Less: Allowance for impairment losses
	2e,2f,2h,2l,8	<u>9,754,579</u>	<u>5,976,996</u>	<u>4,378,597</u>	
Obligasi Pemerintah	2e,2f,2l,9	10,212,927	8,083,940	6,831,418	Government Bonds
Efek-efek yang dibeli dengan janji dijual kembali		69,070	200,585	3,642,874	Securities purchased under resale agreements
Dikurangi: Cadangan kerugian penurunan nilai		-	-	-	Less: Allowance for impairment losses
	2e,2f,2h,2m,10	<u>69,070</u>	<u>200,585</u>	<u>3,642,874</u>	
Tagihan derivatif		1,138,971	287,854	133,357	Derivative receivables
Dikurangi: Cadangan kerugian penurunan nilai		-	-	-	Less: Allowance for impairment losses
	2e,2f,2h,2n,11	<u>1,138,971</u>	<u>287,854</u>	<u>133,357</u>	
Kredit yang diberikan					Loans
Pihak berelasi	2ag,48	63,928	43,769	29,473	Related parties
Pihak ketiga	2o,12	149,627,573	140,732,390	122,931,369	Third parties
		<u>149,691,501</u>	<u>140,776,159</u>	<u>122,960,842</u>	
Dikurangi: Cadangan kerugian penurunan nilai		(3,882,512)	(3,671,720)	(3,383,653)	Less: Allowance for impairment losses
	2e,2f,2h,2o,12	<u>145,808,989</u>	<u>137,104,439</u>	<u>119,577,189</u>	
Piutang pembiayaan konsumen		7,230,519	4,570,416	2,682,172	Consumer financing receivables
Dikurangi: Cadangan kerugian penurunan nilai		(192,128)	(82,586)	(33,223)	Less: Allowance for impairment losses
	2e,2f,2h,2p,13	<u>7,038,391</u>	<u>4,487,830</u>	<u>2,648,949</u>	
Piutang sewa pembiayaan		332,691	415,095	200,470	Financing lease receivables
Dikurangi: Cadangan kerugian penurunan nilai		(21,634)	(6,348)	(1,500)	Less: Allowance for impairment losses
	2e,2f,2h,2q,14	<u>311,057</u>	<u>408,747</u>	<u>198,970</u>	

PT BANK CIMB NIAGA Tbk
DAN ANAK PERUSAHAAN/AND SUBSIDIARIES

LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2013, 2012, DAN 2011
(Dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2013, 2012, AND 2011
(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ Notes	2013	2012	2011	
ASET (lanjutan)					ASSETS (continued)
Tagihan akseptasi		5,411,742	3,101,220	2,384,054	Acceptance receivables
Dikurangi: Cadangan kerugian penurunan nilai		-	-	-	Less: Allowance for impairment losses
	2e, 2f, 2h, 2r, 15	<u>5,411,742</u>	<u>3,101,220</u>	<u>2,384,054</u>	
Penyertaan		12,998	11,120	8,866	Investments
Dikurangi: Cadangan kerugian penurunan nilai		(890)	(899)	(999)	Less: Allowance for impairment losses
	2f, 2h, 2s, 16	<u>12,108</u>	<u>10,221</u>	<u>7,867</u>	
Aset tetap		4,517,792	3,821,260	3,310,587	Fixed assets
Dikurangi: Akumulasi penyusutan		(2,449,874)	(2,160,755)	(1,907,593)	Less: Accumulated depreciation
	2t, 17	<u>2,067,918</u>	<u>1,660,505</u>	<u>1,402,994</u>	
Aset yang diambil alih		182,389	164,636	104,323	Foreclosed assets
Dikurangi: Cadangan kerugian penurunan nilai		(8,004)	(3,292)	(1,328)	Less: Allowance for impairment losses
	2h, 2u, 18	<u>174,385</u>	<u>161,344</u>	<u>102,995</u>	
Uang muka pajak	2ad	725,074	791,638	790,822	Prepaid taxes
Pendapatan yang masih harus diterima	2f, 19	1,175,155	1,078,759	999,434	Accrued income
Beban dibayar dimuka	2v, 2ag, 20, 48	2,127,887	1,824,241	1,534,892	Prepaid expenses
Aset pajak tangguhan - bersih	2ad, 30c	616,042	311,580	379,903	Deferred tax assets - net
Aset lain-lain		1,118,718	913,281	709,359	Other assets
Dikurangi: Cadangan kerugian penurunan nilai		(438,375)	(436,698)	(446,940)	Less: Allowance for impairment losses
	2f, 2h, 2v, 21	<u>680,343</u>	<u>476,583</u>	<u>262,419</u>	
JUMLAH ASET		<u>218,866,409</u>	<u>197,412,481</u>	<u>166,801,130</u>	TOTAL ASSETS

PT BANK CIMB NIAGA Tbk
DAN ANAK PERUSAHAAN/AND SUBSIDIARIES

LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2013, 2012, DAN 2011

(Dalam jutaan Rupiah, kecuali dinyatakan lain)

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2013, 2012, AND 2011

(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ Notes	2013	2012	2011	
LIABILITAS DAN EKUITAS					LIABILITIES AND EQUITY
LIABILITAS					LIABILITIES
Liabilitas segera	2f,2w,22	1,049,842	893,763	419,352	Obligations due immediately
Simpanan dari nasabah					Deposits from customers
Giro					Demand deposits
Pihak berelasi	2e,2ag,23,48	121,519	97,985	107,770	Related parties
Pihak ketiga	2e,2f,2x,23	36,671,481	35,659,770	30,561,224	Third parties
		36,793,000	35,757,755	30,668,994	
Tabungan					Saving deposits
Pihak berelasi	2e,2ag,24,48	45,541	44,679	30,923	Related parties
Pihak ketiga	2e,2f,2x,24	35,187,421	29,848,312	27,716,624	Third parties
		35,232,962	29,892,991	27,747,547	
Deposito berjangka					Time deposits
Pihak berelasi	2e,2ag,25,48	94,062	178,444	86,761	Related parties
Pihak ketiga	2e,2f,2x,25	91,617,338	85,185,929	73,311,002	Third parties
		91,711,400	85,364,373	73,397,763	
Jumlah simpanan dari nasabah		163,737,362	151,015,119	131,814,304	Total deposits from customers
Simpanan dari bank Lain					Deposits from other banks
Giro dan tabungan	2e,2f,2x,2ag,26,48	553,678	602,886	579,969	Demand and saving deposits
Deposito berjangka	2e,2f,2x,27	252,652	2,616,973	1,174,141	Time deposits
		806,330	3,219,859	1,754,110	
Liabilitas derivatif	2e,2f,2n,2ag,11,48	917,273	160,485	132,253	Derivative payables
Liabilitas akseptasi	2e,2f,2r,15	5,411,742	3,031,374	2,283,462	Acceptance payables
Efek-efek yang diterbitkan	2f,2y,28	5,976,470	4,083,575	1,492,853	Marketable securities issued
Pinjaman yang diterima	2e,2f,2z,2ag,29,48	8,591,371	6,226,563	4,999,837	Borrowings
Hutang pajak	2ad,30a	451,196	371,677	318,017	Taxes payable
Beban yang masih harus dibayar dan liabilitas lain-lain	2f,31	2,161,498	1,877,101	1,321,919	Accruals and other liabilities
Liabilitas imbalan kerja	2ae,44	914,069	852,660	878,416	Employee benefit obligations
Pinjaman subordinasi	2f,2z,32	2,962,569	3,028,393	3,017,116	Subordinated loans
JUMLAH LIABILITAS		192,979,722	174,760,569	148,431,639	TOTAL LIABILITIES

**PT BANK CIMB NIAGA Tbk
DAN ANAK PERUSAHAAN/AND SUBSIDIARIES**

**LAPORAN POSISI KEUANGAN KONSOLIDASIAN
31 DESEMBER 2013, 2012, DAN 2011**

(Dalam jutaan Rupiah, kecuali dinyatakan lain)

**CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2013, 2012, AND 2011**

(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ Notes	2013	2012	2011	
EKUITAS					EQUITY
Modal saham biasa					Share capital
Modal dasar 71.853.936 saham biasa kelas A, dengan nilai nominal Rp 5.000 (nilai penuh) per saham dan 50.814.606.400 saham biasa kelas B, dengan nilai nominal Rp 50 (nilai penuh) per saham.					Authorized capital 71,853,936 class A ordinary shares with par value of Rp 5,000 (full amount) per share, and 50,814,606,400 class B ordinary shares with par value of Rp 50 (full amount) per share.
Modal ditempatkan dan disetor penuh 71.853.936 lembar saham biasa kelas A dan 25.059.752.907 lembar saham biasa kelas B pada tanggal 31 Desember 2013, 2012, dan 2011					Issued and fully paid 71,853,936 class A ordinary shares and 25,059,752,907 class B ordinary shares as at 31 December 2013, 2012, and 2011
Tambahan modal disetor	33	1,612,257	1,612,257	1,612,257	Additional paid in capital
Cadangan kompensasi berbasis saham	2c,33	7,033,450	7,033,450	7,033,450	Share-based compensation reserve
Cadangan lindung nilai arus kas (Kerugian)/Keuntungan yang belum direalisasi atas efek-efek dalam kelompok tersedia untuk dijual	45a	57,011	57,011	57,011	Cash flow hedging reserves
Cadangan umum dan wajib	2n	3,028	(1,005)	(250)	Unrealised (losses)/gains on available-for-sale marketable securities
Saldo laba	2l	(755,552)	306,643	273,833	General and statutory reserve
Kepentingan nonpengendali	34	351,538	351,538	351,538	Retained earnings
Jumlah ekuitas		17,490,296	13,207,879	8,974,768	Non-controlling interest
JUMLAH LIABILITAS DAN EKUITAS		25,792,028	22,567,773	18,302,607	TOTAL LIABILITIES AND EQUITY
		94,659	84,139	66,884	
		25,886,687	22,651,912	18,369,491	
		218,866,409	197,412,481	166,801,130	

**PT BANK CIMB NIAGA Tbk
DAN ANAK PERUSAHAAN/AND SUBSIDIARIES**

**LAPORAN LABA RUGI KOMPREHENSIF
KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2013, 2012, DAN 2011**
(Dalam jutaan Rupiah, kecuali dinyatakan lain)

**CONSOLIDATED STATEMENTS OF
COMPREHENSIVE INCOME
FOR THE YEARS ENDED
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(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ Notes	2013	2012	2011	
PENDAPATAN DAN BEBAN OPERASIONAL					INCOME AND EXPENSES FROM OPERATIONS
Pendapatan bunga dan syariah	2aa,2ab,35	17,870,203	16,195,571	14,791,294	<i>Interest and sharia income</i>
Beban bunga dan syariah	2aa,36	(7,749,512)	(6,486,352)	(6,864,464)	<i>Interest and sharia expense</i>
Penghasilan bunga bersih		10,120,691	9,709,219	7,926,830	Net interest income
Pendapatan operasional lainnya					<i>Other operating income</i>
Provisi dan komisi lainnya	2ab,37	2,203,843	1,941,177	1,629,858	<i>Other fees and commissions</i>
Keuntungan transaksi mata uang asing	2e	12,537	442,250	316,402	<i>Foreign exchange gains</i>
Lain-lain		403,430	331,883	315,421	<i>Others</i>
Jumlah pendapatan operasional lainnya		2,619,810	2,715,310	2,261,681	<i>Total other operating income</i>
Pembentukan cadangan kerugian penurunan nilai atas aset keuangan dan non keuangan	2h,38	(1,203,481)	(1,142,889)	(830,391)	<i>Allowance for impairment losses on financial and non-financial assets</i>
Keuntungan/(kerugian) dari perubahan nilai wajar instrumen keuangan yang diperdagangkan	2i,39	627,277	26,571	(146,001)	<i>Gains/(losses) from changes in fair value of trading financial instruments</i>
Keuntungan dari penjualan efek-efek	2i,40	196,676	489,084	357,104	<i>Gains from sale of marketable securities</i>
Beban operasional lainnya					<i>Other operating expenses</i>
Beban tenaga kerja	2ac,41	(3,229,054)	(2,881,704)	(2,227,739)	<i>Personnel expenses</i>
Umum dan administrasi	2ac,42	(3,163,476)	(3,035,749)	(2,860,309)	<i>General and administrative</i>
Lain-lain		(102,473)	(139,013)	(142,459)	<i>Others</i>
Jumlah beban operasional lainnya		(6,495,003)	(6,056,466)	(5,230,507)	<i>Total other operating expenses</i>
LABA OPERASIONAL BERSIH		5,865,970	5,740,829	4,338,716	NET OPERATING INCOME
PENDAPATAN DAN BEBAN BUKAN OPERASIONAL					INCOME AND EXPENSES FROM NON OPERATIONS
(Beban)/pendapatan bukan operasional - bersih	43	(33,953)	46,098	53,066	<i>Non operating (expenses)/income net -</i>
LABA SEBELUM PAJAK PENGHASILAN		5,832,017	5,786,927	4,391,782	INCOME BEFORE INCOME TAX
BEBAN PAJAK PENGHASILAN	2ad,30b	(1,535,866)	(1,537,066)	(1,214,822)	INCOME TAX EXPENSE
LABA BERSIH		4,296,151	4,249,861	3,176,960	NET INCOME

**PT BANK CIMB NIAGA Tbk
DAN ANAK PERUSAHAAN/AND SUBSIDIARIES**

**LAPORAN LABA RUGI KOMPREHENSIF
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(Expressed in million Rupiah, unless otherwise stated)

	Catatan/ Notes	2013	2012	2011	
Laba bersih		4,296,151	4,249,861	3,176,960	Net income
Pendapatan komprehensif lain:					Other comprehensive income:
Selisih kurs karena penjabaran laporan keuangan	2e	-	-	(262)	Cumulative translation adjustment
Kerugian atas perubahan nilai wajar dari efek-efek dalam kelompok tersedia untuk dijual	2l	(1,579,110)	(153,079)	(66,104)	Loss from changes in fair value of available for sale marketable securities
Dikurangi : Penyesuaian reklasifikasi atas keuntungan yang termasuk dalam laba rugi		164,194	196,403	154,489	Less : Reclassification adjustment on gain which already included in statement of income
		(1,414,916)	43,324	88,385	
Pajak penghasilan terkait dengan pendapatan komprehensif lain	30c	352,721	(10,514)	(22,096)	Income tax relating to components of other comprehensive income
PENDAPATAN KOMPREHENSIF LAIN SETELAH PAJAK		(1,062,195)	32,810	66,027	OTHER COMPREHENSIVE INCOME - NET OF TAX
JUMLAH PENDAPATAN KOMPREHENSIF		3,233,956	4,282,671	3,242,987	TOTAL COMPREHENSIVE INCOME
Laba bersih yang dapat diatribusikan kepada:					Net income attributable to:
Pemilik entitas induk		4,282,417	4,233,111	3,174,145	Equity holders to parent
Kepentingan nonpengendali	49b	13,734	16,750	2,815	Non-controlling interest
		4,296,151	4,249,861	3,176,960	
Jumlah pendapatan komprehensif yang dapat diatribusikan kepada:					Total comprehensive income attributable to:
Pemilik entitas induk		3,220,222	4,265,921	3,240,172	Equity holders to parent
Kepentingan nonpengendali	49b	13,734	16,750	2,815	Non-controlling interest
		3,233,956	4,282,671	3,242,987	
LABA PER SAHAM (dalam nilai penuh Rupiah per saham)					EARNINGS PER SHARE (expressed in Rupiah full amount per share)
Dasar	2ag,46	170.40	168.44	126.77	Basic

**PT BANK CIMB NIAGA Tbk
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**LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN
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(Dalam jutaan Rupiah, kecuali dinyatakan lain)

**CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE YEARS ENDED
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(Expressed in million Rupiah, unless otherwise stated)

Diatribusikan kepada pemilik entitas induk/Atributable to equity holders of the parent

Catatan/ Notes	Modal saham/ Share capital	Tambah modal disetor/ Additional paid in capital	Cadangan kompensasi saham/ Share based compensation reserve	Cadangan lindung nilai arus kas/ Cash flow hedging reserve	Keuntungan yang belum direalisasi atas efek-efek dalam kelompok tersedia untuk dijual/ Unrealised gains on available-for-sale marketable securities	Selisih kurs karena penjabaran laporan keuangan/ Cumulative foreign exchange translation adjustments	Cadangan umum dan wajib/ General and statutory reserve	Saldo laba/ Retained earnings	Jumlah/ Total	Kepentingan nonpengendali/ Non-controlling interest	Jumlah ekuitas/ Total equity	
Saldo 1 Januari 2011	1,552,420	5,597,358	57,011	865	207,544	262	351,538	6,000,419	13,767,417	73,083	13,840,500	Balance as at 1 January 2011
Penambahan saham baru melalui Penawaran Umum Terbatas V	59,837	1,436,092	-	-	-	-	-	-	1,495,929	-	1,495,929	Issuance of new shares through Limited Public Offering V
Pembagian dividen tunai atas laba bersih tahun buku 2011	-	-	-	-	-	-	-	(199,796)	(199,796)	-	(199,796)	Distribution of cash dividend on 2011 financial year net income
Pembagian dividen tunai atas laba bersih Anak Perusahaan	-	-	-	-	-	-	-	-	-	(6,027)	(6,027)	Distribution of cash dividend by Subsidiaries
Cadangan lindung nilai arus kas	-	-	-	(1,115)	-	-	-	-	(1,115)	(1,916)	(3,031)	Cash flow hedging reserve
Lain-lain	-	-	-	-	-	-	-	-	-	(1,071)	(1,071)	Others
Jumlah laba komprehensif tahun berjalan	-	-	-	-	66,289	(262)	-	3,174,145	3,240,172	2,815	3,242,987	Total comprehensive income for the current year
Saldo 31 Desember 2011	1,612,257	7,033,450	57,011	(250)	273,833	-	351,538	8,974,768	18,302,607	66,884	18,369,491	Balance as at 31 December 2011

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

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The accompanying notes form an integral part of these consolidated financial statements.

**PT BANK CIMB NIAGA Tbk
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**LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN
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FOR THE YEARS ENDED
31 DECEMBER 2013, 2012, AND 2011
(Expressed in million Rupiah, unless otherwise stated)**

Catatan/ Notes	Modal saham/ Share capital	Tambah modal disetor/ Additional paid in capital	Cadangan kompensasi berbasis saham/ Share based compensation reserve	Cadangan lindung nilai arus kas/ Cash flow hedging reserve	Keuntungan yang belum direalisasi atas efek-efek dalam kelompok tersedia untuk dijual/ Unrealised gains on available-for-sale marketable	Cadangan umum dan wajib/ General and statutory reserve	Saldo laba/ Retained earnings	Jumlah/ Total	Kepentingan nonpengendali/ Non-controlling interest	Jumlah ekuitas/ Total equity	Balance as at 1 January 2012	Cash flow hedging reserve	Total comprehensive income for the current year
Saldo 1 Januari 2012	1,612,257	7,033,450	57,011	(250)	273,833	351,538	8,974,768	13,302,607	66,884	13,369,491	Balance as at 1 January 2012		
Cadangan lindung nilai arus kas	-	-	-	(755)	-	-	-	(755)	505	(250)	Cash flow hedging reserve		
Jumlah laba komprehensif tahun berjalan	-	-	-	-	32,810	-	4,233,111	4,265,921	16,750	4,282,671	Total comprehensive income for the current year		
Saldo 31 Desember 2012	1,612,257	7,033,450	57,011	(1,005)	306,643	351,538	13,207,879	22,567,773	84,139	22,651,912	Balance as at 31 December 2012		

**PT BANK CIMB NIAGA Tbk
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**LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN
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**CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
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(Expressed in million Rupiah, unless otherwise stated)

Diatribusikan kepada pemilik entitas induk/Atributable to equity holders of the parent

Catatan/ Notes	Modal saham/ Share capital	Tambahhan modal disetor/ Additional paid in capital	Cadangan kompensasi berbasis saham/ Share based compensation reserve	Cadangan lindung nilai arus kas/ Cash flow hedging reserve	Keuntungan/ (kerugian) yang belum direalisasi atas efek-efek dalam kelompok tersedia untuk dijual/ Unrealised gains/(losses) on available-for-sale marketable securities and government bonds	Cadangan umum dan wajib/ General and statutory reserve	Saldo laba/ Retained earnings	Jumlah/ Total	Kepentingan nonpengendali/ Non-controlling interest	Jumlah ekuitas/ Total equity	
Saldo 1 Januari 2013	1.612.257	7.033.450	57.011	(1.005)	306.643	351.538	13.207.879	22.567.773	84.139	22.651.912	Balance as at 1 January 2013
Cadangan lindung nilai arus kas Pembagian dividen	-	-	-	4.033	-	-	-	4.033	1.886	5.719	Cash flow hedging reserve Distribution of cash dividend
Anak Perusahaan Jumlah laba komprehensif tahun berjalan	-	-	-	-	-	-	-	-	(4.900)	(4.900)	Total comprehensive income for the current year by Subsidiary
Saldo 31 Desember 2013	1.612.257	7.033.450	57.011	3.028	(1.062.195)	351.538	17.490.296	3.220.222	13.734	3.233.956	Balance as at 31 December 2013
					(755.552)			25.792.028	94.659	25.886.687	

Catatan atas laporan keuangan konsolidasian merupakan bagian yang tidak terpisahkan dari laporan keuangan konsolidasian.

PT BANK CIMB NIAGA Tbk
DAN ANAK PERUSAHAAN/AND SUBSIDIARIES

LAPORAN ARUS KAS KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
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CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED
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(Expressed in million Rupiah, unless otherwise stated)

	2013	2012	2011	
Arus kas dari kegiatan operasi				Cash flow from operating activities
Pendapatan bunga, provisi, dan komisi yang diterima	20,530,420	18,049,157	15,649,232	<i>Receipts of interest, fees, and commissions income</i>
Bunga, provisi, dan komisi yang dibayar	(7,032,047)	(5,960,195)	(6,629,575)	<i>Payments of interest, fees, and commissions</i>
Penghasilan operasional lainnya	(329,272)	370,571	665,011	<i>Other operating income</i>
Beban operasional lainnya	(7,047,076)	(6,602,363)	(5,829,307)	<i>Other operating expense</i>
(Beban)/penghasilan bukan operasional - bersih	(29,550)	47,897	43,359	<i>Non operating (expense)/income - net</i>
Arus kas sebelum perubahan dalam aset dan liabilitas operasi	6,092,475	5,905,067	3,898,720	<i>Cash flow before changes in operating assets and liabilities</i>
Perubahan dalam aset dan liabilitas:				<i>Changes in assets and liabilities :</i>
- (Kenaikan)/penurunan aset:				<i>(Increase)/decrease in assets : -</i>
- Penempatan pada bank lain dan Bank Indonesia (jatuh tempo lebih dari 3 bulan)	-	196,564	(196,564)	<i>Placements with other banks and Bank Indonesia - (matures more than 3 months)</i>
- Efek-efek dan Obligasi Pemerintah untuk tujuan diperdagangkan	869,346	81,153	2,921,651	<i>Trading marketable securities - and Government Bonds</i>
- Efek-efek yang dibeli dengan janji dijual kembali	131,515	3,442,289	(3,642,874)	<i>Securities purchased under resale agreements -</i>
- Kredit yang diberikan	(9,476,480)	(17,831,356)	(18,693,608)	<i>Loans -</i>
- Tagihan akseptasi	(2,310,522)	(717,166)	(995,536)	<i>Acceptance receivables -</i>
- Piutang pembiayaan konsumen dan piutang sewa pembiayaan	(2,577,699)	(1,888,244)	(1,509,517)	<i>Consumer financing receivables - and financing lease receivables</i>
- Aset yang diambil alih, uang muka pajak, aset lain-lain dan beban dibayar di muka	(460,272)	(769,024)	(756,707)	<i>Foreclosed asset, prepaid taxes, - other assets and prepaid expenses</i>
- Kenaikan/(penurunan) liabilitas:				<i>Increase/(decrease) in liabilities : -</i>
- Simpanan nasabah	12,722,243	19,200,815	13,981,071	<i>Deposits from customers -</i>
- Simpanan dari bank lain	(2,413,529)	1,465,749	554,131	<i>Deposits from other banks -</i>
- Liabilitas akseptasi	2,380,368	747,912	955,906	<i>Acceptance payables -</i>
- Hutang pajak	63,518	(35,147)	63,062	<i>Taxes payable -</i>
- Liabilitas segera, beban yang masih harus dibayar, dan liabilitas lain-lain serta liabilitas imbalan kerja	471,406	934,780	23,866	<i>Obligations due immediately, - accruals and other liabilities, and employee benefit obligations</i>
Pajak penghasilan yang dibayar selama tahun berjalan	(1,474,039)	(1,324,103)	(1,036,114)	<i>Income tax paid during the year</i>
Kas bersih yang diperoleh dari/ (digunakan untuk) kegiatan operasi	4,018,330	9,409,289	(4,432,513)	<i>Net cash provided/(used in) by operating activities</i>

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**LAPORAN ARUS KAS KONSOLIDASIAN
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**CONSOLIDATED STATEMENTS OF CASH FLOWS
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(Expressed in million Rupiah, unless otherwise stated)

	2013	2012	2011	
Arus kas dari kegiatan investasi				Cash flow from investing activities
Hasil penjualan aset tetap	1,372	1,665	451	Proceeds from sale of fixed assets
Hasil penjualan penyertaan jangka panjang	-	-	104,661	Proceeds from sale of long term investments
Kenaikan atas penyertaan jangka panjang	(1,878)	(2,254)	(1,502)	Increase in long term investments
Pembelian aset tetap	(733,277)	(528,594)	(446,931)	Acquisition of fixed assets
Kenaikan efek-efek dan obligasi pemerintah - tersedia untuk dijual dan yang dimiliki hingga jatuh tempo	(5,607,709)	(2,617,020)	(1,207,147)	Increase in available-for-sale and held-to-maturity marketable securities and government bonds
Kas bersih yang digunakan untuk kegiatan investasi	(6,341,492)	(3,146,203)	(1,550,468)	Net cash used in investing activities
Arus kas dari kegiatan pendanaan				Cash flow from financing activities
Kenaikan atas pinjaman yang diterima	2,364,808	1,226,726	3,311,637	Increase in borrowings
Kenaikan atas efek-efek yang diterbitkan	1,892,895	2,590,722	1,492,853	Increase in marketable securities issued
Penambahan modal saham baru melalui Penawaran Umum Terbatas V	-	-	1,495,929	Issuance of new shares through Limited Public Offering V
Pembayaran pinjaman subordinasi	-	-	(1,805,000)	Payment of subordinated loans
Pembagian dividen tunai	-	-	(199,796)	Distribution of cash dividend
Pembayaran bunga obligasi	(685,347)	(458,967)	(100,729)	Payment of bonds interest
Kas bersih yang diperoleh dari kegiatan pendanaan	3,572,356	3,358,481	4,194,894	Net cash provided by financing activities
Pengaruh perubahan kurs mata uang pada kas dan setara kas	1,238,017	342,559	(1,871)	Effects on exchange rate differences
Kenaikan/(penurunan) bersih kas dan setara kas	2,487,211	9,964,126	(1,789,958)	Net increase/(decrease) in cash and cash equivalent
Kas dan setara kas pada awal tahun	31,694,397	21,730,271	23,520,229	Cash and cash equivalent at beginning of the year
Kas dan setara kas pada akhir tahun	34,181,608	31,694,397	21,730,271	Cash and cash equivalent at end of the year
Kas dan setara kas terdiri dari:				Cash and cash equivalent consist of:
Kas	4,899,659	3,560,580	2,899,117	Cash
Giro pada Bank Indonesia	13,906,003	12,793,295	11,154,874	Current accounts with Bank Indonesia
Giro pada bank lain	3,241,061	2,709,843	1,383,254	Current accounts with other banks
Penempatan pada bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	9,507,531	12,399,517	5,916,636	Placements with other banks - mature within three months or less since acquisition date
Sertifikat Bank Indonesia dan Sertifikat Bank Dalam Negeri - jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	2,627,354	231,162	376,390	Bank Indonesia certificates and Local Bank Certificates - mature within three months or less since acquisition date
Jumlah kas dan setara kas	34,181,608	31,694,397	21,730,271	Total cash and cash equivalents

**PT BANK CIMB NIAGA Tbk
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**CATATAN ATAS LAPORAN KEUANGAN KONSOLIDASIAN
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SERTA TAHUN-TAHUN YANG BERAKHIR
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**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS
31 DECEMBER 2013, 2012, AND 2011,
AND FOR THE YEARS ENDED
31 DECEMBER 2013, 2012, AND 2011**
(Expressed in million Rupiah, unless otherwise stated)

1. INFORMASI UMUM

a. Pendirian dan informasi umum

PT Bank CIMB Niaga Tbk ("Bank CIMB Niaga" atau "Bank") didirikan menurut hukum yang berlaku di Indonesia, berdasarkan Akta Pendirian Perusahaan No. 90 yang dibuat di hadapan Raden Meester Soewandi, Notaris di Jakarta tanggal 26 September 1955 dan diubah dengan akta dari notaris yang sama No. 9 tanggal 4 November 1955. Akta-akta pendirian ini disahkan oleh Menteri Kehakiman Republik Indonesia (sekarang Menteri Hukum dan Hak Asasi Manusia) dengan surat keputusan No. J.A.5/110/15 tanggal 1 Desember 1955 dan diumumkan dalam Berita Negara Republik Indonesia No. 71 tanggal 4 September 1956, Tambahan Berita Negara No. 729/1956.

Setelah pendiriannya, Anggaran Dasar Bank CIMB Niaga telah mengalami beberapa kali perubahan, diantaranya perubahan yang penting adalah:

- Berdasarkan Akta No. 1 tanggal 2 Mei 2008, yang dibuat di hadapan Dr. Amrul Partomuan Pohan, S.H.,LLM, Notaris di Jakarta, mengenai penyesuaian Anggaran Dasar PT Bank Niaga Tbk sesuai Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, dimana perubahan tersebut disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-24544.AH.01.02 Tahun 2008 tanggal 12 Mei 2008;
- Berdasarkan Akta No. 38 tanggal 28 Mei 2008, yang dibuat di hadapan Dr. Amrul Partomuan Pohan, S.H.,LLM, mengenai perubahan nama dari sebelumnya PT Bank Niaga Tbk menjadi PT Bank CIMB Niaga Tbk, dimana perubahan nama tersebut disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui suratnya No. AHU-32968.AH.01.02 Tahun 2008 tanggal 13 Juni 2008 dan surat keputusan Gubernur Bank Indonesia ("BI") No.10/56/KEP.GBI/2008 tanggal 22 Juli 2008.

1. GENERAL INFORMATION

a. Establishment and general information

PT Bank CIMB Niaga Tbk ("Bank CIMB Niaga" or the "Bank") was established in accordance with laws applicable in Indonesian by Notarial Deed No. 90 made by said Raden Meester Soewandi, Notary in Jakarta dated 26 September 1955, which was amended by deed No. 9 of the same notary dated 4 November 1955. These deeds were approved by the Minister of Justice of the Republic of Indonesia (currently Minister of Law and Human Rights) through decision letter No. J.A.5/110/15 dated 1 December 1955 and was published in Supplement No. 729/1956 to the State Gazette of the Republic of Indonesia No. 71 dated 4 September 1956.

After its establishment, Bank CIMB Niaga's Articles of Association have been amended from time to time, where such significant amendments are as follows:

- *Pursuant to Notarial Deed No. 1 dated 2 May 2008, made by said Dr. Amrul Partomuan Pohan, S.H., LLM, Notary in Jakarta, regarding the amendment of PT Bank Niaga Tbk's Articles of Association in respect of Law No. 40 Year 2007 on Limited Liability Company, which amendment was approved by the Minister of Law and Human Rights of the Republic of Indonesia in its letter No. AHU-24544.AH.01.02 year 2008 dated 12 May 2008;*
- *Pursuant to Notarial Deed No. 38 dated 28 May 2008, made by Notary Dr. Amrul Partomuan Pohan, S.H., LLM, regarding the change of name from PT Bank Niaga Tbk into PT Bank CIMB Niaga Tbk, which amendment was approved by the Minister of Law and Human Rights of the Republic of Indonesia by its letter No. AHU-32968.AH.01.02 Year 2008 dated 13 June 2008 and decision letter of the Governor of Bank Indonesia ("BI") No.10/56/KEP.GBI/2008 dated 22 July 2008.*

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1. INFORMASI UMUM (lanjutan)

a. Pendirian dan informasi umum (lanjutan)

Setelah perubahan-perubahan tersebut di atas, anggaran dasar Bank CIMB Niaga telah mengalami beberapa kali perubahan, dimana perubahan terakhir dengan Akta No. 1 tanggal 1 Maret 2011 yang dibuat di hadapan Notaris Dr. Amrul Partomuan Pohan, S.H., LLM, khususnya perubahan Pasal 4 ayat 4.2, berkenaan dengan peningkatan modal ditempatkan dan disetor. Perubahan tersebut disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui suratnya No. AHU-AH.01.10-07889 tanggal 15 Maret 2011.

Berdasarkan pasal 3 Anggaran Dasar Bank CIMB Niaga, ruang lingkup kegiatan Bank CIMB Niaga adalah melakukan usaha di bidang perbankan sesuai dengan undang-undang dan peraturan yang berlaku, dan melakukan kegiatan perbankan lainnya berdasarkan prinsip Syariah. Bank CIMB Niaga mulai melakukan kegiatan perbankan berdasarkan prinsip Syariah pada tanggal 27 September 2004.

Bank CIMB Niaga memperoleh izin usaha sebagai bank umum, bank devisa dan bank yang melakukan kegiatan berdasarkan prinsip Syariah masing-masing berdasarkan surat keputusan Menteri Keuangan Republik Indonesia No. 249544/U.M.II tanggal 11 November 1955, surat keputusan Direksi Bank Indonesia (BI) No. 7/116/Kep/Dir/UD tanggal 22 November 1974, dan surat keputusan Gubernur BI No. 6/71/KEP.GBI/2004 tanggal 16 September 2004.

Sejak berdirinya, Bank CIMB Niaga telah mengalami 4 (empat) kali penggabungan usaha, yaitu:

- Tanggal 22 Oktober 1973 dengan PT Bank Agung;
- Tanggal 30 November 1978 dengan PT Bank Tabungan Bandung;
- Tanggal 17 Oktober 1983 dengan PT Bank Amerta; dan
- Tanggal 1 November 2008 dengan PT Bank Lippo Tbk (lihat Catatan 1b).

1. GENERAL INFORMATION (continued)

a. Establishment and general information (continued)

After the above mentioned amendments, Bank CIMB Niaga's Articles of Association have been amended from time to time, the latest is amended by Notarial Deed No. 1 dated 1 March 2011 made by said Notary Dr. Amrul Partomuan Pohan, S.H., LLM, regarding the changes of Article 4 paragraph 4.2 regarding the change of issued and paid in capital. This amendment was approved by the Minister of Law and Human Rights of the Republic of Indonesia in its letter No. AHU-AH.01.10-07889 dated 15 March 2011.

According to Article 3 of its Articles of Association, Bank CIMB Niaga's scope of activities is to conduct general banking services in accordance with the prevailing laws and regulations, and to engage in other banking activities based on Sharia principles. Bank CIMB Niaga had started its banking activities based on the Sharia principles on 27 September 2004.

Bank CIMB Niaga had obtained the license to operate as a commercial bank, a foreign exchange bank and a bank engaged in activities based on Sharia principles based on the decision letter of the Minister of Finance of the Republic of Indonesia No. 249544/U.M.II dated 11 November 1955, the decision letter of the Directors of BI No. 7/116/Kep/Dir/UD dated 22 November 1974, and the decision letter of the Governor of Bank Indonesia (BI) No. 6/71/KEP.GBI/2004 dated 16 September 2004, respectively.

Since establishment, Bank CIMB Niaga had 4 (four) mergers, on:

- 22 October 1973 with PT Bank Agung;
- 30 November 1978 with PT Bank Tabungan Bandung;
- 17 October 1983 with PT Bank Amerta; and
- 1 November 2008 with PT Bank Lippo Tbk (refer to Note 1b).

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1. INFORMASI UMUM (lanjutan)

a. Pendirian dan informasi umum (lanjutan)

Kantor Pusat Bank CIMB Niaga berlokasi di Jl. Jend. Sudirman Kav. 58, Jakarta. Pada tanggal 31 Desember 2013, kantor cabang, kantor cabang pembantu, kantor pembayaran, unit cabang Syariah domestik dan kantor layanan Syariah Bank CIMB Niaga tersebar di 28 (dua puluh delapan) propinsi di seluruh Indonesia (2012 dan 2011: 27 propinsi). Pada tanggal 31 Desember 2013, 2012, dan 2011, jumlah jaringan cabang-cabang dan kantor-kantor pembantu Bank CIMB Niaga adalah (tidak diaudit):

	2013	2012	2011	
Kantor cabang domestik	156	160	155	Domestic branches
Kantor cabang pembantu domestik	750	756	697	Domestic support branches
Kantor pembayaran domestik	33	31	24	Domestic payments points
Unit cabang Syariah domestik	30	27	24	Domestic Sharia unit branches
Kantor layanan Syariah	537	532	561	Sharia service offices
Kantor cabang luar negeri (Cayman Islands)*	-	-	1*	Overseas branch (Cayman Islands)*
Automated Teller Machine (ATM) termasuk ATM Syariah	2,956	2,257	1,749	Automated Teller Machine (ATM) including Sharia ATM

* efektif ditutup sejak tanggal 6 Januari 2012 (lihat Catatan 1c)

closed effective on 6 January 2012 (refer to Note 1c) *

b. Penggabungan usaha dengan PT Bank Lippo Tbk

Pada tanggal 28 Oktober 2008 (sebelum tanggal efektif penggabungan), CIMB Group Sdn. Bhd. dan Santubong Ventures Sdn. Bhd. melakukan pembelian atas saham Santubong Investment BV. pada PT Bank Lippo Tbk ("Bank Lippo"), masing-masing sebanyak 51,00% dan 36,03%. Hal ini sesuai dengan Rancangan Penggabungan Usaha Bank CIMB Niaga dan Bank Lippo.

Sehubungan dengan diperolehnya persetujuan dari BI atas rencana penggabungan Bank Lippo ke dalam Bank CIMB Niaga melalui Surat Keputusan Gubernur BI No. 10/66/KEP.GBI/2008 tanggal 15 Oktober 2008 tentang "Pemberian Izin Penggabungan Usaha PT Bank Lippo Tbk ke dalam PT Bank CIMB Niaga Tbk", serta dengan diterimanya Surat Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-AH.01.10-22669 tanggal 22 Oktober 2008 perihal "Penerimaan Pemberitahuan Penggabungan Perseroan PT Bank CIMB Niaga Tbk", penggabungan usaha menjadi efektif pada tanggal 1 November 2008. Pernyataan penggabungan usaha ini memperoleh surat pemberitahuan efektif dari Bapepam-LK melalui surat No. S-4217/BL/2008 tanggal 30 Juni 2008.

1. GENERAL INFORMATION (continued)

a. Establishment and general information (continued)

Bank CIMB Niaga's head office is located at Jl. Jend. Sudirman Kav. 58, Jakarta. As at 31 December 2013, Bank CIMB Niaga's domestic branches, supporting branches, payment points, Sharia unit branches and Sharia service offices are located in 28 (twenty eight) provinces throughout Indonesia (2012 and 2011: 27 provinces). As at 31 December 2013, 2012, and 2011, the number of Bank CIMB Niaga's branches and representative offices are as follows (unaudited):

b. Merger with PT Bank Lippo Tbk

On 28 October 2008 (before the merger was effective), CIMB Group Sdn. Bhd. and Santubong Ventures Sdn. Bhd. acquired shares owned by Santubong Investment BV. of PT Bank Lippo Tbk ("Bank Lippo") being 51.00% and 36.03%, respectively. This is in accordance with the Merger Plan of Bank CIMB Niaga and Bank Lippo.

Upon receiving approval from BI on the merger plan of Bank Lippo into Bank CIMB Niaga through Decision Letter of the Governor of BI No. 10/66/KEP.GBI/2008 dated 15 October 2008 regarding "Approval of Merger of PT Bank Lippo Tbk into PT Bank CIMB Niaga Tbk", and Letter of Minister of Law and Human Rights of Republic of Indonesia No. AHU-AH.01.10-22669 dated 22 October 2008 regarding "Acceptance of Notification on Merger of PT Bank CIMB Niaga Tbk", the merger was effective on 1 November 2008. Statement of this merger has received effective notice from Bapepam-LK through its letter No. S-4217/BL/2008 dated 30 June 2008.

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1. INFORMASI UMUM (lanjutan)

b. Penggabungan usaha dengan PT Bank Lippo Tbk (lanjutan)

Tanggal efektif penggabungan usaha dengan Bank Lippo ditetapkan pada tanggal 1 November 2008 berdasarkan Akta No. 9 tanggal 16 Oktober 2008 yang dibuat di hadapan Notaris Dr. Amrul Partomuan Pohan, S.H., LLM, Notaris di Jakarta. Akta ini merupakan perubahan dari akta sebelumnya yaitu Akta No. 37 tanggal 18 Juli 2008 yang dibuat di hadapan Notaris Dr. Amrul Partomuan Pohan, S.H., LLM, Notaris di Jakarta. Selain menetapkan tanggal efektif penggabungan usaha, akta ini juga menetapkan perubahan komposisi Dewan Komisaris dan Direksi.

Sejak tanggal penggabungan usaha, seluruh hubungan hukum antara nasabah dan relasi bisnis dengan eks Bank Lippo telah beralih dan diteruskan oleh Bank CIMB Niaga.

Susunan pemegang saham sebelum dan pada tanggal penggabungan usaha adalah:

1. GENERAL INFORMATION (continued)

b. Merger with PT Bank Lippo Tbk (continued)

The effective date of the merger with Bank Lippo was 1 November 2008 based on Notarial Deed No. 9 dated 16 October 2008 made by said Notary Dr. Amrul Partomuan Pohan, S.H., LLM, Notary in Jakarta. This deed represented the amendment from Notarial Deed No. 37 dated 18 July 2008 made by said Notary Dr. Amrul Partomuan Pohan, S.H., LLM, Notary in Jakarta. This notarial deed also decided the change in the composition of the Boards of Commissioners and Boards of Directors.

Since the merger date, all legal relationships between ex Bank Lippo customers and business relationships with ex Bank Lippo have been transferred and are resumed by Bank CIMB Niaga.

The shareholders composition before and at the merger date was effective is as follows:

	Pemegang saham Bank CIMB Niaga sebelum penggabungan usaha/ <i>Bank CIMB Niaga's shareholders before the merger</i>		Pemegang saham Bank Lippo sebelum penggabungan usaha/ <i>Bank Lippo's shareholders before merger</i>		Pemegang saham Bank CIMB Niaga pada tanggal penggabungan usaha/Bank CIMB Niaga's shareholders at the merger date		
	Jumlah saham/ <i>Number of shares</i>	%	Jumlah saham sebelum konversi/ <i>Number of shares before conversion</i>	%	Jumlah saham setelah konversi/ <i>Number of shares after conversion</i>	Jumlah saham/ <i>Number of shares</i>	%
Saham biasa kelas A							
- Masyarakat (kepemilikan dibawah 5%)	71,853,936	0.56	85,698,000	2.19	-	71,853,936	0.30
Saham biasa kelas B							
- CIMB Group Sdn Bhd	7,779,138,350	60.47	1,997,023,850	51.00	5,636,087,273	13,415,225,623	56.10
- Santubong Ventures Sdn Bhd	-	-	1,410,943,106	36.03	3,982,024,793	3,982,024,793	16.65
- Greatville Pte Ltd	-	-	218,263,688	5.57	615,993,242	615,993,242	2.58
- Lainnya (kepemilikan dibawah 5%)	5,012,710,185	38.97	137,426,109	3.51	629,710,532	5,642,420,717	23.59
Saham biasa kelas C							
- Menteri Keuangan Republik Indonesia	-	-	66,378,286	1.70	187,335,676	187,335,676	0.78
	12,863,702,471	100.00	3,915,733,039	100.00	11,051,151,516	23,914,853,987	100.00

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1. INFORMASI UMUM (lanjutan)

b. Penggabungan usaha dengan PT Bank Lippo Tbk (lanjutan)

Berdasarkan laporan No. UB-191/Dir.060/V/2008-I tanggal 25 Mei 2008 yang dikeluarkan oleh PT Ujatek Baru, untuk keperluan konversi saham, manajemen menetapkan nilai pasar wajar dari aset bersih Bank CIMB Niaga dan Bank Lippo masing-masing adalah sebesar Rp 1.052 (nilai penuh) dan Rp 2.969 (nilai penuh) per saham.

Berdasarkan penilaian tersebut, maka setiap 1 (satu) pemegang saham kelas A dan kelas B Bank Lippo akan mendapatkan 2,82 (dibulatkan) saham kelas B Bank CIMB Niaga. Penilaian tersebut merupakan nilai intrinsik wajar dari masing-masing bank dan juga memberikan premium di atas harga perdagangan historis.

Untuk perhitungan penambahan nilai modal saham biasa dan tambahan modal disetor Bank CIMB Niaga, manajemen menggunakan harga pasar saham Bank CIMB Niaga pada saat penggabungan usaha terjadi. Dengan demikian terdapat penambahan nilai modal saham biasa dan tambahan modal disetor Bank CIMB Niaga masing-masing sebesar Rp 552.558 dan Rp 4.641.484.

Selisih nilai transaksi restrukturisasi entitas sependangali

Pada tanggal efektif penggabungan usaha, Bank CIMB Niaga dan Bank Lippo berada dalam pengendalian entitas yang sama, yaitu CIMB Group Sdn Bhd, oleh karena itu penggabungan usaha kedua bank dilakukan dengan menggunakan metode penyatuan kepemilikan. Berdasarkan Standar Akuntansi Keuangan di Indonesia, selisih antara harga pengalihan dengan nilai buku pada transaksi restrukturisasi antar entitas sependangali dibukukan ke dalam akun "Selisih nilai transaksi restrukturisasi entitas sependangali" pada unsur ekuitas. Pada laporan keuangan konsolidasian yang berakhir pada tanggal 31 Desember 2012, Bank telah melakukan reklasifikasi selisih nilai transaksi restrukturisasi entitas sependangali ke dalam akun tambahan modal disetor sesuai dengan Peraturan Bapepam-LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 mengenai peraturan No. VIII.G.7 "Pedoman Penyajian Laporan Keuangan".

1. GENERAL INFORMATION (continued)

b. Merger with PT Bank Lippo Tbk (continued)

Based on report No. UB-191/Dir.060/V/2008-I dated 25 May 2008 issued by PT Ujatek Baru, for share conversion purposes, management decided that the fair value of the net assets of Bank CIMB Niaga and Bank Lippo were Rp 1,052 (full amount) and Rp 2,969 (full amount) per share, respectively.

Based on this valuation, each holder of 1 (one) class A and B shares of Bank Lippo received 2.82 (rounded) of class B shares of Bank CIMB Niaga. This valuation represents the fair value of each bank and also gives a premium above the historical traded prices.

For the calculation of share capital and additional paid-in capital, Bank CIMB Niaga's management used the market price of Bank CIMB Niaga's shares on the date of merger. As a result, Bank CIMB Niaga's share capital and additional paid-in capital increased by Rp 552,558 and Rp 4,641,484, respectively.

Difference in restructuring value transaction of entities under common control

As at the effective date of the merger, Bank CIMB Niaga and Bank Lippo were under common control of CIMB Group Sdn Bhd, therefore, the merger of both banks used the pooling of interest method. Based on Indonesian Financial Accounting Standards, the difference between the transfer price and the book value in the restructuring transaction of entities under common control is booked in account "Difference in restructuring value transaction of entities under common control" in the equity. In the consolidated financial statements for the year ended 31 December 2012, Bank has reclassified the difference in restructuring value of transaction of entities under common control to additional paid-in capital account in accordance with the Decree of Bapepam-LK No. KEP-347/BL/2012 dated 25 June 2012 of Regulation No. VIII.G.7 regarding "Financial Statements Presentation Guidelines".

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1. INFORMASI UMUM (lanjutan)

c. Penawaran umum saham dan obligasi Bank CIMB Niaga serta Surat Hutang Jangka Menengah CIMB Niaga Auto Finance

Penawaran umum saham

Pada tanggal 11 - 19 Oktober 1989, Bank CIMB Niaga melakukan Penawaran Umum Perdana atas 5.000.000 lembar saham biasa dengan nilai nominal per saham Rp 1.000 (nilai penuh) dan harga penawaran sebesar Rp 12.500 (nilai penuh) per saham. Pada tanggal 29 November 1989, saham Bank CIMB Niaga tersebut telah dicatatkan pada Bursa Efek Indonesia.

Penawaran Umum Perdana dan Terbatas yang telah dilakukan oleh Bank CIMB Niaga adalah:

	<u>Pernyataan efektif/ Effective registration</u>	<u>Tanggal pencatatan/ Registration date</u>	<u>Jumlah saham yang ditawarkan (nilai penuh)/ Number of offered shares (full amount)</u>	<u>Nilai nominal per saham (nilai penuh)/ Par value per share (full amount)</u>	<u>Harga penawaran per saham (nilai penuh)/ Offering price per share (full amount)</u>	
Penawaran Umum Perdana	2 Oktober/ October 1989	29 November/ November 1989	5,000,000	1,000	12,500	Initial Public Offering
Penawaran Umum Terbatas I	26 September/ September 1992	23 Desember/ December 1992	5,252,500	1,000	5,000	Limited Public Offering I
Penawaran Umum Terbatas II	29 Oktober/ October 1996	15 November/ November 1996	31,514,487	1,000	3,300	Limited Public Offering II
Penawaran Umum Terbatas III	4 Agustus/ August 1999	9 Agustus/ August 1999	71,135,395,749	5	124	Limited Public Offering III
Penawaran Umum Terbatas IV	25 Agustus/ August 2005	31 Agustus/August dan/and 9 September /September 2005	3,949,757,610	50	330	Limited Public Offering IV
Penawaran Umum Terbatas V	3 November/ November 2010	30 Desember/ December 2010	1,196,743,183	50	1,250	Limited Public Offering V

Pada tanggal 15 Desember 2010, Rapat Umum Pemegang Saham Luar Biasa Bank CIMB Niaga yang risalahnya dimuat dalam Akta No. 30, yang dibuat di hadapan Dr. Amrul Partomuan Pohan, S.H.,LLM, menyetujui Penawaran Umum Terbatas V kepada para pemegang saham dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD). Hasil Penawaran Umum Terbatas V sejumlah Rp 1.495.929 diterima oleh Bank CIMB Niaga pada tanggal 19 Januari 2011 dan tercatat pada Bursa Efek Indonesia pada tanggal yang sama.

1. GENERAL INFORMATION (continued)

c. Public offering of Bank CIMB Niaga's shares and bonds and CIMB Niaga Auto Finance Medium Term Notes

Public offering of shares

On 11 - 19 October 1989, Bank CIMB Niaga undertook an Initial Public Offering of 5,000,000 ordinary shares with a par value of Rp 1,000 (full amount) per share and an offering price of Rp 12,500 (full amount) per share. On 29 November 1989, Bank CIMB Niaga's shares were listed on the Indonesia Stock Exchange.

The details of Bank CIMB Niaga's Initial and Limited Public Offerings are as follows:

On 15 December 2010, Bank CIMB Niaga's Extraordinary Shareholders General Meeting, whose minutes have been notarised by Deed No. 30 of Dr. Amrul Partomuan Pohan, S.H.,LLM, Notary in Jakarta, approved the Pre-emptive Limited Public Offering V to the shareholders. The result of Limited Public Offering V with total of Rp 1,495,929 was received by Bank CIMB Niaga on 19 January 2011 and this was listed in Indonesia Stock Exchange on the same date.

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1. INFORMASI UMUM (lanjutan)

c. Penawaran umum saham dan obligasi Bank CIMB Niaga serta Surat Hutang Jangka Menengah CIMB Niaga Auto Finance (lanjutan)

Penawaran umum obligasi subordinasi

Obligasi subordinasi dalam mata uang Dolar Amerika Serikat

Pada tanggal 22 November 2006, eks Bank Lippo menerbitkan obligasi subordinasi sebesar USD 200 juta melalui cabang *Cayman Islands* yang dicatatkan di *Singapore Stock Exchange*. Obligasi subordinasi ini bersifat *unsecured* dan akan jatuh tempo pada tanggal 22 November 2016 dengan opsi pelunasan pada tanggal 22 November 2011 dengan persetujuan terlebih dahulu dari BI. Obligasi subordinasi ini telah dilunasi seluruhnya pada bulan November 2011.

Sehubungan dengan pelunasan obligasi subordinasi pada tanggal 22 November 2011, Bank CIMB Niaga telah mengajukan permohonan penutupan kantor cabang *Cayman Islands* kepada BI. BI telah menyetujui penutupan cabang *Cayman Islands* Bank CIMB Niaga melalui surat No. 13/493/DPIP/Prz tanggal 5 Agustus 2011, selain itu otoritas negara setempat (*Cayman Islands Monetary Authority*) telah menyetujui pula penutupan tersebut. Penutupan kantor cabang berlaku efektif sejak 6 Januari 2012 dan telah dilaporkan kepada BI melalui surat No. 002/DIR/I/2012 tanggal 13 Januari 2012.

Sehubungan dengan telah bergabungnya Bank Lippo ke dalam PT Bank CIMB Niaga Tbk, maka pada tanggal 11 Maret 2009, cabang *Cayman Islands* eks Bank Lippo ditutup. Penutupan cabang tersebut telah mendapat persetujuan dari CIMA melalui suratnya No. RME/ast/100142 tanggal 11 Maret 2009. BI juga telah menyetujui penutupan cabang *Cayman Islands* eks Bank Lippo melalui Surat No.11/43/DPB3/TPB3-3/Rahasia tanggal 20 April 2009.

1. GENERAL INFORMATION (continued)

c. Public offering of Bank CIMB Niaga's shares and bonds and CIMB Niaga Auto Finance Medium Term Notes (continued)

Public offering of subordinated bonds

Subordinated bonds denominated in United States Dollar

On 22 November 2006, ex Bank Lippo issued USD 200 million subordinated bonds through its *Cayman Islands* branch which are listed on the *Singapore Stock Exchange*. These subordinated bonds were *unsecured* and will mature on 22 November 2016 with callable option on 22 November 2011 upon BI approval. These subordinated bonds were fully paid in November 2011.

In relation with the redemption of the subordinated bonds on 22 November 2011, Bank CIMB Niaga requested the approval from BI to close its *Cayman Islands* branch. BI approved the closing of the *Cayman Islands* branch for Bank CIMB Niaga through its letter No. 13/493/DPIP/Prz dated 5 August 2011, besides that, a local authority (*Cayman Island Monetary Authority*), also approved the closing of branch. The closing was effective on 6 January 2012 and it was reported to BI through its letter No. 002/DIR/I/2012 dated 13 January 2012.

In relation to the merger of Bank Lippo into PT Bank CIMB Niaga Tbk, the ex Bank Lippo *Cayman Islands* branch was closed on 11 March 2009. Due to this, CIMA had approved the closing of the branch through letter No. RME/ast/100142 dated 11 March 2009. BI also approved the closing of the ex Bank Lippo *Cayman Islands* branch through Letter No.11/43/DPB3/TPB3-3/Rahasia dated 20 April 2009.

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- c. Penawaran umum saham dan obligasi Bank CIMB Niaga serta Surat Hutang Jangka Menengah CIMB Niaga Auto Finance (lanjutan)**

Penawaran umum obligasi subordinasi (lanjutan)

Obligasi Subordinasi I Bank CIMB Niaga Tahun 2010 dengan Tingkat Suku Bunga Tetap

Pada tanggal 29 Juni 2010, Bank CIMB Niaga memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan, melalui suratnya No. S/5092/BL/2010 untuk melakukan penawaran umum Obligasi Subordinasi I Bank CIMB Niaga Tahun 2010 dengan Tingkat Suku Bunga Tetap. Jumlah pokok obligasi subordinasi ini adalah sebesar Rp 1.380.000, dengan jangka waktu 7 tahun (jatuh tempo pada tanggal 8 Juli 2017) dan tingkat bunga sebesar 11,30% (lihat Catatan 32).

Obligasi Subordinasi II Bank CIMB Niaga Tahun 2010 dengan Tingkat Suku Bunga Tetap

Pada tanggal 15 Desember 2010, Bank CIMB Niaga memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan, melalui suratnya No. S/11156/BL/2010 untuk melakukan penawaran umum Obligasi Subordinasi II Bank CIMB Niaga Tahun 2010 dengan Tingkat Suku Bunga Tetap. Jumlah pokok obligasi subordinasi ini adalah sebesar Rp 1.600.000, dengan jangka waktu 10 tahun (jatuh tempo pada tanggal 23 Desember 2020) dan tingkat bunga sebesar 10,85% (lihat Catatan 32).

1. GENERAL INFORMATION (continued)

- c. Public offering of Bank CIMB Niaga's shares and bonds and CIMB Niaga Auto Finance Medium Term Notes (continued)**

Public offering of subordinated bonds (continued)

Bank CIMB Niaga Subordinated Bonds I Year 2010 with Fixed Interest Rate

On 29 June 2010, Bank CIMB Niaga obtained the notice of effectivity from the Chairman of Capital Market and Financial Institution Supervisory Board in his letter No. S/5092/BL/2010 for public offering of Bank CIMB Niaga Subordinated Bonds I Year 2010 with Fixed Interest Rate. The nominal value of the subordinated bonds amounted to Rp 1,380,000 with tenor of 7 years (matures on 8 July 2017) and interest rate of 11.30% (refer to Note 32).

Bank CIMB Niaga Subordinated Bonds II Year 2010 with Fixed Interest Rate

On 15 December 2010, Bank CIMB Niaga obtained the notice of effectivity from the Chairman of Capital Market and Financial Institution Supervisory Board in his letter No. S/11156/BL/2010 for public offering of Bank CIMB Niaga Subordinated Bonds II Year 2010 with Fixed Interest Rate. The nominal value of the subordinated bonds amounted to Rp 1,600,000 with tenor of 10 years (matures on 23 December 2020) and interest rate of 10.85% (refer to Note 32).

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Penawaran umum obligasi

Obligasi I Bank CIMB Niaga Tahun 2011 dengan Tingkat Suku Bunga Tetap

Pada tanggal 15 Desember 2011, Bank CIMB Niaga memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan melalui suratnya No. S-13453/BL/2011 untuk melakukan penawaran umum Obligasi I Bank CIMB Niaga Tahun 2011 dengan Tingkat Suku Bunga Tetap. Jumlah pokok obligasi ini adalah sebesar Rp 1.500.000, yang terbagi atas:

- Seri A sejumlah Rp 180.000 dengan jangka waktu 3 tahun, tingkat bunga 7,38% per tahun dan jatuh tempo pada tanggal 23 Desember 2014; dan
- Seri B sejumlah Rp 1.320.000 dengan jangka waktu 5 tahun, tingkat bunga 8,30% per tahun dan jatuh tempo pada tanggal 23 Desember 2016 (lihat Catatan 28).

Obligasi Berkelanjutan I Bank CIMB Niaga Tahap I Tahun 2012 dengan Tingkat Suku Bunga Tetap

Pada tanggal 22 Oktober 2012, Bank CIMB Niaga memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan, melalui suratnya No. S-12326/BL/2012 untuk melakukan penawaran umum Obligasi Berkelanjutan I Bank CIMB Niaga Tahap I Tahun 2012 dengan Tingkat Suku Bunga Tetap. Jumlah pokok obligasi ini adalah sebesar Rp 2.000.000, yang terbagi atas:

- Seri A sejumlah Rp 600.000 dengan jangka waktu 3 tahun, tingkat bunga 7,35% per tahun dan jatuh tempo pada tanggal 30 Oktober 2015; dan
- Seri B sejumlah Rp 1.400.000 dengan jangka waktu 5 tahun, tingkat bunga 7,75% per tahun dan jatuh tempo pada tanggal 30 Oktober 2017 (lihat Catatan 28).

1. GENERAL INFORMATION (continued)

c. Public offering of Bank CIMB Niaga's shares and bonds and CIMB Niaga Auto Finance Medium Term Notes (continued)

Public offering of bonds

Bank CIMB Niaga Bond I Year 2011 with Fixed Interest Rates

On 15 December 2011, Bank CIMB Niaga obtained the notice of effectivity from the Chairman of Capital Market and Financial Institution Supervisory Board in his letter No. S-13453/BL/2011 for public offering of Bank CIMB Niaga Bond I Year 2011 with Fixed Interest Rates. The nominal value of the bonds amounted to Rp 1,500,000, which is divided by:

- Series A amounted to Rp 180,000 with tenor of 3 years, interest rate of 7.38% per annum and mature on 23 December 2014; and
- Series B amounted to Rp 1,320,000 with tenor of 5 years, interest rate of 8.30% per annum and mature on 23 December 2016 (refer to Note 28).

The Continuous Bonds I of Bank CIMB Niaga Phase I Year 2012 with Fixed Interest Rate

On 22 October 2012, Bank CIMB Niaga obtained the notice of effectivity from the Chairman of Capital Market and Financial Institution Supervisory Board in his letter No. S-12326/BL/2012 for public offering of the Continuous Bonds I of Bank CIMB Niaga Phase I Year 2012 with Fixed Interest Rate. Total principal of bonds is amounting to Rp 2,000,000, which is divided by:

- Series A amounted to Rp 600,000 with tenor of 3 years, interest rate of 7.35% per annum and mature on 30 October 2015; and
- Series B amounted to Rp 1,400,000 with tenor of 5 years, interest rate of 7.75% per annum and mature on 30 October 2017 (refer to Note 28).

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- c. **Penawaran umum saham dan obligasi Bank CIMB Niaga serta Surat Hutang Jangka Menengah CIMB Niaga Auto Finance (lanjutan)**

Penawaran umum obligasi (lanjutan)

Obligasi Berkelanjutan I Bank CIMB Niaga Tahap I Tahun 2012 dengan Tingkat Suku Bunga Tetap (lanjutan)

Sehubungan dengan penerbitan obligasi tersebut, PT Bank CIMB Niaga memperoleh peringkat "idAAA", dari PT Pefindo.

Bank CIMB Niaga berniat menerbitkan Obligasi Berkelanjutan I Bank CIMB Niaga dengan target dana dihimpun sebesar total Rp 8.000.000.

Obligasi Berkelanjutan I Bank CIMB Niaga Tahap II Tahun 2013 dengan Tingkat Suku Bunga Tetap

Pada tanggal 15 November 2013, Bank CIMB Niaga melakukan penawaran obligasi bersifat utang kedua dari Penawaran Umum Obligasi Berkelanjutan I Tahun 2012 dengan tingkat suku bunga tetap yang telah memperoleh pernyataan efektif pada tanggal 14 November 2013 dari Otoritas Jasa Keuangan (OJK). Jumlah pokok obligasi ini adalah sebesar Rp 1.450.000, yang terbagi atas:

- Seri A sejumlah Rp 285.000 dengan jangka waktu 2 (dua) tahun, tingkat bunga 8,75% per tahun dan jatuh tempo pada tanggal 20 November 2015; dan
- Seri B sejumlah Rp 315.000 dengan jangka waktu 3 (tiga) tahun, tingkat bunga 9,15% per tahun dan jatuh tempo pada tanggal 20 November 2016.
- Seri C sejumlah Rp 850.000 dengan jangka waktu 5 (lima) tahun, tingkat bunga 9,75% per tahun dan jatuh tempo pada tanggal 20 November 2018.

Sehubungan dengan penerbitan obligasi tersebut, PT Bank CIMB Niaga memperoleh peringkat "idAAA", dari PT Pefindo.

1. GENERAL INFORMATION (continued)

- c. **Public offering of Bank CIMB Niaga's shares and bonds and CIMB Niaga Auto Finance Medium Term Notes (continued)**

Public offering of bonds (continued)

The Continuous Bonds I of Bank CIMB Niaga Phase I Year 2012 with Fixed Interest Rate (continued)

In connection with the said bond offering, PT Bank CIMB Niaga obtained a rating of "idAAA", from PT Pefindo.

Bank CIMB Niaga plans to issue the Continuous Bonds I of Bank CIMB Niaga with a total fund of Rp 8,000,000.

The Continuous Bonds I of Bank CIMB Niaga Phase II Year 2013 with Fixed Interest Rate

On 15 November 2013, Bank CIMB Niaga undertook the second public offering of bonds as part of public offering of Bank CIMB Niaga Bond I Year 2012 with Fixed Interest Rate which has obtained the notice of effectivity on 14 November 2013 from Financial Service Authority (Otoritas Jasa Keuangan or OJK). Total principal of bonds amounted to Rp 1,450,000, which is divided by:

- Series A amounted to Rp 285,000 with tenor of 2 (two) years, interest rate of 8.75% per annum and mature on 20 November 2015; and
- Series B amounted to Rp 315,000 with tenor of 3 (three) years, interest rate of 9.15% per annum and mature on 20 November 2016.
- Series C amounted to Rp 850,000 with tenor of 5 (five) years, interest rate of 9.75% per annum and mature on 20 November 2018.

In connection with the said bond offering, PT Bank CIMB Niaga obtained a rating of "idAAA", from PT Pefindo.

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c. Penawaran umum saham dan obligasi Bank CIMB Niaga serta Surat Hutang Jangka Menengah CIMB Niaga Auto Finance (lanjutan)

Penawaran umum obligasi (lanjutan)

Obligasi I CIMB Niaga Auto Finance Tahun 2012 dengan Tingkat Suku Bunga Tetap

Pada tanggal 9 November 2012, PT CIMB Niaga Auto Finance (CNAF), anak perusahaan, memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan, melalui suratnya No.S-13138/BL/2012 untuk melakukan penawaran umum Obligasi I CIMB Niaga Auto Finance Tahun 2012 dengan Tingkat Suku Bunga Tetap. Jumlah pokok obligasi ini adalah sebesar Rp 600.000, yang terbagi atas:

- Seri A sejumlah Rp 152.000 dengan jangka waktu 1 tahun, tingkat bunga 7,00% per tahun dan jatuh tempo pada tanggal 2 Desember 2013; dan
- Seri B sejumlah Rp 448.000 dengan jangka waktu 3 tahun, tingkat bunga 8,10% per tahun dan jatuh tempo pada tanggal 22 November 2015 (lihat Catatan 28).

Sehubungan dengan penerbitan obligasi tersebut, CNAF memperoleh peringkat "AA+ (idn)", dari PT Fitch Indonesia.

Surat Hutang Jangka Menengah (MTN) I CIMB Niaga Auto Finance Tahun 2013 dengan Tingkat Suku Bunga Tetap 2013

Pada tanggal 15 Februari 2013, CNAF menerbitkan MTN dengan tingkat suku bunga tetap, jumlah pokok sebesar Rp 200.000 dengan jangka waktu 3 tahun, tingkat bunga 8,50% per tahun dan jatuh tempo pada tanggal 15 Februari 2016.

Sehubungan dengan penerbitan Surat Hutang Jangka Menengah (MTN) tersebut, CNAF memperoleh peringkat "AA+ (idn)", dari PT Fitch Indonesia.

1. GENERAL INFORMATION (continued)

c. Public offering of Bank CIMB Niaga's shares and bonds and CIMB Niaga Auto Finance Medium Term Notes (continued)

Public offering of bonds (continued)

CIMB Niaga Auto Finance Bond I Year 2012 with Fixed Interest Rate

On 9 November 2012, PT CIMB Niaga Auto Finance (CNAF), a subsidiary, obtained the notice of effectivity from the Chairman of Capital Market and Financial Institution Supervisory Board in his letter No.S-13138/BL/2012 for public offering of CIMB Niaga Auto Finance Bond I Year 2012 with Fixed Interest Rate. The nominal value of the bonds amounted to Rp 600,000, which is divided by:

- Series A amounted to Rp 152,000 with tenor of 1 year, interest rate of 7.00% per annum and mature on 2 December 2013; and
- Series B amounted to Rp 448,000 with tenor of 3 years, interest rate of 8.10% per annum and mature on 22 November 2015 (refer to Note 28).

In connection with the said bond offering, CNAF obtained a rating of "AA+ (idn)", from PT Fitch Indonesia.

CIMB Niaga Auto Finance Medium Term Notes (MTN) I Year 2013 with Fixed Interest Rate 2013

On 15 February 2013, CNAF issued MTN I with fixed interest rate, the nominal value is Rp 200,000 with tenor 3 years, interest rate of 8.50% per annum and mature on 15 February 2016.

In connection with the Medium Term Notes (MTN), CNAF obtained a rating of "AA+ (idn)", from PT Fitch Indonesia.

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c. Penawaran umum saham dan obligasi Bank CIMB Niaga serta Surat Hutang Jangka Menengah CIMB Niaga Auto Finance (lanjutan)

Penawaran umum obligasi (lanjutan)

Surat Hutang Jangka Menengah (MTN) II CIMB Niaga Auto Finance Tahun 2013 dengan Tingkat Suku Bunga Tetap

Pada tanggal 16 April 2013, CNAF menerbitkan MTN dengan tingkat suku bunga tetap, jumlah pokok sebesar Rp 400.000 dengan jangka waktu 3 tahun, tingkat bunga 8,20% per tahun dan jatuh tempo pada tanggal 16 April 2016.

Sehubungan dengan penerbitan Surat Hutang Jangka Menengah (MTN) tersebut, CNAF memperoleh peringkat "AA+ (idn)", dari PT Fitch Indonesia.

d. Anak Perusahaan

Bank CIMB Niaga mempunyai kepemilikan langsung pada Anak Perusahaan berikut ini:

Nama perusahaan/ Company's name	Kegiatan usaha/ Business activity	Kedudukan/ Domicile	Persentase kepemilikan/ Percentage of ownership			Tahun beroperasi komersial/ Year commercial operations commenced	Jumlah aset/ Total assets		
			2013	2012	2011		2013	2012	2011
Anak perusahaan/Subsidiaries									
• PT CIMB Niaga Auto Finance	Pembiayaan/Financing	Jakarta	99.94%	99.94%	99.94%	1993	6,894,839	4,550,426	2,562,863
• PT Kencana Internusa Artha Finance	Pembiayaan/Financing	Jakarta	51.00%	51.00%	51.00%	1995	1,638,642	1,256,468	843,650

Semua Anak Perusahaan Bank CIMB Niaga di atas berkedudukan di Jakarta.

1. GENERAL INFORMATION (continued)

c. Public offering of Bank CIMB Niaga's shares and bonds and CIMB Niaga Auto Finance Medium Term Notes (continued)

Public offering of bonds (continued)

CIMB Niaga Auto Finance Medium Term Notes (MTN) II Year 2013 with Fixed Interest Rate

On 16 April 2013, CNAF issued MTN II with fixed interest rate, the nominal value is Rp 400,000 with tenor 3 years, interest rate of 8.20% per annum and mature on 16 April 2016.

In connection with the Medium Term Notes (MTN), CNAF obtained a rating of "AA+ (idn)", from PT Fitch Indonesia.

d. Subsidiaries

Bank CIMB Niaga has direct ownership in the following Subsidiaries:

All of Bank CIMB Niaga's Subsidiaries listed above are domiciled in Jakarta.

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1. INFORMASI UMUM (lanjutan)

d. Anak Perusahaan (lanjutan)

PT CIMB Niaga Auto Finance ("CNAF")

Pada tahun 1992, kepemilikan Bank CIMB Niaga atas CNAF adalah sebanyak 90.000 saham dengan harga perolehan sebesar Rp 4.334.

Bank CIMB Niaga melakukan beberapa kali peningkatan kepemilikan atas CNAF, dengan peningkatan terakhir pada tahun 2012 adalah:

- Pada tanggal 13 Juni 2012, Bank CIMB Niaga telah meningkatkan penyertaan modal pada CNAF sebanyak 999.400 saham baru dari total penerbitan 1.000.000 saham baru yang dikeluarkan oleh CNAF dengan nilai nominal sebesar Rp 50.000. Persentase kepemilikan tidak berubah yaitu sebesar 99,94%. Penambahan modal ini mendapatkan persetujuan BI melalui Surat No. 14/105/DPB3/PB3-3/Rahasia tanggal 6 Juni 2012; dan
- Pada tanggal 14 Desember 2012, Bank CIMB Niaga meningkatkan penyertaan modal pada CNAF sebanyak 1.998.800 saham baru dari total penerbitan 2.000.000 saham baru yang dikeluarkan oleh CNAF dengan nilai nominal sebesar Rp 50.000. Persentase kepemilikan tidak berubah yaitu sebesar 99,94%. Penambahan modal ini mendapatkan persetujuan BI melalui Surat No. 14/193/DPB3/PB3-3/Rahasia tanggal 11 Desember 2012.

PT Kencana Internusa Artha Finance ("KITA Finance")

Pada tanggal 11 Januari 2007, Bank CIMB Niaga menandatangani *Joint Venture Agreement* dengan Marubeni Corporation dan PT Marubeni Indonesia dan melakukan akuisisi atas KITA Finance. Bank CIMB Niaga mengambil alih kepemilikan 51,00% dengan harga perolehan Rp 24.036. Berdasarkan keputusan pemegang saham KITA Finance tanggal 17 Januari 2007, Bank CIMB Niaga melakukan tambahan modal disetor terhadap KITA Finance sebesar Rp 25.500 yang merupakan 51,00% dari seluruh tambahan modal disetor sebesar Rp 50.000.

1. GENERAL INFORMATION (continued)

d. Subsidiaries (continued)

PT CIMB Niaga Auto Finance ("CNAF")

In 1992, the ownership of Bank CIMB Niaga in CNAF was 90,000 shares at purchase price of Rp 4,334.

Bank CIMB Niaga has increased its ownership in CNAF from time to time, where the latest increase in ownership in 2012 are as follows:

- *On 13 June 2012, Bank CIMB Niaga increased its investment on CNAF through 999,400 additional new shares from a total of 1,000,000 shares issued by CNAF with nominal value of Rp 50,000. There is no change in percentage of ownership of 99.94%. This additional capital was approved by BI through its Letter No. 14/105/DPB3/PB3-3/Rahasia dated 6 June 2012; and*
- *On 14 December 2012, Bank CIMB Niaga increased its investment on CNAF through 1,998,800 additional new shares from a total of 2,000,000 shares issued by CNAF with nominal value of Rp 50,000. There is no change in percentage of ownership of 99.94%. This share capital increase was approved by BI through its Letter No. 14/193/DPB3/PB3-3/Rahasia dated 11 December 2012.*

PT Kencana Internusa Artha Finance ("KITA Finance")

On 11 January 2007, Bank CIMB Niaga signed a Joint Venture Agreement with Marubeni Corporation and PT Marubeni Indonesia and together acquired KITA Finance. Bank CIMB Niaga acquired majority ownership of 51.00% at a purchase price of Rp 24,036. Based on the resolution of the shareholders of KITA Finance dated 17 January 2007, Bank CIMB Niaga has injected additional capital of Rp 25,500 to KITA Finance which represents 51.00% of the total additional paid-in capital of Rp 50,000.

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PT Kencana Internusa Artha Finance ("KITA Finance") (lanjutan)

Bank CIMB Niaga mendapatkan persetujuan atas akuisisi tersebut dari BI yang dinyatakan dalam Surat BI No. 8/94/DPB3/TPB3-3 tanggal 21 Desember 2006. Pemberitahuan perubahan pemegang saham KITA Finance disahkan oleh Departemen Hukum dan Hak Asasi Manusia dalam suratnya No. W7-HT.01.10-733 tanggal 17 Januari 2007.

Pada tanggal 23 September 2013, Bank CIMB Niaga telah menandatangani Perjanjian Jual Beli Bersyarat ("CSPA") dengan Marubeni Corporation, PT Marubeni Indonesia dan PT Niaga Manajemen Citra untuk melakukan peningkatan penyertaan modal pada KITA Finance melalui transaksi pembelian saham KITA Finance sebesar 48,9%, sehingga komposisi kepemilikan saham PT Bank CIMB Niaga Tbk pada KITA Finance akan meningkat menjadi 99,90%. PT Bank CIMB Niaga Tbk telah mendapatkan persetujuan atas rencana pembelian saham tersebut dari Bank Indonesia yang dinyatakan dalam Surat BI No.15/158/DPB3/PB3-3/Rahasia tertanggal 30 Desember 2013. Rencana pembelian saham tersebut dinyatakan efektif sampai dengan terpenuhinya persyaratan-persyaratan yang tercantum pada CSPA. Sampai dengan tanggal laporan keuangan konsolidasian, rencana pembelian saham tersebut masih dalam proses agar menjadi efektif.

1. GENERAL INFORMATION (continued)

d. Subsidiaries (continued)

PT Kencana Internusa Artha Finance ("KITA Finance") (continued)

Bank CIMB Niaga has obtained approval from BI for this acquisition as noted in BI's Letter No.8/94/DPB3/TPB3-3 dated 21 December 2006. The notification on the changes of shareholders of KITA Finance was acknowledged by the Department of Law and Human Rights in its letter No.W7-HT.01.10-733 dated 17 January 2007.

On 23 September 2013, Bank CIMB Niaga signed a Conditional Share Purchase Agreement ("CSPA") with Marubeni Corporation, PT Marubeni Indonesia and PT Niaga Manajemen Citra to increase its ownership in KITA Finance through the purchase of 48.9% shares in KITA Finance and therefore the percentage of ownership will increase to 99.90%. PT Bank CIMB Niaga Tbk has obtained the approval from BI on the plan for purchasing the shares through letter No.15/158/DPB3/PB3-3/Rahasia dated 30 December 2013. This share purchase will be effective after the terms and conditions in CSPA are fulfilled. Up to the date of these consolidated financial statements, the share purchase plan is still in the process of becoming effective.

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- e. Dewan Komisaris, Direksi, Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, Dewan Pengawas Syariah, Satuan Kerja Audit Internal, dan Sekretaris Perusahaan

Pada tanggal 31 Desember 2013, 2012, dan 2011, susunan Dewan Komisaris dan Direksi Bank CIMB Niaga adalah:

1. GENERAL INFORMATION (continued)

- e. *Board of Commissioners, Board of Directors, Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, Sharia Supervisory Board, Internal Audit Unit, and Corporate Secretary*

As at 31 December 2013, 2012, and 2011, the members of Bank CIMB Niaga's Board of Commissioners and Directors were as follows:

2013

Dewan Komisaris:

Presiden Komisaris
Wakil Presiden Komisaris

Komisaris Independen
Komisaris Independen
Komisaris Independen
Komisaris Independen
Komisaris
Komisaris

Direksi:

Presiden Direktur
Wakil Presiden Direktur merangkap
Direktur *Small Medium Micro Enterprise*
Wakil Presiden Direktur merangkap
Direktur Perbankan Korporasi
Direktur Perbankan Komersil dan Syariah
Direktur Operasional dan Teknologi Informasi
Direktur Kepatuhan, *Corporate Affairs* dan Hukum

Direktur Tresuri dan Pasar Modal
Direktur Keuangan dan Perencanaan
Direktur Sumber Daya Manusia
Direktur Perbankan *Consumer*
Direktur Kredit
Direktur Manajemen Risiko

Bpk/Mr. Dato' Sri Nazir Razak
Bpk/Mr. Glenn Muhammad Surya Yusuf

Bpk/Mr. Roy Edu Tirtadji
Ibu/Mrs. Sri Hartina Urip Simeon
Bpk/Mr. Zulkifli M. Ali
Bpk/Mr. Pri Notowidigdo ^a
Bpk/Mr. Joseph Dominic Silva
Ibu/Mrs. Hamidah Naziadin

Bpk/Mr. Arwin Rasyid

Bpk/Mr. Daniel James Rompas

Bpk/Mr. Lo Nyen Khing ^b

Bpk/Mr. Handoyo Soebali

Ibu/Mrs. Rita Mas'Oen

Ibu/Mrs. Lydia Wulan Tumbelaka

Bpk/Mr. Mohamed Fadzil Sulaiman

Bpk/Mr. Wan Razly Abdullah

Bpk/Mr. Harjanto Tanuwidjaja

Bpk/Mr. Samir Gupta

Ibu/Mrs. Megawati Sutanto

Ibu/Mrs. Vera Handajani ^a

Board of Commissioners:

President Commissioner
Vice President Commissioner

Independent Commissioner
Independent Commissioner
Independent Commissioner
Independent Commissioner
Commissioner
Commissioner

Board of Directors:

President Director
Vice President Director also as
Small Medium Micro Enterprise Director
Vice President Director also as
Corporate Banking Director
Commercial Banking and Sharia Director
Operation and Information Technology Director
Compliance, Corporate Affairs and Legal Director
Treasury and Capital Market Director
Strategy and Finance Director
Human Resources Director
Consumer Banking Director
Credit Director
Risk Management Director

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1. INFORMASI UMUM (lanjutan)

e. Dewan Komisaris, Direksi, Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, Dewan Pengawas Syariah, Satuan Kerja Audit Internal, dan Sekretaris Perusahaan (lanjutan)

1. GENERAL INFORMATION (continued)

e. Board of Commissioners, Board of Directors, Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, Sharia Supervisory Board, Internal Audit Unit, and Corporate Secretary (continued)

2012

Dewan Komisaris:

Presiden Komisaris
Wakil Presiden Komisaris

Komisaris Independen
Komisaris Independen
Komisaris Independen
Komisaris Independen
Komisaris
Komisaris

Bpk/Mr. Dato' Sri Nazir Razak ^c
Bpk/Mr. Glenn Muhammad Surya Yusuf ^d
Bpk/Mr. Roy Edu Tirtadji
Ibu/Mrs. Sri Hartina Urip Simeon
Bpk/Mr. Zulkifli M. Ali
Bpk/Mr. Ananda Barata
Bpk/Mr. Joseph Dominic Silva
Ibu/Mrs. Hamidah Naziadin

Board of Commissioners:

President Commissioner
Vice President Commissioner

Independent Commissioner
Independent Commissioner
Independent Commissioner
Independent Commissioner
Commissioner
Commissioner

Direksi:

Presiden Direktur
Wakil Presiden Direktur merangkap
Direktur Manajemen Risiko
Wakil Presiden Direktur merangkap
Direktur Perbankan Korporasi
Direktur Perbankan Komersil dan
Syariah
Direktur Operasional dan Teknologi
Informasi
Direktur Kepatuhan, Corporate Affairs
dan Hukum

Bpk/Mr. Arwin Rasyid
Bpk/Mr. Daniel James Rompas
Bpk/Mr. Lo Nyen Khing
Bpk/Mr. Handoyo Soebali
Ibu/Mrs. Rita Mas'Oen
Ibu/Mrs. Lydia Wulan Tumbelaka

Direktur Tresuri dan Pasar Modal
Direktur Keuangan dan
Perencanaan
Direktur Sumber Daya Manusia
Direktur Perbankan Consumer
Direktur Kredit

Bpk/Mr. Mohamed Fadzil Sulaiman
Bpk/Mr. Wan Razly Abdullah
Bpk/Mr. Harjanto Tanuwidjaja ^e
Bpk/Mr. Samir Gupta
Ibu/Mrs. Megawati Sutanto

Board of Directors:

President Director
Vice President Director also as
Risk Management Director
Vice President Director also as
Corporate Banking Director
Commercial and Sharia
Banking Director
Operation and Information
Technology Director
Compliance, Corporate
Affairs and Legal Director
Treasury and Capital Market
Director
Strategy and Finance
Director
Human Resources Director
Consumer Banking Director
Credit Director

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1. INFORMASI UMUM (lanjutan)

e. Dewan Komisaris, Direksi, Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, Dewan Pengawas Syariah, Satuan Kerja Audit Internal, dan Sekretaris Perusahaan (lanjutan)

1. GENERAL INFORMATION (continued)

e. Board of Commissioners, Board of Directors, Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, Sharia Supervisory Board, Internal Audit Unit, and Corporate Secretary (continued)

2011

Dewan Komisaris:

Presiden Komisaris
Wakil Presiden Komisaris
Komisaris Independen
Komisaris Independen
Komisaris Independen
Komisaris
Komisaris
Komisaris

Bpk/Mr. Dato' Mohd. Shukri Hussin^f
Bpk/Mr. Roy Edu Tirtadji
Ibu/Mrs. Sri Hartina Urip Simeon
Bpk/Mr. Zulkifli M. Ali
Bpk/Mr. Ananda Barata
Bpk/Mr. Joseph Dominic Silva
Ibu/Mrs. Hamidah Naziadin
Bpk/Mr. Glenn Muhammad Surya Yusuf

Board of Commissioners:

President Commissioner
Vice President Commissioner
Independent Commissioner
Independent Commissioner
Independent Commissioner
Commissioner
Commissioner
Commissioner

Direksi:

Presiden Direktur
Wakil Presiden Direktur merangkap
Direktur Manajemen Risiko
Wakil Presiden Direktur merangkap
Direktur Perbankan Korporasi

Direktur Perbankan Komersil dan
Syariah
Direktur Operasional dan Teknologi
Informasi
Direktur Kepatuhan, *Corporate Affairs*
dan Hukum
Direktur Perbankan Ritel dan
Syariah

Direktur Tresuri dan Pasar Modal
Direktur Keuangan dan
Perencanaan
Direktur Sumber Daya Manusia
Direktur Penjualan & Distribusi
Direktur Kredit

Bpk/Mr. Arwin Rasyid

Bpk/Mr. Daniel James Rompas

Ibu/Mrs. V. Catherinawati
Hadiman^g

Bpk/Mr. Handoyo Soebali

Bpk/Mr. Paul S. Hasjim^h

Ibu/Mrs. Lydia Wulan Tumbelaka

Bpk/Mr. Ferdy Sutrisno^h

Bpk/Mr. Mohamed Fadzil Sulaiman

Bpk/Mr. Wan Razly Abdullah
Ibu/Mrs. Rita Mas'Oen
Bpk/Mr. Samir Gupta
Ibu/Mrs. Megawati Sutanto

Board of Directors:

President Director
Vice President Director also as
Risk Management Director
Vice President Director also as
Corporate Banking Director

Commercial and Sharia
Banking Director
Operation and Information
Technology Director
Compliance, Corporate
Affairs and Legal Director
Retail Banking and
Sharia Director
Treasury and Capital Market
Director
Strategy and Finance
Director
Human Resources Director
Sales & Distribution Director
Credit Director

^a Efektif pada tanggal 26 November 2013

^b Efektif pada tanggal 15 Januari 2013

^c Efektif pada tanggal 1 Mei 2012

^d Efektif pada tanggal 18 Juni 2012

^e Efektif pada tanggal 17 Juli 2012

^f Mengundurkan diri efektif pada tanggal 26 Januari 2012

^g Mengundurkan diri efektif pada tanggal 1 Juli 2012

^h Mengundurkan diri efektif pada tanggal 1 Maret 2012

^a Effective on 26 November 2013

^b Effective on 15 January 2013

^c Effective on 1 May 2012

^d Effective on 18 June 2012

^e Effective on 17 July 2012

^f Resigned effective on 26 January 2012

^g Resigned effective on 1 July 2012

^h Resigned effective on 1 March 2012

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1. INFORMASI UMUM (lanjutan)

- e. Dewan Komisaris, Direksi, Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, Dewan Pengawas Syariah, Satuan Kerja Audit Internal, dan Sekretaris Perusahaan (lanjutan)

Pada tanggal 31 Desember 2013, 2012, dan 2011, susunan Komite Audit Bank CIMB Niaga adalah:

Ketua, merangkap anggota
Anggota
Anggota
Anggota
Anggota
Anggota

* Komisaris Independen

2013

Bpk/Mr. Roy Edu Tirtadji*
Ibu/Mrs. Sri Hartina Urip Simeon*
Ibu/Mrs. Mawar I.R. Napitupulu
Bpk/Mr. Shariq Mukhtar
Bpk/Mr. Darminto
Bpk/Mr. Sumantri Slamet

Chairman, concurrently as member
Member
Member
Member
Member
Member

* Independent Commissioner

2012 dan/and 2011

Ketua, merangkap anggota
Anggota
Anggota
Anggota
Anggota
Anggota

* Komisaris Independen

Bpk/Mr. Zulkifli M. Ali*
Bpk/Mr. Ananda Barata*
Bpk/Mr. Joseph Dominic Silva
Bpk/Mr. Sukrisno Agoes
Bpk/Mr. Jusuf Halim
Bpk/Mr. Binhadi

Chairman, concurrently as member
Member
Member
Member
Member
Member

Independent Commissioner *

Pembentukan Komite Audit Bank CIMB Niaga sesuai dengan Peraturan Bank Indonesia (PBI) No. 8/4/PBI/2006 yang telah diubah dengan PBI No. 8/14/PBI/2006 tanggal 5 Oktober 2006 dan Peraturan No. IX.I.5 merupakan lampiran Keputusan Ketua Bapepam & LK No. Kep-643/BL/2012 tanggal 7 Desember 2012.

Pada tanggal 31 Desember 2013, 2012, dan 2011, susunan Komite Pemantau Risiko Bank CIMB Niaga adalah:

Ketua, merangkap anggota
Anggota
Anggota
Anggota
Anggota
Anggota

* Komisaris Independen

2013

Bpk/Mr. Zulkifli M. Ali*
Bpk/Mr. Glenn Muhammad Surya Yusuf
Bpk/Mr. Joseph Dominic Silva
Bpk/Mr. Ananda Barata
Bpk/Mr. Binhadi
Bpk/Mr. Shariq Mukhtar

Chairman, concurrently as member
Member
Member
Member
Member
Member

* Independent Commissioner

**PT BANK CIMB NIAGA Tbk
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1. INFORMASI UMUM (lanjutan)

1. GENERAL INFORMATION (continued)

e. Dewan Komisaris, Direksi, Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, Dewan Pengawas Syariah, Satuan Kerja Audit Internal, dan Sekretaris Perusahaan (lanjutan)

e. *Board of Commissioners, Board of Directors, Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, Sharia Supervisory Board, Internal Audit Unit, and Corporate Secretary (continued)*

	2012 dan/and 2011	
Ketua, merangkap anggota	Bpk/Mr. Roy Edu Tirtadji*	<i>Chairman, concurrently as member</i>
Anggota	Ibu/Mrs. Sri Hartina Urip Simeon*	<i>Member</i>
Anggota	Bpk/Mr. Zulkifli M. Ali*	<i>Member</i>
Anggota	Bpk/Mr. Glenn Muhammad Surya Yusuf	<i>Member</i>
Anggota	Bpk/Mr. Jusuf Halim	<i>Member</i>
Anggota	Ibu/Mrs. Mawar I.R. Napitupulu	<i>Member</i>

* Komisaris Independen

*Independent Commissioner **

Pada tanggal 31 Desember 2013, 2012, dan 2011, susunan Komite Nominasi dan Remunerasi Bank CIMB Niaga adalah:

As at 31 December 2013, 2012, and 2011, the members of Bank CIMB Niaga's Nomination and Remuneration were as follows:

	2013	
Ketua, merangkap anggota	Bpk/Mr. Pri Notowidigdo**	<i>Chairman, concurrently as member</i>
Anggota	Ibu/Mrs. Hamidah Naziadin	<i>Member</i>
Anggota	Bpk/Mr. Zulkifli M. Ali*	<i>Member</i>
Anggota	Bpk/Mr. Ananda Barata	<i>Member</i>
Anggota	Bpk/Mr. Sumantri Slamet	<i>Member</i>
Sekretaris, merangkap anggota	Bpk/Mr. Eric G. Kosasih	<i>Secretary, concurrently as member</i>

* Komisaris Independen

** Independent Commissioner*

** Efektif pada tanggal 26 November 2013

*** Effective on 26 November 2013*

	2012	
Ketua, merangkap anggota	Ibu/Mrs. Sri Hartina Urip Simeon*	<i>Chairman, concurrently as member</i>
Anggota	Bpk/Mr. Roy Edu Tirtadji*	<i>Member</i>
Anggota	Bpk/Mr. Ananda Barata*	<i>Member</i>
Anggota	Bpk/Mr. Joseph Dominic Silva	<i>Member</i>
Anggota	Ibu/Mrs. Hamidah Naziadin	<i>Member</i>
Sekretaris, merangkap anggota	Ibu/Mrs. Susanty Sanusi	<i>Secretary, concurrently as member</i>

* Komisaris Independen

** Independent Commissioner*

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1. INFORMASI UMUM (lanjutan)

1. GENERAL INFORMATION (continued)

e. Dewan Komisaris, Direksi, Komite Audit, Komite Pemantau Risiko, Komite Nominasi dan Remunerasi, Dewan Pengawas Syariah, Satuan Kerja Audit Internal, dan Sekretaris Perusahaan (lanjutan)

e. Board of Commissioners, Board of Directors, Audit Committee, Risk Monitoring Committee, Nomination and Remuneration Committee, Sharia Supervisory Board, Internal Audit Unit, and Corporate Secretary (continued)

2011		
Ketua, merangkap anggota	Ibu/Mrs. Sri Hartina Urip Simeon*	Chairman, concurrently as member
Anggota	Bpk/Mr. Roy Edu Tirtadji*	Member
Anggota	Bpk/Mr. Ananda Barata*	Member
Anggota	Bpk/Mr. Joseph Dominic Silva	Member
Anggota	Ibu/Mrs. Hamidah Naziadin	Member
Sekretaris, merangkap anggota	Bpk/Mr. Widiatama Bunarto	Secretary, concurrently as member

* Komisaris Independen

* Independent Commissioner

Pada tanggal 31 Desember 2013, 2012, dan 2011, susunan Dewan Pengawas Syariah Bank CIMB Niaga adalah:

As at 31 December 2013, 2012, and 2011, the members of Bank CIMB Niaga's Sharia Supervisory Board were as follows:

2013		
Ketua	Bpk/Mr. Prof. Dr. M. Quraish Shihab, MA	Chairman
Anggota	Bpk/Mr. Prof. Dr. Fathurrahman Djamil, MA	Member
Anggota	Bpk/Mr. Dr. Yulizar Djamaluddin Sanrego Nz, M.Ec	Member

2012 dan/and 2011		
Ketua	Bpk/Mr. Prof. Dr. M. Quraish Shihab, MA	Chairman
Anggota	Bpk/Mr. Prof. Dr. Fathurrahman Djamil, MA	Member
Anggota	Bpk/Mr. M. Taufik Ridlo, Lc, Dipl.Ec.*	Member

* Mengundurkan diri efektif tanggal 28 Maret 2013

* Resigned effective on 28 March 2013

Pada tanggal 31 Desember 2013, 2012, dan 2011, Kepala Satuan Kerja Audit Internal Bank CIMB Niaga adalah:

As at 31 December 2013, 2012, and 2011, the Chief of Bank CIMB Niaga's Internal Audit Unit was as follows:

2013, 2012 dan/and 2011	
	Ibu/Mrs. Restiana Linggadjaya

Pada tanggal 31 Desember 2013, 2012, dan 2011, Sekretaris Perusahaan CIMB Niaga adalah:

As at 31 December 2013, 2012, and 2011, the Bank CIMB Niaga's Corporate Secretary was as follows:

2013	
	Bpk/Mr. Rudy Hutagalung
2012 dan/and 2011	
	Bpk/Mr. Harsya Denny Suryo

Pada tanggal 31 Desember 2013, karyawan Bank CIMB Niaga berjumlah 14.342 (2012: 14.224; 2011: 13.612) (tidak diaudit).

As at 31 December 2013, the number of employees of Bank CIMB Niaga was 14,342 (2012: 14,224; 2011: 13,612) (unaudited).

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2. KEBIJAKAN AKUNTANSI

Laporan keuangan konsolidasian PT Bank CIMB Niaga Tbk dan Anak Perusahaan disusun oleh Direksi dan diselesaikan pada tanggal 14 Februari 2014.

Kebijakan akuntansi utama yang diterapkan dalam penyusunan laporan keuangan konsolidasian adalah seperti dijabarkan di bawah ini:

a. Dasar penyusunan laporan keuangan konsolidasian

Laporan keuangan konsolidasian pada tanggal 31 Desember 2013, 2012, dan 2011 disusun sesuai dengan Standar Akuntansi Keuangan di Indonesia yang dikeluarkan oleh Ikatan Akuntan Indonesia.

Laporan keuangan konsolidasian juga disusun sesuai dengan Keputusan Ketua Bapepam-LK No. KEP-347/BL/2012 tanggal 25 Juni 2012 yang merupakan perubahan terakhir atas Keputusan Ketua Bapepam-LK No. KEP 554/BL/2010 tanggal 30 Desember 2010 dan Keputusan Ketua Bapepam-LK No. KEP-06/PM/2000 tanggal 13 Maret 2000 yaitu Peraturan No. VIII.G.7 tentang "Pedoman Penyajian Laporan Keuangan" serta Surat Edaran Ketua Bapepam-LK No. SE-02/BL/2008 tentang "Pedoman Penyajian dan Pengungkapan Laporan Keuangan Emiten atau Perusahaan Publik Industri Pertambangan Umum, Minyak dan Gas Bumi, dan Perbankan" tanggal 31 Januari 2008.

Laporan keuangan konsolidasian disusun berdasarkan harga perolehan kecuali untuk aset keuangan yang diklasifikasikan dalam kelompok tersedia untuk dijual, aset dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi, dan instrumen derivatif yang diukur berdasarkan nilai wajar. Nilai tercatat dari aset dan liabilitas yang merupakan *item* yang dilindungi nilai dalam lindung atas nilai wajar, yang seharusnya disajikan sebesar harga perolehan disesuaikan dengan perubahan nilai wajar yang yang dapat diatribusikan dengan risiko yang dilindungi. Laporan keuangan konsolidasian disusun berdasarkan akuntansi berbasis akrual, kecuali laporan arus kas.

2. ACCOUNTING POLICIES

The consolidated financial statements of PT Bank CIMB Niaga Tbk and Subsidiaries were prepared by the Board of Directors and completed on 14 February 2014.

The principal accounting policies adopted in preparing the consolidated financial statements are set out below:

a. Basis of preparation of the consolidated financial statements

The consolidated financial statements as at 31 December 2013, 2012, and 2011 were prepared in accordance with Indonesian Financial Accounting Standards issued by the Indonesian Institute of Accountants.

The consolidated financial statements have been also prepared in accordance with the Decree of Bapepam-LK No. KEP-347/BL/2012 dated 25 June 2012 which is the latest change of the Decree of the Bapepam-LK No. KEP 554/BL/2010 dated 30 December 2010 and the Decree of the Bapepam-LK No. KEP-06/PM/2000 dated 13 March 2000 on Regulation No. VIII.G.7 regarding "Financial Statements Presentation Guidelines" and Circular Letter of Chairman of the Bapepam-LK No. SE-02/BL/2008 regarding "Guidelines for Financial Statements Preparation and Presentation of Public Company in General Mining, Oil and Gas Industry and Banking Industry" dated 31 January 2008.

The consolidated financial statements have been prepared under the historical cost convention, except for financial assets classified as available-for-sale, financial assets and liabilities held at fair value through profit and loss, and all derivative contracts which have been measured at fair value. The carrying values of recognised assets and liabilities that are hedged items in fair value hedges, and otherwise carried at cost, are adjusted to record changes in fair value attributable to the risks that are being hedged. The consolidated financial statements are prepared under the accrual basis of accounting, except for the statement of cash flows.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

a. Dasar penyusunan laporan keuangan konsolidasian (lanjutan)

Laporan keuangan konsolidasian Bank untuk unit usaha syariah juga disusun berdasarkan PSAK (Pernyataan Standar Akuntansi Keuangan) 101 (Revisi 2011) "Penyajian Laporan Keuangan Syariah", PSAK 102, "Akuntansi Murabahah", PSAK 104, "Akuntansi Istishna", PSAK 105, "Akuntansi Mudharabah", PSAK 106, "Akuntansi Musyarakah", PSAK 107, "Akuntansi Ijarah", PSAK 110, "Akuntansi Sukuk", PSAK 59 "Akuntansi Perbankan Syariah", Pedoman Akuntansi Perbankan Syariah Indonesia ("PAPSI"), dan Standar Akuntansi Keuangan di Indonesia, mencakup pula pedoman akuntansi dan pelaporan yang ditetapkan oleh otoritas perbankan Indonesia dan Otoritas Jasa Keuangan (OJK) (efektif 1 Januari 2013, OJK telah mengambil alih fungsi dari Bapepam-LK).

Seluruh angka dalam laporan keuangan konsolidasian ini, kecuali dinyatakan secara khusus, dibulatkan menjadi dan disajikan dalam jutaan Rupiah yang terdekat.

Laporan arus kas konsolidasian disusun menggunakan metode langsung dan arus kas dikelompokkan atas dasar kegiatan operasi, investasi dan pendanaan.

Untuk tujuan laporan arus kas konsolidasian, kas dan setara kas mencakup kas, giro pada BI, giro pada bank lain dan investasi jangka pendek lancar lainnya dengan jangka waktu 3 (tiga) bulan atau kurang sejak tanggal perolehan.

b. Perubahan kebijakan akuntansi yang signifikan

Kecuali dinyatakan di bawah ini, kebijakan akuntansi telah diterapkan secara konsisten dengan laporan keuangan konsolidasian untuk tahun yang berakhir pada tanggal 31 Desember 2013, 2012, dan 2011, yang telah sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia (DSAK-IAI) telah menetapkan Interpretasi Standar Akuntansi Keuangan (ISAK), Pencabutan PSAK (PPSAK) dan penyesuaian atas PSAK sebagai berikut:

- PSAK 38 tentang Akuntansi Restrukturisasi Entitas Sepengendali;

2. ACCOUNTING POLICIES (continued)

a. Basis of preparation of the consolidated financial statements (continued)

The Bank's consolidated financial statements of sharia business unit are prepared under the SFAS (Statement of Financial Accounting Standard) 101 (Revised 2011) "Presentation of Sharia Financial Statement", SFAS 102 "Murabahah Accounting", SFAS 104, "Istishna Accounting", SFAS 105, "Mudharabah Accounting", SFAS 106, "Musyarakah Accounting", SFAS 107, "Ijarah Accounting", SFAS 110, "Sukuk Accounting", SFAS 59 "Sharia Banking Accounting", Accounting Guidelines for Indonesian Sharia Banking ("PAPSI"), and Indonesian Financial Accounting Standards, including accounting and reporting principle designated by Indonesia banking authority and Financial Service Authority (OJK) (effective 1 January 2013, OJK takes over the function of Bapepam-LK).

Figures in the consolidated financial statements are rounded to and stated in millions of Rupiah, unless otherwise stated.

The consolidated statement of cash flows is prepared based on the direct method by classifying cash flows on the basis of operating, investing and financing activities.

For the purpose of the consolidated statements of cash flows, cash and cash equivalents include cash, current accounts with BI, current accounts with other banks and other short term highly liquid investments with original maturities of 3 (three) months or less from the acquisition date.

b. Change in significant accounting policies

Except as described below, the accounting policies applied are consistent with those of the consolidated financial statements for the years ended 31 December 2013, 2012, and 2011, which conform to the Indonesian Financial Accounting Standards.

Financial Accounting Standard Board of Indonesia Institute of Accountants (DSAK-IAI) has set Interpretation of SFAS, Revocation of SFAS and enhancement to the SFAS as follows:

- SFAS 38 about Accounting for Restructuring Value of Transaction of Entities under Common Control;

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2. KEBIJAKAN AKUNTANSI (lanjutan)

b. Perubahan kebijakan akuntansi yang signifikan (lanjutan)

- ISAK 21 tentang Perjanjian Konstruksi Real Estat;
- Pencabutan PSAK (PPSAK) 51 tentang Akuntansi Kuasi Reorganisasi; Pada tanggal 28 Desember 2012, Bapepam mengeluarkan peraturan no.IX.L.1 tentang Kuasi Reorganisasi; dan
- Penyesuaian atas PSAK 60 (Revisi 2010). Penyesuaian ini terkait dengan pengungkapan atas aset keuangan, termasuk pencabutan atas beberapa ketentuan penyajian untuk:
 - a. Nilai wajar atas agunan yang digunakan sebagai jaminan; dan
 - b. Nilai tercatat atas aset keuangan yang belum jatuh tempo dan tidak mengalami penurunan nilai yang telah dinegosiasi ulang.

ISAK, PPSAK dan penyesuaian atas PSAK tersebut diatas berlaku efektif pada tahun 2013.

Bank telah memutuskan untuk melakukan penerapan dini atas penyesuaian atas PSAK 60 (yang dikeluarkan pada 19 Oktober 2012) pada laporan keuangan konsolidasian yang berakhir pada tanggal 31 Desember 2012 seperti yang diperbolehkan dalam standar sehingga tidak terdapat dampak untuk tahun yang berakhir pada tanggal 31 Desember 2013.

Bank telah melakukan reklasifikasi selisih nilai transaksi restrukturisasi entitas sepengendali ke dalam akun tambahan modal disetor pada laporan keuangan konsolidasian yang berakhir pada tanggal 31 Desember 2012. Hal ini sejalan dengan penerapan PSAK 38 tentang Akuntansi Restrukturisasi Entitas Sepengendali yang berlaku efektif sejak 1 Januari 2013 sehingga tidak terdapat dampak untuk tahun yang berakhir 31 Desember 2013.

Penerapan ISAK 21, "Penyajian Konstruksi Real Estate" dan pencabutan PSAK 44, "Akuntansi Aktivitas Pengembangan Real Estate" yang seharusnya berlaku sejak 1 Januari 2013 telah ditunda sampai pemberitahuan lebih lanjut oleh Dewan Standar Akuntansi Keuangan Indonesia. Manajemen berpendapat bahwa penerapan dan pencabutan Interpretasi dan Standar tersebut diatas tidak memiliki dampak terhadap laporan keuangan Bank.

2. ACCOUNTING POLICIES (continued)

b. Change in significant accounting policies (continued)

- *The Interpretation of SFAS 21 about Real Estate Construction Agreement;*
- *The Revocation of SFAS 51 about Accounting Quasi-Reorganisation; As at 28 December 2012, Bapepam issued regulation no.IX.L.1 about Quasi-Reorganisation; and*
- *The enhancements to the SFAS 60 (Revised 2010). The enhancements mainly relate to the disclosure of financial assets, including withdrawal of requirements to disclose:*
 - a. *Fair value of collateral held as security; and*
 - b. *Carrying amount of financial assets that are neither past due nor impaired whose terms have been renegotiated.*

The interpretation of SFAS, revocation of SFAS and enhancements to the SFAS are effective as at 2013.

The bank has decided to early adopt the improvements made to SFAS 60 (issued on 19 October 2012) in the consolidated financial statements for the year ended 31 December 2012 as allowed in the standard and therefore there is no further impact for the year ended 31 December 2013.

Bank has reclassified the difference in restructuring value of transaction of entities under common control to additional paid-in capital account in consolidated financial statements for the year ended 31 December 2012. This is in line with the application of SFAS 38 about Accounting for Restructuring Value of Transaction of Entities under Common Control which is effective since 1 January 2013 therefore no impact for the year ended 31 December 2013.

The implementation of IFAS 21, "Agreements for Construction for Real Estate" and the withdrawal of SFAS 44, "Accounting for Real Estate Development Activities", which would previously have been mandatorily applied and withdrawn as at 1 January 2013, have been postponed until further notice by the Indonesian Financial Accounting Standards Board. Management believes that the implementation and the withdrawal of the above Interpretation and Standard will not impact the Bank's financial statements.

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b. Perubahan kebijakan akuntansi yang signifikan (lanjutan)

Untuk standard akuntansi baru, revisi dan interpretasi yang telah diterbitkan, namun belum berlaku efektif untuk tahun buku yang berakhir pada tanggal 31 Desember 2013 lihat Catatan 59.

c. Prinsip konsolidasi

Laporan keuangan konsolidasian meliputi laporan keuangan Bank CIMB Niaga dan perusahaan dimana Bank CIMB Niaga memiliki penyertaan saham dengan hak suara lebih dari 50% atau dapat dibuktikan adanya pengendalian (Anak Perusahaan).

Dampak signifikan dari seluruh transaksi dan saldo antara perusahaan-perusahaan yang dikonsolidasikan telah dieliminasi dalam penyajian laporan keuangan konsolidasian.

Kebijakan akuntansi penting yang dipakai dalam penyajian laporan keuangan konsolidasian telah diterapkan secara konsisten oleh Bank CIMB Niaga dan Anak Perusahaan, kecuali dinyatakan secara khusus.

Kepentingan nonpengendali atas hasil usaha dan ekuitas Anak Perusahaan disajikan terpisah pada masing-masing laporan laba rugi komprehensif dan laporan posisi keuangan konsolidasian.

Bila pengendalian atas suatu entitas diperoleh dalam periode berjalan, hasil usaha entitas tersebut dicatat sebagai laba/rugi sejak tanggal pengendalian dimulai. Bila pengendalian berakhir dalam periode berjalan, hasil usaha entitas tersebut dimasukkan ke dalam laporan keuangan konsolidasian untuk periode dimana pengendalian masih berlangsung.

Selisih nilai transaksi restrukturisasi entitas sepengendali (Stres)

Selisih nilai transaksi restrukturisasi entitas sepengendali merupakan selisih antara harga pengalihan dengan nilai buku pada transaksi restrukturisasi antar entitas sepengendali dan dibukukan sebagai bagian ekuitas.

2. ACCOUNTING POLICIES (continued)

b. Change in significant accounting policies (continued)

For new standards, amendments and interpretations issued but not yet effective for the financial year ended 31 December 2013 please refer to Note 59.

c. Principles of consolidation

The consolidated financial statements include the financial statements of Bank CIMB Niaga and entities in which Bank CIMB Niaga directly has ownership of more than 50% of the voting rights or Bank CIMB Niaga has the ability to control the entities (Subsidiaries).

The significant effects of all transactions and balances between the consolidated companies have been eliminated in preparing the consolidated financial statements.

The significant accounting policies adopted in preparing the consolidated financial statements have been consistently applied by Bank CIMB Niaga and Subsidiaries, unless otherwise stated.

Non-controlling interests in the results and equity of the Subsidiaries are shown separately in the consolidated statement of comprehensive income and financial positions, respectively.

Where control of an entity is obtained during a current period, its results are recorded as profit/loss from the date on which control commences. When control ceases during a current period, its results are included in the consolidated financial statements for the part of the period during which control existed.

Difference in restructuring value transaction of entities under common control (Stres)

The difference in restructuring value transaction of entities under common control represents the difference between the transfer price and the book value in the restructuring transaction of entities under common control and is booked in the equity section.

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c. Prinsip konsolidasi (lanjutan)

Saldo Stres dapat berubah pada saat, antara lain, hilangnya status substansi sependengalan antara entitas yang bertransaksi atau pelepasan aset, liabilitas, ekuitas, atau instrumen kepemilikan lainnya yang mendasari terjadinya Stres ke pihak lain yang tidak sependengali. Dalam hal ini maka saldo Stres diakui sebagai laba/rugi yang direalisasi. Sejak laporan keuangan konsolidasian yang berakhir pada tanggal 31 Desember 2012, Bank telah mereklasifikasi "Selisih nilai transaksi restrukturisasi entitas sependengali" ke dalam akun tambahan modal disetor (lihat Catatan 1b).

d. Kebijakan Akuntansi Bank, Anak Perusahaan dan Perusahaan Asosiasi

Anak Perusahaan

Anak perusahaan adalah seluruh entitas dimana Bank CIMB Niaga memiliki kekuasaan untuk mengatur kebijakan keuangan dan operasional atasnya, biasanya melalui kepemilikan lebih dari setengah hak suara. Keberadaan dan dampak dari hak suara potensial yang saat ini dapat dilaksanakan atau dikonversi, dipertimbangkan ketika menilai apakah Bank CIMB Niaga mengendalikan entitas lain. Anak perusahaan dikonsolidasikan secara penuh sejak tanggal pengendalian dialihkan kepada Bank CIMB Niaga. Anak perusahaan tidak dikonsolidasikan sejak tanggal Bank CIMB Niaga kehilangan pengendalian.

Bank CIMB Niaga menggunakan metode akuisisi untuk mencatat kombinasi bisnis. Imbalan yang dialihkan untuk akuisisi suatu anak perusahaan adalah sebesar nilai wajar aset yang dialihkan, liabilitas yang diakui dan kepentingan ekuitas yang diterbitkan oleh Bank CIMB Niaga. Imbalan yang dialihkan termasuk nilai wajar aset atau liabilitas yang timbul dari kesepakatan imbalan kontinjensi. Biaya terkait akuisisi dibebankan ketika terjadi. Aset teridentifikasi yang diperoleh dan liabilitas serta liabilitas kontinjensi yang diambil alih dalam suatu kombinasi bisnis diukur pada awalnya sebesar nilai wajar pada tanggal akuisisi.

2. ACCOUNTING POLICIES (continued)

c. Principles of consolidation (continued)

The Stres balance can change when there is, amongst others, lost of under common control substance between transacting entities or transfer of assets, liabilities, equity or other ownership instruments that cause the Stres to other party who is not under common control. In this case, the Stres balance is recognised as a realised gain/loss. Since the consolidated financial statements for the year ended 31 December 2012, the Bank has reclassified the "Difference in restructuring value of transaction of entities under common control" into additional paid-in capital account (refer to Note 1b).

d. Accounting Policies for Bank, Subsidiaries and Associates

Subsidiaries

Subsidiaries are all entities over which Bank CIMB Niaga has the power to govern the financial and operating policies generally accompanying a shareholding of more than one half of the voting rights. The existence and effect of potential voting rights that are currently exercisable or convertible are considered when assessing whether Bank CIMB Niaga controls another entity. Subsidiaries are fully consolidated from the date on which control is transferred to Bank CIMB Niaga. They are deconsolidated from the date on which that control ceases.

Bank CIMB Niaga uses the acquisition method of accounting to account for business combinations. The consideration transferred for the acquisition of a subsidiary is the fair value of the assets transferred, the liabilities incurred and the equity interests issued by Bank CIMB Niaga. The consideration transferred includes the fair value of any asset or liability resulting from a contingent consideration arrangement. Acquisition related costs are expensed as incurred. Identifiable assets acquired and liabilities and contingent liabilities assumed in a business combination are measured initially at their fair values at the acquisition date.

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d. Kebijakan Akuntansi Bank, Anak Perusahaan dan Perusahaan Asosiasi (lanjutan)

Anak Perusahaan (lanjutan)

Untuk setiap akuisisi, Bank CIMB Niaga mengakui kepentingan nonpengendali pada pihak yang diakuisisi baik sebesar nilai wajar atau sebesar bagian proporsional kepentingan nonpengendali atas aset neto pihak yang diakuisisi.

Selisih lebih imbalan yang dialihkan, jumlah kepentingan nonpengendali pada pihak yang diakuisisi serta nilai wajar pada tanggal akuisisi kepentingan ekuitas sebelumnya dimiliki pihak pengakuisisi atas nilai wajar aset teridentifikasi yang diakuisisi dicatat sebagai *goodwill*. Jika jumlah ini lebih rendah dari nilai wajar aset neto entitas yang diakuisisi dalam kasus pembelian dengan diskon, selisihnya diakui langsung sebagai laba/rugi.

Perusahaan Asosiasi

Perusahaan asosiasi adalah seluruh entitas dimana Bank CIMB Niaga memiliki pengaruh signifikan namun bukan pengendalian, biasanya melalui kepemilikan hak suara antara 20% dan 50%. Investasi entitas asosiasi dicatat dengan metode ekuitas dan diakui awalnya sebesar harga perolehan. Di dalam investasi Bank CIMB Niaga atas perusahaan asosiasi termasuk *goodwill* yang diidentifikasi ketika akuisisi, dikurangi akumulasi amortisasi dan penurunan nilai.

Bagian Bank CIMB Niaga atas laba/rugi entitas asosiasi pasca akuisisi diakui dalam laba/rugi dan bagian atas mutasi pendapatan komprehensif lainnya pasca akuisisi diakui di dalam pendapatan komprehensif lainnya. Mutasi pendapatan komprehensif pasca akuisisi disesuaikan terhadap nilai tercatat investasinya.

2. ACCOUNTING POLICIES (continued)

d. Accounting Policies for Bank, Subsidiaries and Associates (continued)

Subsidiaries (continued)

On an acquisition by acquisition basis, Bank CIMB Niaga recognises any non-controlling interest in the acquiree either at fair value or at the non-controlling interest's proportionate share of the acquiree's net assets.

The excess of the consideration transferred, the amount of any non-controlling interest in the acquiree and the acquisition date fair value of any previous equity interest in the acquiree over the fair value of the identifiable net assets acquired is recorded as goodwill. If this is less than the fair value of the net assets of the subsidiary acquired in the case of a bargain purchase, the difference is recognised directly in profit/loss.

Associate

Associates are all entities over which Bank CIMB Niaga has significant influence but not control, generally accompanying a shareholding of between 20% and 50% of the voting rights. Investments in associates are accounted for using the equity method of accounting and are initially recognised at cost. Bank CIMB Niaga's investment in associates includes goodwill identified on acquisition, net of any accumulated amortisation and impairment loss.

Bank CIMB Niaga's share of its associates' post acquisition profits/losses is recognised in the profit/loss and its share of post acquisition movements in other comprehensive income is recognised in other comprehensive income. The cumulative post-acquisition comprehensive income movements are adjusted against the carrying amount of the investment.

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d. Kebijakan Akuntansi Bank, Anak Perusahaan dan Perusahaan Asosiasi (lanjutan)

Perusahaan Asosiasi (lanjutan)

Jika bagian Bank CIMB Niaga atas kerugian entitas asosiasi sama dengan atau melebihi kepentingannya pada perusahaan asosiasi, termasuk piutang tanpa agunan, Bank CIMB Niaga menghentikan pengakuan bagian kerugiannya, kecuali Bank CIMB Niaga memiliki liabilitas atau melakukan pembayaran atas nama perusahaan asosiasi.

Keuntungan dan kerugian dilusi yang timbul dari investasi perusahaan asosiasi diakui sebagai laba/rugi.

Keuntungan yang belum direalisasi atas transaksi antara Bank CIMB Niaga dan perusahaan asosiasinya dieliminasi sebesar kepentingan Bank CIMB Niaga pada perusahaan asosiasi. Kerugian yang belum direalisasi juga dieliminasi, kecuali transaksi tersebut memberikan bukti penurunan nilai aset yang ditransfer. Kebijakan akuntansi perusahaan asosiasi disesuaikan jika diperlukan untuk memastikan konsistensi dengan kebijakan yang diterapkan oleh Bank CIMB Niaga.

e. Penjabaran mata uang asing

Mata uang fungsional

Laporan keuangan konsolidasian Bank disajikan dalam Rupiah yang merupakan mata uang fungsional Bank.

Mata uang pelaporan

Laporan keuangan konsolidasian disajikan dalam mata uang Rupiah, yang merupakan mata uang pelaporan Bank CIMB Niaga dan Anak Perusahaan.

Transaksi dan saldo

Transaksi dalam mata uang asing dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs yang berlaku pada tanggal transaksi.

2. ACCOUNTING POLICIES (continued)

d. Accounting Policies for Bank, Subsidiaries and Associates (continued)

Associate (continued)

When Bank CIMB Niaga's share of losses in an associate equals or exceeds its interest in the associate, including any other unsecured receivables, Bank CIMB Niaga does not recognise further losses, unless it has incurred obligations or made payments on behalf of the associate.

Dilution gains and losses arising in investments in associates are recognised as profit/loss.

Unrealised gains on transactions between Bank CIMB Niaga and its associates are eliminated to the extent of Bank CIMB Niaga's interest in the associates. Unrealised losses are also eliminated unless the transaction provides evidence of an impairment of the asset transferred. Accounting policies of associates have been changed where necessary to ensure consistency with the policies adopted by Bank CIMB Niaga.

e. Foreign currency translation

Functional currency

The Bank's consolidated financial statements are presented in Rupiah which is the functional currency of the Bank.

Reporting currency

The consolidated financial statements are presented in Rupiah, which is the reporting currency of Bank CIMB Niaga and Subsidiaries.

Transactions and balances

Transactions denominated into a foreign currency are converted into Rupiah at the exchange rate prevailing at the date of the transaction.

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e. Penjabaran mata uang asing (lanjutan)

Transaksi dan saldo (lanjutan)

Aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam Rupiah menggunakan kurs penutupan pada tanggal pelaporan dengan menggunakan kurs *spot Reuters* pada pukul 16.00 WIB pada tanggal 31 Desember 2013, 2012, dan 2011. Aset dan liabilitas nonmoneter dalam mata uang asing yang diukur berdasarkan biaya perolehan diamortisasi dijabarkan ke dalam Rupiah dengan kurs pada tanggal pengakuan awal. Aset dan liabilitas nonmoneter yang diukur berdasarkan nilai wajar dijabarkan ke dalam Rupiah dengan kurs pada tanggal nilai wajar ditentukan.

Keuntungan atau kerugian selisih kurs yang timbul dari transaksi dalam mata uang asing dan dari penjabaran aset dan liabilitas moneter dalam mata uang asing, diakui sebagai laba/rugi, kecuali apabila ditangguhkan pada pendapatan komprehensif lainnya sebagai lindung nilai arus kas yang memenuhi syarat.

Selisih penjabaran mata uang asing atas efek utang dan aset moneter keuangan lainnya yang diukur berdasarkan nilai wajar dicatat sebagai bagian dari keuntungan dan kerugian selisih kurs. Selisih penjabaran mata uang asing atas efek tersedia untuk dijual dicatat pada akun keuntungan/(kerugian) yang belum direalisasi atas perubahan nilai wajar efek dalam kelompok tersedia untuk dijual dalam ekuitas.

Laporan keuangan kantor cabang luar negeri dijabarkan ke dalam Rupiah, dengan kurs sebagai berikut:

- Aset dan liabilitas serta komitmen dan kontinjensi menggunakan kurs pada tanggal laporan posisi keuangan; dan
- Pendapatan, beban, laba rugi menggunakan kurs rata-rata yang berlaku pada tanggal transaksi.

Selisih yang timbul dari proses penjabaran laporan keuangan tersebut disajikan pada bagian ekuitas sebagai selisih kurs karena penjabaran laporan keuangan.

2. ACCOUNTING POLICIES (continued)

e. Foreign currency translation (continued)

Transactions and balances (continued)

Monetary assets and liabilities denominated in foreign currency are translated into Rupiah with the closing rate as at the reporting date using the Reuters spot rates at 4.00 p.m. WIB (Western Indonesian Time) on 31 December 2013, 2012, and 2011. Non-monetary assets and liabilities measured at historical cost denominated in a foreign currency are translated into Rupiah with the exchange rate as at the date of initial recognition. Non-monetary assets and liabilities in a foreign currency that are measured at fair value are translated into Rupiah using the exchange rates at the date when the fair value was determined.

Exchange gains or losses arising on transactions in foreign currency and on the translation of foreign currency monetary assets and liabilities are recognised as profit/loss, except when deferred in other comprehensive income as qualifying cash flow hedges.

Translation differences on debt securities and other monetary financial assets measured at fair value are included in foreign exchange gains and losses. Translation differences on available-for-sale equities are included in the unrealised gains/(losses) from changes in fair value of available-for-sale marketable securities in equity.

The financial statements of the overseas branches are translated into Rupiah, using the following exchange rates:

- Assets and liabilities, commitments and contingencies at the exchange rates prevailing at statement of financial position's date; and
- Revenue, expenses, gains and losses at the average exchange rate at date of the transaction.

The differences from translation adjustment are presented in the equity section as cumulative foreign exchange adjustments.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

2. ACCOUNTING POLICIES (continued)

e. Penjabaran mata uang asing (lanjutan)

e. Foreign currency translation (continued)

Transaksi dan saldo (lanjutan)

Transactions and balances (continued)

Berikut ini adalah kurs mata uang asing utama yang digunakan untuk penjabaran pada tanggal 31 Desember 2013, 2012, dan 2011:

Below are the major exchange rates used for translation as at 31 December 2013, 2012, and 2011:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Pound Sterling	20,111	15,515	13,975	Pound Sterling
Euro	16,759	12,732	11,715	Euro
Franc Swiss	13,674	10,536	9,632	Swiss Franc
Dolar Amerika Serikat	12,170	9,638	9,068	United States Dollar
Dolar Kanada	11,434	9,687	8,885	Canadian Dollar
Dolar Australia	10,856	10,007	9,206	Australian Dollar
Dolar Selandia Baru	9,996	7,918	7,001	New Zealand Dollar
Dolar Singapura	9,622	7,879	6,984	Singapore Dollar
Dolar Hongkong	1,570	1,243	1,167	Hongkong Dollar
Yen	116	112	117	Yen

f. Aset dan liabilitas keuangan

f. Financial assets and liabilities

(i) Aset keuangan

(i) Financial assets

Bank CIMB Niaga mengklasifikasikan aset keuangannya dalam kategori (A) aset keuangan yang diukur pada nilai wajar melalui laba rugi, (B) kredit yang diberikan dan piutang, (C) aset keuangan dimiliki hingga jatuh tempo, dan (D) aset keuangan tersedia untuk dijual. Klasifikasi ini tergantung dari tujuan perolehan aset keuangan tersebut. Manajemen menentukan klasifikasi aset keuangan tersebut pada saat awal pengakuannya.

Bank CIMB Niaga classifies its financial assets in the following categories of (A) financial assets at fair value through profit and loss, (B) loans and receivables, (C) held-to-maturity financial assets, and (D) available-for-sale financial assets. The classification depends on the purpose for which the financial assets were acquired. Management determines the classification of its financial assets at initial recognition.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

2. ACCOUNTING POLICIES (continued)

f. Aset dan liabilitas keuangan (lanjutan)

f. Financial assets and liabilities (continued)

(i) Aset keuangan (lanjutan)

(i) Financial assets (continued)

(A) Aset keuangan yang diukur pada nilai wajar melalui laba rugi

(A) Financial assets at fair value through profit or loss

Kategori ini terdiri dari dua subkategori: aset keuangan yang diklasifikasikan dalam kelompok diperdagangkan dan aset keuangan yang pada saat pengakuan awal telah ditetapkan oleh Bank CIMB Niaga untuk diukur pada nilai wajar melalui laba/rugi.

This category comprises two sub-categories: financial assets classified as held for trading and financial assets designated by Bank CIMB Niaga as at fair value through profit/loss upon initial recognition.

Aset keuangan diklasifikasikan dalam kelompok diperdagangkan jika diperoleh atau dimiliki terutama untuk tujuan dijual atau dibeli kembali dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek (*short term profit taking*) yang terkini. Derivatif juga dikategorikan dalam kelompok diperdagangkan, kecuali derivatif yang ditetapkan dan efektif sebagai instrumen lindung nilai. Aset keuangan yang diklasifikasikan dalam kelompok diperdagangkan terdiri dari efek-efek, Obligasi Pemerintah dan tagihan derivatif.

A financial asset is classified as held for trading if it is acquired or incurred principally for the purpose of selling or repurchasing it in the near term or if it is part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent actual pattern of short term profit-taking. Derivatives are also categorised as held for trading unless they are designated and effective as hedging instruments. Financial assets held for trading consist of marketable securities, Government Bonds and derivative receivables.

Instrumen keuangan yang dikelompokkan ke dalam kategori ini diakui pada nilai wajarnya pada saat pengakuan awal; biaya transaksi diakui secara langsung sebagai laba/rugi. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar dan penjualan instrumen keuangan diakui sebagai laba/rugi dan dicatat masing-masing sebagai "Keuntungan/(kerugian) dari perubahan nilai wajar instrumen keuangan" dan "Keuntungan/(kerugian) dari penjualan instrumen keuangan". Pendapatan bunga dari instrumen keuangan dalam kelompok diperdagangkan dicatat sebagai "Pendapatan bunga".

Financial instruments included in this category are recognised initially at fair value; transaction costs are recognised directly as profit/loss. Gains and losses arising from changes in fair value and sales of these financial instruments are recognised directly as profit/loss and are reported respectively as "Gains/(losses) from changes in fair value of financial instruments" and "Gains/(losses) from sale of financial instruments". Interest income on financial instruments held for trading are included in "Interest income".

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2. KEBIJAKAN AKUNTANSI (lanjutan)

2. ACCOUNTING POLICIES (continued)

f. Aset dan liabilitas keuangan (lanjutan)

f. Financial assets and liabilities (continued)

(i) Aset keuangan (lanjutan)

(i) Financial assets (continued)

(B) Kredit yang diberikan dan piutang

(B) Loans and receivables

Kredit yang diberikan dan piutang adalah aset keuangan non derivatif dengan pembayaran tetap atau telah ditentukan dan tidak mempunyai kuotasi di pasar aktif, kecuali:

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market, other than:

- a) yang dimaksudkan oleh Bank CIMB Niaga untuk dijual dalam waktu dekat, yang diklasifikasikan dalam kelompok diperdagangkan, serta yang pada saat pengakuan awal ditetapkan sebagai diukur pada nilai wajar melalui laba/rugi;
- b) yang pada saat pengakuan awal ditetapkan dalam kelompok tersedia untuk dijual; atau
- c) dalam hal Bank CIMB Niaga mungkin tidak akan memperoleh kembali investasi awal secara substansial kecuali yang disebabkan oleh penurunan kualitas kredit yang diberikan dan piutang

- a) *those that Bank CIMB Niaga intends to sell immediately or in the short term, which are classified as held for trading, and those that the entity upon initial recognition designates as at fair value through profit/loss;*
- b) *those that Bank CIMB Niaga upon initial recognition designates as available-for-sale; or*
- c) *those for which the Bank CIMB Niaga may not recover substantially all of its initial investment, other than because of credit deterioration.*

Lihat Catatan 2o untuk kebijakan akuntansi mengenai kredit yang diberikan.

Refer to Note 2o for the accounting policy regarding the loan.

Pada saat pengakuan awal, kredit yang diberikan dan piutang diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai. Pendapatan dari aset keuangan dalam kelompok kredit yang diberikan dan piutang dicatat sebagai laba/rugi dan dilaporkan sebagai "Pendapatan bunga".

Loans and receivables are initially recognised at fair value plus transaction costs and subsequently measured at amortised cost using the effective interest rate method less allowance for impairment losses. Income on financial assets classified as loans and receivables is recorded as profit/loss and is reported as "Interest income".

Dalam hal terjadi penurunan nilai, kerugian penurunan nilai dilaporkan sebagai pengurang dari nilai tercatat dari aset keuangan dalam kelompok kredit yang diberikan dan piutang, dan diakui pada laba/rugi sebagai "Pembentukan cadangan kerugian penurunan nilai atas aset keuangan".

In the case of impairment, the impairment loss is reported as a deduction from the carrying value of the financial assets classified as loan and receivables recognised as profit/loss and is reported as "Allowance for impairment losses on financial assets".

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2. KEBIJAKAN AKUNTANSI (lanjutan)

2. ACCOUNTING POLICIES (continued)

f. Aset dan liabilitas keuangan (lanjutan)

f. Financial assets and liabilities (continued)

(i) Aset keuangan (lanjutan)

(i) Financial assets (continued)

(C) Aset keuangan dimiliki hingga jatuh tempo

(C) Held-to-maturity financial assets

Investasi dalam kelompok dimiliki hingga jatuh tempo adalah aset keuangan nonderivatif dengan pembayaran tetap atau telah ditentukan dan jatuh temponya telah ditetapkan, serta Bank CIMB Niaga mempunyai intensi positif dan kemampuan untuk memiliki aset keuangan tersebut hingga jatuh tempo, kecuali:

Held-to-maturity investments are non-derivative financial assets with fixed or determinable payments and fixed maturities that Bank CIMB Niaga has the positive intention and ability to hold to maturity, other than:

- a) investasi yang pada saat pengakuan awal ditetapkan sebagai aset keuangan yang diukur pada nilai wajar melalui laba/rugi;
- b) investasi yang ditetapkan oleh Bank CIMB Niaga dalam kelompok tersedia untuk dijual; dan
- c) investasi yang memiliki definisi kredit yang diberikan dan piutang.

- a) those that Bank CIMB Niaga upon initial recognition designates as at fair value through profit/loss;
- b) those that Bank CIMB Niaga designates as available-for-sale; and
- c) those that meet the definition of loans and receivables.

Pada saat pengakuan awal, aset keuangan dimiliki hingga jatuh tempo diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

These are initially recognised at fair value including transaction costs and subsequently measured at amortised cost, using the effective interest method less allowance for impairment losses.

Pendapatan bunga dari investasi dimiliki hingga jatuh tempo dicatat sebagai laba/rugi dan dilaporkan sebagai "Pendapatan bunga". Ketika penurunan nilai terjadi, kerugian penurunan nilai diakui sebagai pengurang dari nilai tercatat investasi dan diakui di dalam laporan keuangan konsolidasian sebagai "Pembentukan cadangan kerugian penurunan nilai atas aset keuangan".

Interest income on held-to-maturity investments is recorded as profit/loss and reported as "Interest income". In the case of an impairment, the impairment loss is reported as a deduction from the carrying value of the investment and recognised in the consolidated financial statement as "Allowance for impairment losses on financial assets".

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2. KEBIJAKAN AKUNTANSI (lanjutan)

2. ACCOUNTING POLICIES (continued)

f. Aset dan liabilitas keuangan (lanjutan)

f. Financial assets and liabilities (continued)

(i) Aset keuangan (lanjutan)

(i) Financial assets (continued)

(D) Aset keuangan tersedia untuk dijual

(D) Available-for-sale financial assets

Investasi dalam kelompok tersedia untuk dijual adalah aset keuangan nonderivatif yang ditetapkan untuk dimiliki untuk periode tertentu dimana akan dijual dalam rangka pemenuhan likuiditas atau perubahan suku bunga, valuta asing atau yang tidak diklasifikasikan sebagai kredit yang diberikan atau piutang, investasi yang diklasifikasikan dalam kelompok dimiliki hingga jatuh tempo atau aset keuangan yang diukur pada nilai wajar melalui laba/rugi.

Available-for-sale investments are non-derivative financial assets that are intended to be held for indefinite period of time, which may be sold in response to needs for liquidity or changes in interest rates, exchange rates or that are not classified as loans and receivables, held-to-maturity investments or financial assets at fair value through profit/loss.

Pada saat pengakuan awalnya, aset keuangan tersedia untuk dijual diakui pada nilai wajarnya ditambah biaya transaksi dan selanjutnya diukur pada nilai wajarnya dimana keuntungan atau kerugian diakui sebagai pendapatan komprehensif lainnya, kecuali untuk kerugian penurunan nilai dan laba rugi selisih kurs, hingga aset keuangan dihentikan pengakuannya. Jika aset keuangan tersedia untuk dijual mengalami penurunan nilai, akumulasi laba atau rugi yang sebelumnya diakui di pendapatan komprehensif lainnya, diakui sebagai laba/rugi. Pendapatan bunga dihitung menggunakan metode suku bunga efektif dan keuntungan atau kerugian yang timbul akibat perubahan nilai tukar dari aset moneter yang diklasifikasikan sebagai kelompok tersedia untuk dijual diakui sebagai laba/rugi.

Available-for-sale financial assets are initially recognised at fair value, plus transaction costs, and measured subsequently at fair value with gains and losses being recognised as other comprehensive income, except for impairment losses and foreign exchange gains and losses, until the financial assets is derecognised. If an available-for-sale financial asset is determined to be impaired, the cumulative gain or loss previously recognised in other comprehensive income is recognised in the profit/loss. Interest income is calculated using the effective interest method and foreign currency gains or losses on monetary assets classified as available-for-sale are recognised as profit/loss.

Pengakuan

Recognition

Bank CIMB Niaga menggunakan akuntansi tanggal transaksi untuk mencatat transaksi aset keuangan yang lazim. Aset keuangan yang dialihkan kepada pihak ketiga tetapi tidak memenuhi syarat penghentian pengakuan (jika ada) disajikan di dalam laporan posisi keuangan konsolidasian sebagai "Aset yang dijaminkan", jika pihak penerima memiliki hak untuk menjual atau mentransfer kembali.

Bank CIMB Niaga uses trade date accounting for regular way contracts when recording financial asset transactions. Financial assets that are transferred to a third party but not qualify for derecognition (if any) are presented in the consolidated statement of financial position as "Pledged assets", if the transferee has the right to sell or repledge them.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

f. Aset dan liabilitas keuangan (lanjutan)

(ii) Liabilitas keuangan

Bank CIMB Niaga mengklasifikasikan liabilitas keuangan dalam kategori (A) liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi dan (B) liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

(A) Liabilitas keuangan yang diukur pada nilai wajar melalui laba/rugi

Kategori ini terdiri dari dua subkategori: liabilitas keuangan diklasifikasikan sebagai diperdagangkan dan liabilitas keuangan yang pada saat pengakuan awal telah ditetapkan oleh Bank CIMB Niaga untuk diukur pada nilai wajar melalui laba/rugi.

Pada saat pengakuan awal dan selanjutnya dicatat pada nilai wajar.

Liabilitas keuangan diklasifikasikan sebagai diperdagangkan jika diperoleh terutama untuk tujuan dijual atau dibeli kembali dalam waktu dekat atau jika merupakan bagian dari portofolio instrumen keuangan tertentu yang dikelola bersama dan terdapat bukti mengenai pola ambil untung dalam jangka pendek yang terkini. Derivatif diklasifikasikan sebagai instrumen diperdagangkan kecuali ditetapkan dan efektif sebagai instrumen lindung nilai.

Keuntungan dan kerugian yang timbul dari perubahan nilai wajar liabilitas keuangan yang diklasifikasikan sebagai diperdagangkan dicatat pada laba/rugi sebagai "Keuntungan/(kerugian) dari perubahan nilai wajar instrumen keuangan". Beban bunga dari liabilitas keuangan diklasifikasikan sebagai diperdagangkan dicatat di dalam "Beban bunga".

2. ACCOUNTING POLICIES (continued)

f. *Financial assets and liabilities (continued)*

(ii) *Financial liabilities*

Bank CIMB Niaga classified its financial liabilities in the category of (A) financial liabilities at fair value through profit or loss and (B) financial liabilities measured at amortised cost.

(A) *Financial liabilities at fair value through profit/loss*

This category comprises two sub-categories: financial liabilities classified as held for trading and financial liabilities designated by Bank CIMB Niaga as at fair value through profit/loss upon initial recognition.

At the initial and subsequent recognition, this is recorded at its fair value.

A financial liability is classified as held for trading if it is acquired or incurred principally for the purpose of selling or repurchasing it in the near term or if it is part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent actual pattern of short term profit taking. Derivatives are also categorised as held for trading instrument unless they are designated and effective as hedging instruments.

Gains and losses arising from changes in fair value of financial liabilities classified as held for trading are recorded as profit/loss and are reported as "Gains/(losses) from changes in fair value of financial instruments". Interest expenses on financial liabilities held for trading are included in "Interest expenses".

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2. KEBIJAKAN AKUNTANSI (lanjutan)

2. ACCOUNTING POLICIES (continued)

f. Aset dan liabilitas keuangan (lanjutan)

f. Financial assets and liabilities (continued)

(ii) Liabilitas keuangan (lanjutan)

(ii) Financial liabilities (continued)

(A) Liabilitas keuangan yang diukur pada nilai wajar melalui laba/rugi (lanjutan)

(A) Financial liabilities at fair value through profit/loss (continued)

Jika Bank CIMB Niaga pada pengakuan awal telah menetapkan instrumen hutang tertentu sebagai nilai wajar melalui laba/rugi, maka selanjutnya, penetapan ini tidak dapat diubah. Berdasarkan PSAK 55 (Revisi 2011), penggunaan nilai wajar diterapkan pada instrumen hutang yang terdiri dari kontrak utama dan derivatif melekat yang seharusnya dipisahkan jika tidak menerapkan nilai wajar.

If Bank CIMB Niaga designated certain debt securities upon initial recognition as at fair value through profit/loss, then this designation cannot be changed subsequently. According to SFAS 55 (Revised 2011), the use of fair value is applied on the debt securities which consists of host contract and embedded derivatives that must otherwise be separated.

Perubahan nilai wajar terkait dengan liabilitas keuangan yang ditetapkan untuk diukur pada nilai wajar melalui laba/rugi diakui di dalam "Keuntungan/(kerugian) dari perubahan nilai wajar instrumen keuangan".

Fair value changes relating to financial liabilities designated at fair value through profit/loss are recognised in "Gains/(losses) from changes in fair value of financial instruments".

(B) Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi

(B) Financial liabilities at amortised cost

Liabilitas keuangan yang tidak diklasifikasikan sebagai liabilitas keuangan yang diukur pada nilai wajar melalui laba/rugi dikategorikan dan diukur dengan biaya perolehan diamortisasi.

Financial liabilities that are not classified as fair value through profit/loss fall into this category and are measured at amortised cost.

Pada saat pengakuan awal, liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi, diukur pada nilai wajar dikurangi biaya transaksi (jika ada).

Financial liabilities at amortised cost are initially measured at fair value less transaction costs (if any).

Setelah pengakuan awal, Bank CIMB Niaga mengukur seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

After initial recognition, Bank CIMB Niaga measures all financial liabilities at amortised cost using effective interest rates method.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

2. ACCOUNTING POLICIES (continued)

f. Aset dan liabilitas keuangan (lanjutan)

f. Financial assets and liabilities (continued)

(iii) Penentuan nilai wajar

(iii) Determination of fair value

Nilai wajar untuk instrumen keuangan yang diperdagangkan di pasar aktif ditentukan berdasarkan nilai pasar yang berlaku pada tanggal laporan posisi keuangan menggunakan harga yang dipublikasikan secara rutin dan berasal dari sumber yang terpercaya, seperti *quoted market price* dari *Bloomberg* dan *Reuters* atau *broker's quoted price*.

The fair value of financial instruments traded in active markets is determined based on quoted market prices at the statement of financial position's date such quoted market prices from Bloomberg and Reuters or broker's quoted price.

Instrumen keuangan dianggap memiliki kuotasi di pasar aktif, jika harga kuotasi tersedia sewaktu-waktu dan dapat diperoleh secara rutin dari bursa, pedagang efek (*dealer*), perantara efek (*broker*), kelompok industri, badan pengawas (*pricing service or regulatory agency*), dan harga tersebut mencerminkan transaksi pasar yang aktual dan rutin dalam suatu transaksi yang wajar. Jika kriteria di atas tidak terpenuhi, maka pasar aktif dinyatakan tidak tersedia. Indikasi-indikasi dari pasar tidak aktif adalah terdapat selisih yang besar antara harga penawaran dan permintaan atau kenaikan signifikan dalam selisih harga penawaran dan permintaan dan hanya terdapat beberapa transaksi terkini.

A financial instrument is regarded as quoted in an active market if quoted prices are readily and regularly available from an exchange, dealer, broker, industry group, pricing service or regulatory agency, and those prices represent actual and regularly occurring market transactions on an arm's length basis. If the above criteria are not met, the market is regarded as being inactive. Indications that a market is inactive are when there is a wide bid-offer spread or significant increase in the bid-offer spread or there are few recent transactions.

Nilai wajar untuk semua instrumen keuangan lainnya ditentukan dengan menggunakan teknik penilaian. Dengan teknik ini, nilai wajar merupakan suatu estimasi yang dihasilkan dari data yang dapat diobservasi dari instrumen keuangan yang sama, menggunakan model-model untuk mendapatkan estimasi nilai kini dari arus kas masa depan yang diharapkan atau teknik penilaian lainnya menggunakan input yang tersedia pada tanggal laporan posisi keuangan konsolidasian.

For all other financial instruments, fair value is determined using valuation techniques. In these techniques, fair values are estimated from observable data in respect of similar financial instruments, using models to estimate the present value of expected future cash flows or other valuation techniques, using inputs existing at the dates of the consolidated statement of financial position.

Bank CIMB Niaga menggunakan beberapa teknik penilaian yang digunakan secara umum untuk menentukan nilai wajar dari instrumen keuangan dengan tingkat kompleksitas yang rendah, seperti opsi nilai tukar, *swap* suku bunga dan *swap* mata uang. Input yang digunakan dalam teknik penilaian untuk instrumen keuangan di atas adalah data pasar yang dapat diobservasi.

Bank CIMB Niaga uses widely recognised valuation models for determining fair values of non-standardised financial instruments of lower complexity, such as currency options, interest rate swaps and currency swaps. For these financial instruments, inputs into models are generally market observable.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

2. ACCOUNTING POLICIES (continued)

f. Aset dan liabilitas keuangan (lanjutan)

f. Financial assets and liabilities (continued)

(iii) Penentuan nilai wajar (lanjutan)

(iii) Determination of fair value (continued)

Untuk instrumen yang lebih kompleks, Bank CIMB Niaga menggunakan model penilaian internal, yang pada umumnya berdasarkan teknik dan metode penilaian yang umumnya diakui sebagai standar industri. Model penilaian terutama digunakan untuk menilai kontrak derivatif yang ditransaksikan melalui pasar *over the counter* dan instrumen hutang lainnya yang pasarnya tidak aktif. Input dari model ini tidak berasal dari data yang dapat diobservasi di pasar.

For more complex instruments, Bank CIMB Niaga uses internally developed models, which are usually based on valuation methods and techniques generally recognised as standard within the industry. Valuation models are used primarily to value derivatives contract transacted in the over the counter market and other debt instruments for which markets were or have become illiquid. The inputs to these models may not be market observable.

Untuk instrumen keuangan yang tidak mempunyai harga pasar, estimasi atas nilai wajar efek-efek ditetapkan dengan mengacu pada nilai wajar instrumen lain yang substansinya sama atau dihitung berdasarkan arus kas yang diharapkan terhadap aset bersih efek-efek tersebut.

For financial instruments with no quoted market price, a reasonable estimate of the fair value is determined by reference to the current market value of another instrument which substantially have the same characteristic or calculated based on the expected cash flows of the underlying net asset base of the marketable securities.

Hasil dari suatu teknik penilaian merupakan sebuah estimasi atau perkiraan dari suatu nilai yang tidak dapat ditentukan dengan pasti, dan teknik penilaian yang digunakan mungkin tidak dapat menggambarkan seluruh faktor yang relevan atas posisi yang dimiliki Bank CIMB Niaga. Dengan demikian, penilaian disesuaikan dengan faktor tambahan seperti risiko likuiditas. Berdasarkan kebijakan teknik penilaian nilai wajar, pengendalian dan prosedur yang diterapkan, manajemen berkeyakinan bahwa penyesuaian atas penilaian tersebut di atas diperlukan dan dianggap tepat untuk menyajikan secara wajar nilai dari instrumen keuangan yang diukur berdasarkan nilai wajar dalam laporan posisi keuangan konsolidasian. Data harga dan parameter yang digunakan di dalam prosedur pengukuran pada umumnya telah di-review dan disesuaikan jika diperlukan, khususnya untuk perkembangan pasar terkini.

The output of a model is always an estimate or approximation of a value that cannot be determined with certainty, and valuation techniques employed may not fully reflect all factors relevant to the positions Bank CIMB Niaga holds. Valuations are therefore adjusted, where appropriate, to allow for additional factors including liquidity risk. Based on the established fair value model governance policies, and related controls and procedures applied, management believes that these valuation adjustments are necessary and appropriate to fairly state the values of financial instruments carried at fair value in the consolidated statement of financial position. Price data and parameters used in the measurement procedures applied are generally reviewed carefully and adjusted, if necessary – particularly in view of the current market developments.

Nilai wajar atas *over the counter* (OTC) instrumen ditentukan menggunakan teknik penilaian yang diterima secara umum di dalam pasar keuangan, seperti *present value* dan *option pricing models*. Nilai wajar dari *forward* mata uang asing ditentukan dengan nilai tukar *forward* saat ini. *Structured interest rate derivatives* ditentukan menggunakan *option pricing models* (sebagai contoh, *the Black-Scholes model*).

The fair value of over the counter (OTC) instrument is determined using valuation methods that are commonly accepted in the financial markets, such as present value techniques and option pricing models. The fair value of foreign exchange forwards is generally based on current forward exchange rates. Structured interest rate derivatives are measured using appropriate option pricing models (for example, the Black-Scholes model).

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f. Aset dan liabilitas keuangan (lanjutan)

(iii) Penentuan nilai wajar (lanjutan)

Pada saat nilai wajar dari *unlisted equity instruments* tidak dapat ditentukan dengan handal, instrumen tersebut dinilai sebesar biaya perolehan dikurangi penurunan nilai. Nilai wajar atas kredit yang diberikan dan piutang, serta liabilitas kepada bank dan nasabah ditentukan menggunakan nilai kini berdasarkan arus kas kontraktual dengan mempertimbangkan kualitas kredit, likuiditas dan biaya.

Bukti terbaik dari nilai wajar pada saat pengakuan awal adalah harga transaksinya (yaitu nilai wajar pembayaran yang diserahkan atau diterima), kecuali nilai wajar dari instrumen tersebut dapat dibuktikan dengan perbandingan transaksi untuk instrumen yang sama di pasar terkini yang dapat diobservasi (yang tanpa modifikasi atau *re-packaging*) atau berdasarkan teknik penilaian dimana variabelnya hanya data dari pasar yang dapat diobservasi.

Untuk instrumen keuangan yang diukur menggunakan nilai wajar, Bank menggunakan hirarki nilai wajar yang mencerminkan signifikansi input yang digunakan dalam melakukan pengukuran (tingkat 1, 2, dan 3) seperti dijelaskan pada Catatan 51e.

(iv) Penghentian pengakuan

Penghentian pengakuan aset keuangan dilakukan ketika hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir, atau ketika aset keuangan tersebut telah ditransfer dan secara substansial seluruh risiko dan manfaat atas kepemilikan aset tersebut telah ditransfer (jika, secara substansial seluruh risiko dan manfaat tidak ditransfer, maka Bank CIMB Niaga melakukan evaluasi untuk memastikan keterlibatan berkelanjutan atas kendali yang masih dimiliki tidak mencegah penghentian pengakuan). Liabilitas keuangan dihentikan pengakuannya ketika liabilitas telah dilepaskan atau dibatalkan atau kadaluwarsa.

2. ACCOUNTING POLICIES (continued)

f. Financial assets and liabilities (continued)

(iii) Determination of fair value (continued)

In cases when the fair value of unlisted equity instruments cannot be determined reliably, the instruments are carried at cost less impairment. The fair value for loans and receivables as well as liabilities to banks and customers are determined using a present value model on the basis of contractually agreed cash flows, taking into account credit quality, liquidity and costs.

The best evidence of fair value at initial recognition is the transaction price (that is, the fair value of the consideration given or received), unless the fair value of that instrument is evidenced by comparison with other observable current market transactions in the same instrument (that is, without modification or re-packaging) or based on a valuation technique whose variables include only data from observable markets.

For financial instruments that measured at fair value, the Bank use the fair value hierarchy which reflect the significance of input used in the measurement (level 1, 2, and 3) as explained in Notes 51e.

(iv) Derecognition

Financial assets are derecognised when the contractual rights to receive the cash flows from these assets have ceased to exist or the assets have been transferred and substantially all the risks and rewards of ownership of the assets are also transferred (that is, if substantially all the risks and rewards have not been transferred, Bank CIMB Niaga tests control to ensure that continuing involvement on the basis of any retained powers of control does not prevent derecognition). Financial liabilities are derecognised when they have been redeemed, cancelled, or otherwise extinguished.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

2. ACCOUNTING POLICIES (continued)

g. Klasifikasi dan reklasifikasi instrumen keuangan

g. Classification and reclassification of financial instruments

Klasifikasi aset dan liabilitas keuangan

Classification of financial assets and liabilities

Bank CIMB Niaga mengklasifikasikan instrumen keuangan ke dalam klasifikasi tertentu yang mencerminkan sifat dari informasi dan mempertimbangkan karakteristik dari instrumen keuangan tersebut. Klasifikasi ini dapat dilihat pada tabel berikut:

Bank CIMB Niaga classifies the financial instruments into classes that reflects the nature of information and take into account the characteristic of those financial instruments. The classification can be seen in the table below:

Kategori yang didefinisikan oleh PSAK 55 (Revisi 2011)/ Category as defined by SFAS 55 (Revised 2011)	Golongan (ditentukan oleh Bank CIMB Niaga dan Anak Perusahaan)/ Class (as determined by Bank CIMB Niaga and Subsidiaries)	Subgolongan/Subclasses
Aset keuangan/ Financial assets	Aset keuangan yang diukur pada nilai wajar melalui laba/rugi/ <i>Financial assets at fair value through profit/loss</i>	Aset keuangan dalam kelompok diperdagangkan/ <i>Financial assets held for trading</i>
		Efek-efek/ <i>Marketable securities</i>
		Obligasi Pemerintah/ <i>Government Bonds</i>
		Tagihan derivatif - Tidak terkait lindung nilai/ <i>Derivative receivables - Non hedging related</i>
	Kredit yang diberikan dan piutang/ <i>Loans and receivables</i>	Giro pada Bank Indonesia/ <i>Current accounts with Bank Indonesia</i>
		Giro pada bank lain/ <i>Current accounts with other banks</i>
		Penempatan pada bank lain dan Bank Indonesia/ <i>Placements with other banks and Bank Indonesia</i>
		Kredit yang diberikan/ <i>Loans</i> Konsumsi/ <i>Consumer</i> Modal kerja/ <i>Working capital</i> Investasi/ <i>Investment</i>
		Efek-efek yang dibeli dengan janji dijual kembali/ <i>Securities purchased under resale agreements</i>
		Piutang pembiayaan konsumen/ <i>Consumer financing receivables</i>
		Piutang sewa pembiayaan/ <i>Financial lease receivables</i>
		Tagihan anjak piutang/ <i>Factoring receivables</i>
		Tagihan akseptasi/ <i>Acceptance receivables</i>
		Pendapatan yang masih harus diterima/ <i>Accrued income</i>
		Penyertaan/ <i>Investments</i>
	Aset lain-lain/ <i>Other assets</i>	
Aset keuangan dimiliki hingga jatuh tempo/ <i>Held-to-maturity financial assets</i>	Efek-efek/ <i>Marketable securities</i>	
	Obligasi Pemerintah/ <i>Government Bonds</i>	
Aset keuangan tersedia untuk dijual/ <i>Available-for-sale financial assets</i>	Efek-efek/ <i>Marketable securities</i>	
	Obligasi Pemerintah/ <i>Government Bonds</i>	
Derivatif lindung nilai/ <i>Hedging derivatives</i>	Lindung nilai atas nilai wajar/ <i>Hedging instruments in fair value hedges</i>	Tagihan derivatif - Terkait lindung nilai atas nilai wajar/ <i>Derivative receivables - Hedging instruments in fair value hedges related</i>
	Lindung nilai atas arus kas/ <i>Hedging instruments in cash flow hedges</i>	Tagihan derivatif - Terkait lindung nilai atas arus kas/ <i>Derivative receivables - Hedging instruments in cash flow hedges related</i>

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2. KEBIJAKAN AKUNTANSI (lanjutan)

2. ACCOUNTING POLICIES (continued)

**g. Klasifikasi dan reklasifikasi instrumen keuangan
(lanjutan)**

**g. Classification and reclassification of financial
instruments (continued)**

Klasifikasi aset dan liabilitas keuangan (lanjutan)

**Classification of financial assets and liabilities
(continued)**

Kategori yang didefinisikan oleh PSAK 55 (Revisi 2011)/ Category as defined by SFAS 55 (Revised 2011)	Golongan (ditentukan oleh Bank CIMB Niaga dan Anak Perusahaan)/ Class (as determined by Bank CIMB Niaga and Subsidiaries)	Subgolongan/Subclasses	
Liabilitas keuangan/ Financial liabilities	Liabilitas keuangan yang diukur pada nilai wajar melalui laba/rugi/Financial liabilities at fair value through profit/loss	Liabilitas keuangan dalam kelompok diperdagangkan (Liabilitas derivatif - bukan lindung nilai)/Financial liabilities held for trading (Derivative payables - non hedging)	
	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/Financial liabilities at amortised cost	Liabilitas segera/Obligations due immediately	
		Simpanan dari nasabah/Deposits from customers	
		Simpanan dari bank lain/Deposits from other banks	
		Liabilitas akseptasi/Acceptance payables	
		Efek-efek yang diterbitkan/Marketable securities issued	
		Pinjaman yang diterima/Borrowings	
		Beban yang masih harus dibayar dan liabilitas lain-lain/Accrued expenses and other liabilities	
	Pinjaman subordinasi/Subordinated loans		
	Derivatif lindung nilai/Hedging derivatives	Lindung nilai atas nilai wajar/Hedging instruments in fair value hedges	Liabilitas derivatif - Terkait lindung nilai atas nilai wajar/Derivative payables - Hedging instruments in fair value hedges related
Lindung nilai atas arus kas/Hedging instruments in cash flow hedges		Liabilitas derivatif - Terkait lindung nilai atas arus kas/Derivative payables - Hedging instruments in cash flow hedges related	
Rekening administratif/ Off balance sheet financial instruments	Fasilitas kredit yang diberikan yang belum digunakan/Unused loan facilities granted		
	Irrevocable letters of credit yang masih berjalan/Outstanding irrevocable letters of credit		

Reklasifikasi aset keuangan

Reclassification of financial assets

Bank CIMB Niaga tidak diperkenankan untuk mereklasifikasi instrumen keuangan dari atau ke kategori instrumen keuangan yang diukur pada nilai wajar melalui laba/rugi selama instrumen keuangan tersebut dimiliki atau diterbitkan. Aset keuangan yang diukur pada nilai wajar melalui laba/rugi dapat diklasifikasikan ke kredit yang diberikan dan piutang jika memenuhi ketentuan sebagai kredit yang diberikan dan piutang dan terdapat intensi dan kemampuan untuk dimiliki di masa yang akan datang yang dapat diperkirakan atau sampai jatuh tempo.

Bank CIMB Niaga shall not reclassify any financial instrument out of or into the fair value through profit/loss category while it is held or issued. Financial assets at fair value through profit/loss could be reclassified as loans and receivables if it could fulfill the requirements as loans and receivables and there's intention and capability to hold until the predictable date in the future or maturity date.

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**g. Klasifikasi dan reklasifikasi instrumen keuangan
(lanjutan)**

Reklasifikasi aset keuangan (lanjutan)

Bank CIMB Niaga tidak boleh mengklasifikasikan aset keuangan sebagai investasi dimiliki hingga jatuh tempo, jika dalam tahun berjalan atau dalam kurun waktu dua tahun sebelumnya, telah menjual atau mereklasifikasi investasi dimiliki hingga jatuh tempo dalam jumlah yang lebih dari jumlah yang tidak signifikan sebelum jatuh tempo (lebih dari jumlah yang tidak signifikan dibandingkan dengan jumlah nilai investasi dimiliki hingga jatuh tempo), kecuali penjualan atau reklasifikasi tersebut:

- (i) dilakukan ketika aset keuangan sudah mendekati jatuh tempo atau tanggal pembelian kembali dimana perubahan suku bunga tidak akan berpengaruh secara signifikan terhadap nilai wajar aset keuangan tersebut;
- (ii) terjadi setelah Bank CIMB Niaga telah memperoleh secara substansial seluruh jumlah pokok aset keuangan tersebut sesuai jadwal pembayaran atau Bank CIMB Niaga telah memperoleh pelunasan dipercepat; atau
- (iii) terkait dengan kejadian tertentu yang berada diluar kendali Bank CIMB Niaga, tidak berulang, dan tidak dapat diantisipasi secara wajar oleh Bank CIMB Niaga.

Reklasifikasi aset keuangan dari kelompok dimiliki hingga jatuh tempo ke kelompok tersedia untuk dijual dicatat sebesar nilai wajarnya. Keuntungan atau kerugian yang belum direalisasi tetap dilaporkan dalam komponen ekuitas sampai aset keuangan tersebut dihentikan pengakuannya, dan pada saat itu, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus diakui sebagai laba/rugi.

Reklasifikasi aset keuangan dari kelompok tersedia untuk dijual ke kelompok dimiliki hingga jatuh tempo dicatat pada nilai tercatat. Keuntungan atau kerugian yang belum direalisasi harus diamortisasi menggunakan suku bunga efektif sampai dengan tanggal jatuh tempo instrumen tersebut.

2. ACCOUNTING POLICIES (continued)

g. Classification and reclassification of financial instruments (continued)

Reclassification of financial assets (continued)

Bank CIMB Niaga shall not classify any financial assets as held-to-maturity if the entity has, during the current financial year or during the two preceding financial years, sold or reclassified more than an insignificant amount of held-to-maturity investments before maturity (more than insignificant in relation to the total amount of held-to-maturity investments) other than sales or reclassifications that:

- (i) are so close to maturity or the financial asset's call date that changes in the market rate of interest would not have a significant effect on the financial asset's fair value;*
- (ii) occur after Bank CIMB Niaga has collected substantially all of the financial asset's original principal through scheduled payments or prepayments; or*
- (iii) are attributable to an isolated event that is beyond the entity's control, is non-recurring and could not have been reasonably anticipated by Bank CIMB Niaga.*

Reclassification of financial assets from held-to-maturity classification to available-for-sale is recorded at fair value. The unrealised gains or losses are recorded in the equity section and shall be recognised directly in equity section until the financial assets is derecognised, at which time the cumulative gain or loss previously recognised in equity shall be recognised as profit/loss.

Reclassification of financial assets from available-for-sale to held-to-maturity classification is recorded at carrying amount. The unrealised gains or losses is amortised by using effective interest rate up to the maturity date of that instrument.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

2. ACCOUNTING POLICIES (continued)

h. Penurunan nilai dari aset keuangan

h. Impairment of financial assets

(A) Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi

(A) Financial assets carried at amortised cost

Pada setiap tanggal laporan posisi keuangan, Bank CIMB Niaga mengevaluasi apakah terdapat bukti yang obyektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai. Aset keuangan atau kelompok aset keuangan diturunkan nilainya dan kerugian penurunan nilai telah terjadi, jika dan hanya jika, terdapat bukti yang obyektif mengenai penurunan nilai tersebut sebagai akibat dari satu atau lebih peristiwa yang terjadi setelah pengakuan awal aset tersebut (peristiwa yang merugikan), dan peristiwa yang merugikan tersebut berdampak pada estimasi arus kas masa depan atas aset keuangan atau kelompok aset keuangan yang dapat diestimasi secara handal.

Bank CIMB Niaga assesses at each reporting date whether there is objective evidence that a financial asset or group of financial assets is impaired. A financial asset or a group of financial assets is impaired and impairment losses are incurred only if there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the asset (a "loss event") and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated.

Kriteria yang digunakan oleh Bank CIMB Niaga untuk menentukan bukti objektif dari penurunan nilai diantaranya adalah:

The criteria that Bank CIMB Niaga uses to determine that there is objective evidence of impairment loss include:

- a. kesulitan keuangan signifikan yang dialami pihak penerbit atau peminjam;
- b. terjadinya wanprestasi atau tunggakan pembayaran pokok atau bunga;
- c. data yang dapat diobservasi mengindikasikan adanya penurunan yang dapat diukur atas estimasi arus kas masa datang dari kelompok aset keuangan sejak pengakuan awal aset dimaksud, meskipun penurunannya belum dapat diidentifikasi terhadap aset keuangan secara individual dalam kelompok aset tersebut, termasuk memburuknya status pembayaran pihak peminjam dalam kelompok tersebut; atau
- d. hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan.

- a. significant financial difficulty of the issuer obligor;
- b. default or delinquency in interest or principal payments;
- c. observable data indicating that there is a measurable decrease in the estimated future cash flows from a portfolio of financial assets since the initial recognition of those assets, although the decrease cannot yet be identified with the individual financial assets in the portfolio, including adverse changes in the payment status of borrowers in the portfolio; or
- d. the disappearance of an active market for that financial asset because of financial difficulties.

Estimasi periode antara peristiwa kerugian dan identifikasinya ditentukan oleh manajemen untuk setiap portofolio yang diidentifikasi.

The estimated period between a loss occurring and its identification is determined by management for each identified portfolio.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

2. ACCOUNTING POLICIES (continued)

h. Penurunan nilai dari aset keuangan (lanjutan)

h. Impairment of financial assets (continued)

(A) Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

(A) Financial assets carried at amortised cost (continued)

Pertama kali Bank CIMB Niaga menentukan apakah terdapat bukti obyektif penurunan nilai seperti tersebut di atas secara individual. Penilaian individu dilakukan atas aset keuangan yang signifikan yang mengalami penurunan nilai. Aset keuangan yang tidak signifikan namun mengalami penurunan nilai dimasukkan dalam kelompok aset keuangan yang memiliki karakteristik risiko yang serupa dan dilakukan penilaian secara kolektif.

Initially Bank CIMB Niaga assesses whether objective evidence of impairment for financial asset as individually exists as described above. Individual assessment is performed on the significant impaired financial asset. The impaired financial assets which are not classified as individually significant are included in group of financial asset with similar credit risk characteristics and then assessed by using collective assessment.

Jika Bank CIMB Niaga menentukan tidak terdapat bukti obyektif mengenai penurunan nilai atas aset keuangan yang dinilai secara individual, maka akun atas aset keuangan tersebut akan masuk ke dalam kelompok aset keuangan yang memiliki karakteristik risiko kredit yang serupa dan menilai penurunan nilai kelompok tersebut secara kolektif. Akun yang penurunan nilainya dinilai secara individual, dan untuk itu kerugian penurunan nilai diakui atau tetap diakui, tidak termasuk dalam penilaian penurunan nilai secara kolektif.

If Bank CIMB Niaga assesses that there is no objective evidence of impairment for financial asset as individual, that account of financial asset will be included in a group of financial asset with similar credit risk characteristics and collectively assesses them for impairment. Accounts that are individually assessed for impairment and for which an impairment loss is or continues to be recognised are not included in a collective assessment of impairment.

Jumlah kerugian penurunan nilai diukur berdasarkan selisih antara nilai tercatat aset keuangan dengan nilai kini dari estimasi arus kas masa datang yang didiskontokan menggunakan tingkat suku bunga efektif awal dari aset keuangan tersebut. Nilai tercatat aset tersebut dikurangi menggunakan cadangan kerugian penurunan nilai dan jumlah kerugian penurunan nilai diakui sebagai laba/rugi. Jika kredit yang diberikan atau investasi dimiliki hingga jatuh tempo memiliki suku bunga variabel, maka tingkat diskonto yang digunakan untuk mengukur setiap kerugian penurunan nilai adalah suku bunga efektif yang berlaku yang ditetapkan dalam kontrak.

The amount of the impairment loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the financial asset's original effective interest rate. The carrying amount of the asset is reduced through the use of an allowance impairment account and the amount of the loss is recognised as profit/loss. If a loan or held-to-maturity investment has a variable interest rate, the discount rate for measuring any impairment loss is the current effective interest rate determined under the contract.

Perhitungan nilai kini dari estimasi arus kas masa datang atas aset keuangan dengan agunan mencerminkan arus kas yang dapat dihasilkan dari pengambilalihan agunan dikurangi biaya-biaya untuk memperoleh dan menjual agunan, terlepas apakah pengambilalihan tersebut berpeluang terjadi atau tidak.

The calculation of the present value of the estimated future cash flows of a collateralised financial asset reflects the cash flows that may result from foreclosure less costs for obtaining and selling the collateral, whether or not foreclosure is probable.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

h. Penurunan nilai dari aset keuangan (lanjutan)

(A) Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi (lanjutan)

Untuk tujuan evaluasi penurunan nilai secara kolektif, aset keuangan dikelompokkan berdasarkan kesamaan karakteristik risiko kredit seperti mempertimbangkan segmentasi kredit dan status tunggakan. Karakteristik yang dipilih adalah relevan dengan estimasi arus kas masa datang dari kelompok aset tersebut yang mengindikasikan kemampuan debitur atau rekanan untuk membayar seluruh liabilitas yang jatuh tempo sesuai persyaratan kontrak dari aset yang dievaluasi.

Arus kas masa datang dari kelompok aset keuangan yang penurunan nilainya dievaluasi secara kolektif, diestimasi berdasarkan arus kas kontraktual dan kerugian historis yang pernah dialami atas aset-aset yang memiliki karakteristik risiko kredit yang serupa dengan karakteristik risiko kredit kelompok tersebut. Kerugian historis yang pernah dialami kemudian disesuaikan berdasarkan data terkini yang dapat diobservasi untuk mencerminkan kondisi saat ini yang tidak berpengaruh pada periode terjadinya kerugian historis tersebut dan untuk menghilangkan pengaruh kondisi yang ada pada periode historis namun sudah tidak ada lagi saat ini.

Beban penurunan nilai yang terkait dengan kredit yang diberikan dan efek-efek (di dalam kategori dimiliki hingga jatuh tempo dan kredit yang diberikan dan piutang) diklasifikasikan di dalam beban penurunan nilai.

Jika pada periode berikutnya, jumlah kerugian penurunan nilai berkurang dan pengurangan tersebut dapat dikaitkan secara obyektif pada peristiwa yang terjadi setelah penurunan nilai diakui (misalnya perbaikan pada rating kredit debitur), maka kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan, baik secara langsung, atau dengan menyesuaikan pos cadangan. Jumlah pemulihan penurunan nilai diakui sebagai laba/rugi.

Ketika kredit yang diberikan tidak tertagih, kredit tersebut dihapus buku dengan menjurnal balik cadangan kerugian penurunan nilai. Kredit yang diberikan tersebut dapat dihapus buku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

2. ACCOUNTING POLICIES (continued)

h. Impairment of financial assets (continued)

(A) Financial assets carried at amortised cost (continued)

For the purposes of a collective evaluation of impairment, financial asset are grouped on the basis of similar credit risk characteristics such by considering credit segmentation and past-due status. Those characteristics are relevant to the estimation of future cash flows for groups of such assets by being indicative of the debtor or counterpart ability to pay all amounts due according to the contractual terms of the assets being evaluated.

Future cash flows in a group of financial assets that are collectively evaluated for impairment are estimated on the basis of the contractual cash flows and historical loss experience for assets with credit risk characteristics similar to those in the group. Historical loss experience is adjusted on the basis of current observable data to reflect the effects of current conditions that did not affect the period on which the historical loss experience is based and to remove the effects of conditions in the historical period that do not currently exist.

Impairment charges relating to loans and marketable securities (held-to-maturity and loans and receivables categories) are classified in impairment charges.

If in a subsequent period, the amount of the impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognised (such as an improvement in the debtor's credit rating), the previously recognised impairment loss is reversed directly, or by adjusting the allowance account. The amount of the impairment reversal is recognised as profit/loss.

When a loan is uncollectible, it is written off against the related allowance for impairment loss. Such loans are written off after all the necessary procedures have been completed and the amount of the loss has been determined.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

2. ACCOUNTING POLICIES (continued)

h. Penurunan nilai dari aset keuangan (lanjutan)

h. Impairment of financial assets (continued)

(B) Aset yang tersedia untuk dijual

(B) Assets classified as available-for-sale

Pada setiap tanggal laporan posisi keuangan konsolidasian, Bank CIMB Niaga mengevaluasi apakah terdapat bukti yang obyektif bahwa aset keuangan atau kelompok aset keuangan mengalami penurunan nilai. Lihat Catatan 2h(A) untuk kriteria bukti obyektif adanya penurunan nilai. Penurunan yang signifikan atau penurunan jangka panjang atas nilai wajar dari investasi dalam instrumen hutang dalam klasifikasi tersedia untuk dijual di bawah biaya perolehannya merupakan bukti obyektif terjadinya penurunan nilai dan menyebabkan pengakuan kerugian penurunan nilai. Ketika terdapat bukti tersebut di atas untuk aset yang tersedia untuk dijual, kerugian kumulatif, yang merupakan selisih antara biaya perolehan dengan nilai wajar kini, dikurangi kerugian penurunan nilai aset keuangan yang sebelumnya telah diakui pada laba/rugi, dikeluarkan dari ekuitas dan diakui sebagai laba/rugi.

Bank CIMB Niaga assesses at each date of the consolidated statement of financial position whether there is objective evidence that a financial asset or a group of financial assets is impaired. Refer to Note 2h(A) for the criteria of objective evidence of impairment. In the case of debt instruments classified as available-for-sale, a significant or prolonged decline in the fair value of the security below its cost is objective evidence of impairment resulting in the recognition of an impairment loss. If any such evidence exists for available-for-sale financial assets, the cumulative loss measured as the difference between the acquisition cost and the current fair value, less any impairment loss on that financial asset previously recognised in profit/loss – is removed from equity and recognised as profit/loss.

Jika, pada periode berikutnya, nilai wajar instrumen hutang yang diklasifikasikan dalam kelompok tersedia untuk dijual meningkat dan peningkatan tersebut dapat dihubungkan secara obyektif dengan peristiwa yang terjadi setelah pengakuan kerugian penurunan nilai pada laba/rugi, maka kerugian penurunan nilai tersebut harus dipulihkan melalui laba/rugi.

If, in a subsequent period, the fair value of a debt instrument classified as available-for-sale increases and the increase can be objectively related to an event occurring after the impairment loss was recognised in profit/loss, the impairment loss is reversed through the profit/loss.

(C) Kontrak jaminan keuangan dan tagihan komitmen lainnya

(C) Financial guarantee contracts and other commitment receivables

Kontrak jaminan keuangan adalah kontrak yang mengharuskan penerbit untuk melakukan pembayaran yang ditetapkan untuk mengganti uang pemegang kontrak atas kerugian yang terjadi karena debitur tertentu gagal untuk melakukan pembayaran pada saat jatuh tempo, sesuai dengan ketentuan dari instrumen hutang. Jaminan keuangan tersebut diberikan kepada bank-bank, lembaga keuangan dan badan-badan lainnya atas nama debitur untuk menjamin kredit, fasilitas-fasilitas perbankan lainnya, dan penyediaan dana yang belum ditarik.

Financial guarantee contracts are contracts that require the issuer to make specified payments to reimburse the holder for a loss incurred because a specified debtor defaulted to make payments when due, in accordance with the terms of a debt instrument. Such financial guarantees are given to banks, financial institutions and other institutions on behalf of customers to secure loans, other banking facilities, and unused provision of funds facilities.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

h. Penurunan nilai dari aset keuangan (lanjutan)

(C) Kontrak jaminan keuangan dan tagihan komitmen lainnya (lanjutan)

Jaminan keuangan awalnya diakui dalam laporan keuangan konsolidasian sebesar nilai wajar pada tanggal jaminan diberikan. Nilai wajar dari jaminan keuangan pada saat dimulainya transaksi pada umumnya sama dengan provisi yang diterima untuk jaminan diberikan dengan syarat dan kondisi normal.

Setelah pengakuan awal kontrak, jaminan keuangan dicatat pada nilai yang lebih tinggi antara nilai wajar amortisasi dengan *present value* atas pembayaran liabilitas yang diharapkan akan terjadi (ketika pembayaran atas jaminan menjadi *probable*) dan selisihnya dibebankan sebagai biaya operasional lain-lain.

Cadangan kerugian penurunan nilai atas kontrak jaminan keuangan dan tagihan komitmen lainnya yang memiliki risiko kredit dihitung berdasarkan kerugian historis.

(D) Cadangan kerugian penurunan nilai aset keuangan atas kontrak jaminan keuangan yang memiliki risiko kredit dan cadangan kerugian penurunan nilai aset yang diambil alih

Bank CIMB Niaga menentukan cadangan kerugian penurunan nilai aset keuangan atas kontrak jaminan keuangan yang memiliki risiko kredit berdasarkan data kerugian historis. Sedangkan perhitungan cadangan kerugian penurunan nilai aset yang diambil alih dihitung dengan prinsip penurunan nilai sesuai standar akuntansi yang berlaku.

i. Kas

Kas meliputi kas kecil, kas besar, kas di dalam Anjungan Tunai Mandiri (ATM), dan *bank notes*.

j. Giro pada bank lain dan Bank Indonesia

Giro pada bank lain dan Bank Indonesia diklasifikasikan sebagai kredit yang diberikan dan piutang. Lihat Catatan 2f untuk kebijakan akuntansi atas kredit yang diberikan dan piutang.

2. ACCOUNTING POLICIES (continued)

h. Impairment of financial assets (continued)

(C) Financial guarantee contracts and other commitment receivables (continued)

Financial guarantees are initially recognised in the financial statements at fair value on the date the guarantee was given. The fair value of a financial guarantee at inception is likely to equal the premium received because all guarantees are agreed on arm's length terms.

Subsequently they are measured at the higher of amortised amount and the present value of any expected payment (when a payment under the guarantee has become probable) and the difference is charged to other operating expense.

Allowances for impairment on financial guarantee contracts and other commitment receivables with credit risk are calculated based on historical experience.

(D) Allowance for impairment losses on financial guarantee contracts with credit risk and allowance for impairment losses on foreclosed assets

Bank CIMB Niaga determined the allowance for impairment losses on financial guarantee contracts with credit risk is based on historical loss data. Whereas the calculation of allowance for impairment losses of foreclosed assets was calculated using impairment principles according to applicable Indonesia Accounting Standard.

i. Cash

Cash includes petty cash, cash, cash in Automatic Teller Machines (ATMs), and bank notes.

j. Current accounts with other banks and Bank Indonesia

Current account with other banks and Bank Indonesia are classified as loans and receivables. Refer to Note 2f for the accounting policy of loans and receivables.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

j. Giro pada bank lain dan Bank Indonesia (lanjutan)

Giro pada bank lain dan Bank Indonesia dinyatakan sebesar saldo giro dikurangi dengan cadangan kerugian penurunan nilai.

GWM Utama adalah simpanan minimum yang wajib dipelihara oleh bank dalam bentuk saldo rekening giro pada BI yang besarnya ditetapkan oleh BI sebesar persentase tertentu dari DPK.

GWM Sekunder adalah cadangan minimum yang wajib dipelihara oleh bank dalam bentuk Sertifikat Bank Indonesia (SBI), Surat Utang Negara (SUN) dan/atau *Excess Reserve*, yang besarnya ditetapkan BI sebesar persentase tertentu.

k. Penempatan pada bank lain dan Bank Indonesia

Penempatan pada bank lain dan BI diklasifikasikan sebagai kredit yang diberikan dan piutang. Lihat Catatan 2f untuk kebijakan akuntansi atas kredit yang diberikan dan piutang.

Pada pengukuran awal, penempatan pada bank lain dan BI disajikan sebesar nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung.

l. Efek-efek dan Obligasi Pemerintah

Efek-efek yang dimiliki terdiri dari SBI, obligasi korporasi, wesel jangka menengah, unit penyertaan reksadana, tagihan wesel ekspor, dan efek-efek pasar uang dan pasar modal lainnya.

Obligasi Pemerintah terdiri dari Obligasi Pemerintah dalam rangka program rekapitalisasi dan Obligasi Pemerintah yang dibeli dari pasar.

Efek-efek dan Obligasi Pemerintah diklasifikasikan sebagai aset keuangan dalam kelompok diperdagangkan, tersedia untuk dijual dan dimiliki hingga jatuh tempo. Lihat Catatan 2f untuk kebijakan akuntansi atas aset keuangan dalam kelompok diperdagangkan, tersedia untuk dijual dan dimiliki hingga jatuh tempo.

Pada pengukuran awal, efek-efek dan Obligasi Pemerintah disajikan sebesar nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung. Untuk efek-efek dan Obligasi Pemerintah yang diukur pada nilai wajar melalui laba rugi, biaya transaksi diakui secara langsung sebagai laba/rugi.

2. ACCOUNTING POLICIES (continued)

j. Current accounts with other banks and Bank Indonesia (continued)

Current accounts with other banks and Bank Indonesia are stated at the outstanding balance less allowance for impairment losses.

Primary Statutory Reserve is minimum deposit that should be maintained by bank in current account with BI in certain percentage of TPF which is determined by BI.

Secondary Statutory Reserve is minimum reserve that should be maintained by bank in form of Bank Indonesia Certificates (SBI), Government Debenture Debt (SUN) and/or Excess Reserve, in certain percentage determined by BI.

k. Placements with other banks and Bank Indonesia

Placements with other banks and BI are classified as loans and receivables. Refer to Note 2f for the accounting policy of loans and receivables.

Placements with other banks and BI are initially presented at fair value plus directly attributable transaction costs.

l. Marketable securities and Government Bonds

Marketable securities consist of SBI, corporate bonds, medium term notes, mutual fund investment units, export bills receivable, and other money market and capital market securities.

Government Bonds consist of Government Bonds from the recapitalisation program and Government Bonds purchased from the market.

Marketable securities and Government Bonds are classified as financial assets held-for-trading, available-for-sale, and held-to-maturity. Refer to Note 2f for the accounting policy of financial assets held-for-trading, available-for-sale and held-to-maturity.

Marketable securities and Government Bonds are initially presented at fair value plus directly attributable transaction costs. For marketable securities and Government Bonds measured at fair value through profit and loss, the transaction costs are directly charged as profit/loss.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

m. Efek-efek yang dibeli dengan janji dijual kembali/efek-efek yang dijual dengan janji dibeli kembali

Efek-efek yang dibeli dengan janji dijual kembali (*reverse repo*) disajikan sebagai tagihan sebesar harga jual kembali yang disepakati dikurangi dengan selisih antara harga beli dan harga jual kembali yang disepakati (pendapatan bunga yang ditangguhkan) dan cadangan kerugian penurunan nilai. Selisih antara harga beli dan harga jual kembali yang disepakati tersebut diamortisasi dengan menggunakan suku bunga efektif sebagai pendapatan bunga selama jangka waktu sejak efek-efek itu dibeli hingga saat dijual kembali.

Efek-efek yang dijual dengan janji untuk dibeli kembali (*repo*) direklasifikasi sebagai aset yang dijamin dalam laporan posisi keuangan konsolidasian dan liabilitas kepada *counterparty* disajikan sebagai liabilitas dalam laporan posisi keuangan konsolidasian sebesar harga beli kembali yang disepakati dikurangi selisih antara harga jual dan harga beli kembali yang disepakati (beban bunga dibayar dimuka). Selisih antara harga jual dan harga beli kembali yang disepakati tersebut diamortisasi sebagai beban bunga selama jangka waktu sejak efek-efek dijual hingga dibeli kembali.

Efek-efek yang dijual dengan janji untuk dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2f untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Pada pengukuran awal, efek-efek yang dibeli dengan janji dijual kembali/efek-efek yang dijual dengan janji dibeli kembali disajikan sebesar nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung.

2. ACCOUNTING POLICIES (continued)

m. Securities purchased under resale agreements/securities sold under repurchase agreements

Securities purchased under resale agreements (reverse repo) are presented as receivables at the agreed resale price net of the difference between the purchase price and agreed resale price (unearned interest income) and allowance for impairment losses. The difference between the purchase price and the agreed resale price are amortised using effective interest rate as interest income over the period, commencing from the acquisition date to the resale date.

Securities sold under repurchase agreements (repo) are reclassified in the consolidated statement of financial position as pledged assets and the counterparty liability is presented as liabilities in the consolidated statement of financial position at the agreed repurchase price net of the difference between the selling price and the agreed repurchase price (prepaid interest expense). The difference between the selling price and the agreed repurchase price is amortised as interest expense over the period commencing from the selling date to the repurchase date.

Securities sold under repurchase agreements are classified as financial liabilities at amortised cost. Refer to Note 2f for the accounting policy for financial liabilities at amortised cost.

Securities purchased under resale agreements/securities sold under repurchase agreements are initially presented at fair value plus directly attributable transaction costs.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

n. Instrumen keuangan derivatif dan lindung nilai

Akuntansi instrumen keuangan derivatif

Dalam melakukan usaha bisnisnya, Bank CIMB Niaga melakukan transaksi instrumen keuangan derivatif seperti kontrak tunai dan berjangka mata uang asing, *foreign currency swaps*, kontrak opsi mata uang asing dan *swap* tingkat suku bunga. Instrumen keuangan derivatif dinilai dan dibukukan di laporan posisi keuangan konsolidasian pada nilai wajar dengan menggunakan harga pasar. Derivatif dicatat sebagai aset apabila memiliki nilai wajar positif dan sebagai liabilitas apabila memiliki nilai wajar negatif.

Keuntungan atau kerugian yang terjadi dari perubahan nilai wajar diakui sebagai laba/rugi.

Akuntansi untuk aktivitas lindung nilai

Instrumen keuangan derivatif pada awalnya diakui di laporan posisi keuangan konsolidasian berdasarkan harga perolehannya dan selanjutnya dinilai kembali berdasarkan nilai wajarnya. Metode untuk mengakui keuntungan atau kerugian yang terjadi tergantung pada sifat dari obyek yang dilindungi nilainya. Bank CIMB Niaga mengelompokkan derivatif sebagai (1) instrumen lindung nilai terhadap nilai wajar suatu aset atau liabilitas yang diakui atau terhadap komitmen teguh yang belum diakui (lindung nilai atas nilai wajar), atau (2) instrumen lindung nilai atas arus kas masa depan yang kemungkinan besar terjadi yang dapat diatribusikan dengan aset dan liabilitas yang telah diakui atau sebuah prakiraan transaksi yang kemungkinan besar terjadi (lindung nilai arus kas).

(a) Lindung nilai atas nilai wajar

Perubahan dari nilai wajar atas derivatif yang ditujukan dan memenuhi kualifikasi sebagai lindung nilai atas nilai wajar, diakui sebagai laba/rugi, termasuk dengan perubahan nilai wajar dari aset atau liabilitas yang dilindung nilai yang diatribusikan sebagai risiko yang dilindung nilai. Nilai bersih dimasukkan ke dalam bagian tidak efektif dalam keuntungan atau kerugian kontrak derivatif.

2. ACCOUNTING POLICIES (continued)

n. Derivative financial instruments and hedging

Accounting for derivative financial instruments

In the normal course of business, Bank CIMB Niaga enters into transactions involving derivative financial instruments such as foreign currency spot and forward contracts, foreign currency swaps, foreign currency options contracts and interest rate swaps. Derivative financial instruments are valued and recorded on consolidated statement of financial position at their fair value using market rates. Derivatives are carried as assets when the fair value is positive and as liabilities when the fair value is negative.

Gains or losses as a result of fair value changes are recognised as current year profit/loss.

Accounting for hedging activities

Derivative financial instruments are initially recognised in the consolidated statement of financial position at acquisition price and subsequently are remeasured at their fair values. The method of recognising the resulting gain or loss is dependent on the nature of the item being hedged. Bank CIMB Niaga designates certain derivatives as either (1) a hedge of the fair value of a recognised asset or liability or of an unrecognised firm commitment (fair value hedge), or (2) a hedge of highly probable future cash flows attributable to a recognised assets or liability or a forecasted transaction (cash flow hedge).

(a) Fair value hedge

Changes in the fair value of derivatives that are designated and qualified as fair value hedges are recognised as profit/loss, together with any changes in the fair value of the hedged asset or liability that are attributable to the hedged risk. The net result is included as ineffectiveness in the gain or loss on derivative contracts.

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**n. Instrumen keuangan derivatif dan lindung nilai
(lanjutan)**

Akuntansi untuk aktivitas lindung nilai (lanjutan)

(a) Lindung nilai atas nilai wajar (lanjutan)

Ketika instrumen lindung nilai tidak lagi memenuhi kriteria lindung nilai secara akuntansi, perubahan nilai tercatat dari *item* yang dilindung nilai yang menggunakan metode suku bunga efektif, diamortisasi melalui laba/rugi selama periode hingga jatuh tempo dan dicatat sebagai beban bunga.

(b) Lindung nilai atas arus kas

Bagian yang efektif atas perubahan nilai wajar derivatif yang ditujukan dan memenuhi kualifikasi sebagai lindung nilai arus kas, diakui sebagai cadangan lindung nilai arus kas pada bagian ekuitas. Keuntungan atau kerugian atas bagian yang tidak efektif diakui langsung sebagai laba/rugi.

Jumlah akumulasi dalam ekuitas dibebankan sebagai pendapatan komprehensif lainnya ketika unsur yang dilindungi nilainya mempengaruhi laba bersih.

Ketika instrumen lindung nilai kadaluwarsa atau dijual atau ketika suatu lindung nilai tidak lagi memenuhi persyaratan sebagai akuntansi lindung nilai, akumulasi keuntungan maupun kerugian yang ada pada ekuitas saat itu dibebankan sebagai laba/rugi. Ketika suatu transaksi lindung nilai diperkirakan tidak lagi mungkin terjadi, akumulasi keuntungan atau kerugian yang ada pada ekuitas saat itu dibebankan sebagai laba/rugi.

2. ACCOUNTING POLICIES (continued)

**n. Derivative financial instruments and hedging
(continued)**

Accounting for hedging activities (continued)

(a) Fair value hedge (continued)

If the hedge no longer meets the criteria for hedge accounting, the adjustment to the carrying amount of a hedged item for which the effective interest method is used is amortised to profit/loss over the period to maturity and recorded as interest expense.

(b) Cash flow hedge

The effective portion of changes in the fair value of derivatives that are designated and qualified as cash flow hedges are recognised as hedging reserve in equity section. The gain or loss relating to the ineffective portion is recognised immediately as profit/loss.

Accumulated amounts in equity are reclassified as the other comprehensive income in the periods when the hedged item affects net income.

When a hedging instrument expires or is sold, or when a hedge no longer meets the criteria for hedge accounting, any cumulative gain or loss existing in equity at that time remains in equity and is recognised when the forecast transaction is ultimately recognised as profit/loss. When a forecast transaction is no longer expected to occur, the cumulative gain or loss that was reported in equity is immediately charged as profit/loss.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

**n. Instrumen keuangan derivatif dan lindung nilai
(lanjutan)**

Akuntansi untuk aktivitas lindung nilai (lanjutan)

(b) Lindung nilai atas arus kas (lanjutan)

Walaupun merupakan sarana lindung nilai ekonomis yang efektif berdasarkan kebijakan manajemen risiko Bank CIMB Niaga, beberapa transaksi derivatif tertentu tidak memenuhi persyaratan sebagai akuntansi lindung nilai berdasarkan ketentuan PSAK 55 (Revisi 2011).

Pada awal terjadinya transaksi, Bank CIMB Niaga mendokumentasikan hubungan antara instrumen lindung nilai dan unsur yang dilindungi nilainya, juga tujuan manajemen risiko dan strategi yang diterapkan dalam melakukan berbagai macam transaksi lindung nilai. Proses dokumentasi ini menghubungkan derivatif yang ditujukan sebagai lindung nilai dengan aset dan liabilitas tertentu atau dengan komitmen atau transaksi tertentu yang diperkirakan. Bank CIMB Niaga juga mendokumentasikan penilaian apakah derivatif yang digunakan memiliki efektivitas yang tinggi dalam menandingi (*offsetting*) perubahan nilai wajar atau arus kas unsur yang dilindungi nilainya. Penilaian ini dilakukan baik pada saat permulaan lindung nilai maupun pada saat-saat berikutnya secara berkelanjutan.

Nilai wajar berbagai instrumen derivatif yang digunakan untuk tujuan lindung nilai dan mutasi pada cadangan lindung nilai di ekuitas diungkapkan dalam Catatan 11.

o. Kredit yang diberikan

Kredit yang diberikan adalah penyediaan uang atau tagihan yang dapat disetarakan dengan kas, berdasarkan persetujuan atau kesepakatan pinjam-meminjam dengan peminjam, mewajibkan pihak peminjam untuk melunasi hutang berikut bunganya setelah jangka waktu tertentu.

Kredit yang diberikan diklasifikasikan sebagai kredit yang diberikan dan piutang. Lihat Catatan 2f untuk kebijakan akuntansi atas kredit yang diberikan dan piutang.

2. ACCOUNTING POLICIES (continued)

**n. Derivative financial instruments and hedging
(continued)**

Accounting for hedging activities (continued)

(b) Cash flow hedge (continued)

Certain derivative transactions, whilst providing effective economic hedges under Bank CIMB Niaga's risk management policies, do not qualify for hedge accounting under the specific rules in SFAS 55 (Revised 2011).

At the inception of transaction, Bank CIMB Niaga documents the relationship between hedging instruments and hedged items, as well as its risk management objective and strategy for undertaking various hedge transactions. This process includes linking all derivatives designated as hedges to specific assets and liabilities or specific firm commitments or forecast transactions. Bank CIMB Niaga also documents its assessment, as to whether the derivatives that are used in hedging transactions are highly effective in offsetting changes in fair values or cash flows of hedged items. This assessment is performed at the hedge inception and on an ongoing basis.

The fair values of various derivative instruments used for hedging purposes and movements on the hedging reserve in equity are disclosed in Note 11.

o. Loans

Loans represent provision of cash or cash equivalent based on agreements with borrowers, where borrowers required to repay their debts with interest after specified periods.

Loans are classified as loans and receivables. Refer to Note 2f for the accounting policy of loans and receivables.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

o. Kredit yang diberikan (lanjutan)

Pengukuran awal

Pada saat pengakuan awal, kredit diukur pada nilai wajar atau nilai wajar ditambah/dikurangi biaya dan pendapatan transaksi.

Kredit sindikasi dicatat sebesar biaya yang diamortisasi sesuai dengan risiko yang ditanggung Bank CIMB Niaga.

Pengukuran setelah pengakuan awal

Nilai wajar kredit setelah pengukuran awal dicatat sebesar biaya perolehan yang diamortisasi dengan menggunakan suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

Termasuk dalam kredit yang diberikan adalah pembiayaan syariah yang terdiri dari piutang murabahah, piutang qardh, pembiayaan musyarakah dan mudharabah. Murabahah adalah akad jual beli barang dengan harga jual sebesar biaya perolehan ditambah keuntungan (margin) yang disepakati dan penjual harus mengungkapkan biaya perolehan barang tersebut kepada pembeli. Qardh adalah akad pinjam meminjam dana tanpa imbalan dengan liabilitas pihak peminjam mengembalikan pokok pinjaman secara sekaligus atau cicilan dalam jangka waktu tertentu. Musyarakah adalah akad kerjasama antara dua pihak atau lebih untuk suatu usaha tertentu, dimana masing-masing pihak memberikan kontribusi dana dengan ketentuan bahwa keuntungan dibagi berdasarkan kesepakatan sedangkan kerugian berdasarkan porsi kontribusi dana. Dana tersebut meliputi kas atau aset non kas yang diperkenankan oleh syariah. Mudharabah adalah akad kerjasama usaha antara Bank CIMB Niaga sebagai pemilik dana (*shahibul maal*) dan nasabah selaku pengelola dana (*mudharib*), menjalankan usaha dengan penentuan awal keuntungan atau kerugian (nisbah).

2. ACCOUNTING POLICIES (continued)

o. Loans (continued)

Initial measurement

Loans are initially measured at fair value or fair value plus/minus transaction costs and income.

Syndicated loans are stated at amortised cost in accordance with the risk borne by Bank CIMB Niaga.

Subsequent measurement

Fair value of loans after initial measurement are carried at amortised cost using the effective interest method less allowance for impairment losses.

Loans include sharia financing which consist of murabahah receivables, qardh receivables, musyarakah and mudharabah financing. Murabahah is an agreement for the sale and purchase of goods with sales price equivalent to cost plus agreed margin, and the seller should inform the purchased cost to buyer. Qardh is a loan/borrowing funds without profit wherein the borrower return the principal of the loan at lump sum or on installment over certain period. Musyarakah is an agreement between investors (musyarakah partners) to have a join-venture in a partnership, at an agreed nisbah sharing portion, while losses will be proportionately distributed based on the capital contribution. These funds including cash or non cash assets which are allowed by sharia. Mudharabah is an agreement between Bank CIMB Niaga as an owner of funds (shahibul maal) and customer as a fund manager (mudharib) to run a business with pre-defined terms of nisbah (gain or loss).

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2. KEBIJAKAN AKUNTANSI (lanjutan)

o. Kredit yang diberikan (lanjutan)

Pembiayaan syariah disajikan sebesar jumlah pembiayaan dikurangi dengan cadangan kerugian penurunan nilai dengan jumlah minimum berdasarkan PBI No. 7/2/PBI/2005 tanggal 20 Januari 2005 tentang "Penilaian Kualitas Aktiva Bank Umum" yang diubah dengan peraturan BI No. 8/2/PBI/2006 tanggal 30 Januari 2006 dan peraturan BI No. 9/6/PBI/2007 tanggal 30 Maret 2007 serta peraturan BI No. 11/2/PBI/2009 tanggal 29 Januari 2009 dan terakhir melalui peraturan BI No.14/15/PBI/2012 tanggal 24 Oktober 2012.

Restrukturisasi kredit meliputi modifikasi persyaratan kredit, konversi kredit menjadi saham atau instrumen keuangan lainnya dan/atau kombinasi dari keduanya.

Kredit yang direstrukturisasi disajikan sebesar nilai yang lebih rendah antara nilai tercatat kredit pada tanggal restrukturisasi atau nilai tunai penerimaan kas masa depan setelah restrukturisasi. Kerugian akibat selisih antara nilai tercatat kredit pada tanggal restrukturisasi dengan nilai tunai penerimaan kas masa depan setelah restrukturisasi diakui sebagai laba/rugi. Setelah restrukturisasi, semua penerimaan kas masa depan yang ditetapkan dalam persyaratan baru dicatat sebagai pengembalian pokok kredit yang diberikan dan pendapatan bunga sesuai dengan syarat-syarat restrukturisasi.

p. Piutang pembiayaan konsumen

Piutang pembiayaan konsumen Anak Perusahaan diklasifikasikan sebagai kredit yang diberikan dan piutang. Lihat Catatan 2f untuk kebijakan akuntansi atas kredit yang diberikan dan piutang.

Pada saat pengakuan awal, piutang pembiayaan konsumen diukur pada nilai wajar atau nilai wajar ditambah/dikurangi biaya dan pendapatan transaksi. Pada saat pengakuan awal, nilai wajar pembiayaan konsumen merupakan jumlah piutang dikurangi pendapatan yang ditangguhkan.

Selanjutnya, piutang pembiayaan konsumen diukur dengan biaya perolehan diamortisasi menggunakan metode suku bunga efektif setelah dikurangi dengan pendapatan yang ditangguhkan dan cadangan kerugian penurunan nilai.

2. ACCOUNTING POLICIES (continued)

o. Loans (continued)

Sharia financing is stated at their outstanding balance less their allowance for impairment losses which have been determined using BI criteria in accordance with BI regulation No. 7/2/PBI/2005 dated 20 January 2005 on "Asset Quality Ratings for Commercial Banks" which was amended by BI regulation No. 8/2/PBI/2006 dated 30 January 2006 and BI regulation No. 9/6/PBI/2007 dated 30 March 2007 and BI regulation No.11/2/PBI/2009 dated 29 January 2009 and latest amended by BI regulation No.14/15/PBI/2012 dated 24 October 2012.

Loan restructuring may involve a modification of the terms of the loans, conversion of loans into equity or other financial instruments and/or a combination of both.

Restructured loans are stated at the lower of carrying value of the loan at the time of restructuring or net present value of the total future cash receipts after restructuring. Losses arising from any excess of the carrying value of the loan at the time of restructuring over the net present value of the total future cash receipts after restructuring are recognised as profit/loss. Thereafter, all cash receipts under the new terms shall be accounted for as the recovery of principal and interest revenue, in accordance with the restructuring scheme.

p. Consumer financing receivables

The Subsidiaries' consumer financing receivables are classified as loans and receivables. Refer to Note 2f for the accounting policy of loans and receivables.

Consumer financing receivables are initially measured at fair value or fair value plus/minus transaction costs and income. At initial recognition, the fair value of consumer financing receivable represents the receivable deducted by unearned income.

Subsequently, consumer financing receivables is measured at amortised cost using the effective interest rate method net of unearned income on consumer financing and allowance for impairment losses.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

p. Piutang pembiayaan konsumen (lanjutan)

Pendapatan pembiayaan konsumen Anak Perusahaan yang belum diakui merupakan selisih antara jumlah keseluruhan pembayaran angsuran yang akan diterima dari konsumen dan jumlah pokok pembiayaan, yang diakui sebagai penghasilan sepanjang jangka waktu kontrak berdasarkan suatu tarif pengembalian menurut kontrak yang dihitung secara berkala atas nilai investasi bersih terhitung sejak pembiayaan konsumen dilakukan.

Penyelesaian kontrak sebelum masa pembiayaan konsumen berakhir diperlakukan sebagai pembatalan kontrak pembiayaan konsumen dan keuntungan atau kerugian yang timbul diakui sebagai laba/rugi periode berjalan.

Dalam pembiayaan bersama, Anak Perusahaan berhak menentukan tingkat bunga yang lebih tinggi kepada konsumen dibandingkan dengan tingkat bunga yang ditetapkan dalam perjanjian pembiayaan bersama dengan penyedia fasilitas pembiayaan bersama.

Piutang pembiayaan bersama "without recourse" disajikan di laporan posisi keuangan konsolidasian secara bersih. Pendapatan pembiayaan konsumen dan beban bunga yang terkait dengan pembiayaan bersama "without recourse" disajikan secara bersih sebagai laba/rugi.

Jaminan kendaraan yang dikuasai kembali dinyatakan berdasarkan nilai terendah antara nilai tercatat piutang pembiayaan konsumen atau nilai realisasi bersih. Selisih antara nilai tercatat dan nilai realisasi bersih dicatat sebagai cadangan kerugian penurunan nilai dan dibebankan sebagai laba/rugi. Dalam upaya penyelesaian piutang, konsumen memberi kuasa kepada Anak Perusahaan untuk menjual kendaraan ataupun melakukan tindakan lainnya bila terjadi wanprestasi terhadap perjanjian pembiayaan. Jika harga jual jaminan kendaraan lebih rendah dibandingkan dengan nilai saldo piutang pembiayaan, maka selisih tersebut dibebankan sebagai laba/rugi. Apabila harga jual jaminan kendaraan lebih tinggi dibandingkan dengan nilai saldo piutang pembiayaan, maka selisih tersebut akan dikembalikan kepada konsumen.

2. ACCOUNTING POLICIES (continued)

p. Consumer financing receivables (continued)

The Subsidiaries' unearned consumer financing income is the difference between total installments to be received from customers and total financing which is recognised as earned income over the term of the contract based on a contract rate of return on the net investment commencing at the time the consumer financing is executed.

Early termination is treated as a cancellation of an existing contract and the resulting gain or loss is credited or charged as current period profit/loss.

For joint financing agreements, the Subsidiaries have the right to set higher interest rate to the consumer than stated in the joint financing agreement with the joint financing provider.

Joint financing receivables without recourse are presented on a net basis in the consolidated statement of financial position. Consumer financing income and interest expenses related to joint financing without recourse are presented on a net basis as profit/loss.

Net realisable value of repossessed vehicle obtained by the subsidiary are stated at the lower of related consumer financing receivables' carrying value or net realisable value of the repossessed assets. The difference between the carrying value and net realisable value is recorded as allowance for impairment losses and is charged as profit/loss. In case of default, the consumer gives the right to the Subsidiary to sell repossessed assets or take any other actions to settle the outstanding consumer financing receivables. If the sale price of the repossessed vehicles is lower compared to the consumer financing receivable, then the difference is charged as profit/loss. If the sale price of the repossessed vehicles is higher compared to the consumer financing receivable, then the difference will be paid back to the consumers.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

q. Piutang sewa pembiayaan

Piutang sewa pembiayaan Anak Perusahaan diklasifikasikan sebagai kredit yang diberikan dan piutang. Lihat Catatan 2f untuk kebijakan akuntansi atas kredit yang diberikan dan piutang.

Pada saat pengakuan awal, piutang sewa pembiayaan diukur pada nilai wajar atau nilai wajar ditambah/dikurangi biaya dan pendapatan transaksi. Selanjutnya, piutang sewa pembiayaan diukur dengan biaya perolehan diamortisasi menggunakan metode suku bunga efektif. Pendapatan sewa pembiayaan yang belum diakui merupakan selisih antara jumlah keseluruhan pembayaran angsuran yang akan diterima dengan jumlah pokok pembiayaan yang akan diakui sebagai penghasilan sesuai dengan jangka waktu kontrak dengan menggunakan metode tingkat suku bunga efektif.

Kontrak sewa pembiayaan yang dilakukan Anak Perusahaan dikategorikan sebagai *'direct financing lease'* dan pendapatan sewa pembiayaan tersebut dilaporkan menurut metode pembiayaan. Dengan metode ini, kelebihan dari piutang sewa pembiayaan dan nilai sisa yang terjamin atas harga perolehan aset yang bersangkutan dicatat sebagai pendapatan sewa pembiayaan yang ditangguhkan, yang akan diakui sebagai pendapatan sesuai dengan jangka waktu kontrak sewa pembiayaan berdasarkan suatu tarif pengembalian konstan berkala atas nilai investasi bersih terhitung sejak sewa pembiayaan tersebut ditandatangani.

2. ACCOUNTING POLICIES (continued)

q. Financing lease receivables

The Subsidiaries' financing lease receivables are classified as loans and receivables. Refer to Note 2f for the accounting policy of loans and receivables.

Financing lease receivables are initially measured at fair value or fair value plus/minus transaction costs and income. Subsequently, financing lease receivable is measured at amortised cost using the effective interest rate method. Unearned lease income is the difference between total installments to be received and total financing which is recognised as income over the term of the contract using effective interest rate.

The lease contracts entered into by the Subsidiaries are classified as direct financing leases and accordingly lease income is reported under the financing method. Under this method, the excess of gross lease receivables plus guaranteed residual value of the assets is recorded as unearned lease income, which is recognised as lease income over the term of the lease contracts at a constant periodic rate of return on the investment commencing in the month of the lease contract is executed.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

2. ACCOUNTING POLICIES (continued)

r. Tagihan dan liabilitas akseptasi

Tagihan akseptasi diklasifikasikan sebagai kredit yang diberikan dan piutang. Lihat Catatan 2f untuk kebijakan akuntansi atas kredit yang diberikan dan piutang.

Liabilitas akseptasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2f untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

s. Penyertaan

Penyertaan merupakan penanaman dana dalam bentuk saham pada perusahaan non-publik yang bergerak di bidang jasa keuangan untuk tujuan jangka panjang, serta investasi sementara dalam rangka *debt to equity swaps*.

t. Aset tetap dan penyusutan

Aset tetap diakui sebesar harga perolehan setelah dikurangi akumulasi penyusutan, kecuali aset tetap tertentu untuk tahun 2007 dan sebelumnya yang telah dinilai kembali, sesuai dengan ketentuan Pemerintah, untuk mencerminkan nilai wajar aset tersebut.

Harga perolehan mencakup semua pengeluaran yang terkait secara langsung dengan perolehan aset tetap.

Dalam suatu revaluasi atau penilaian kembali, akumulasi depresiasi pada tanggal revaluasi dihilangkan dengan lawan nilai tercatat bruto aset dan nilai bersih aset disajikan kembali sebesar nilai revaluasi aset tersebut. Selisih penilaian kembali aset tetap dikreditkan ke akun "selisih penilaian kembali aset tetap" yang disajikan pada bagian ekuitas.

Tanah tidak disusutkan.

Penyusutan aset tetap selain tanah dihitung dengan menggunakan metode garis lurus untuk mengalokasikan harga perolehan atau nilai setelah penilaian kembali mencapai nilai sisa sepanjang estimasi masa manfaatnya sebagai berikut:

r. Acceptance receivables and payables

Acceptance receivables are classified as loans and receivables. Refer to Note 2f for the accounting policy of loans and receivables.

Acceptance payables are classified as financial liabilities at amortised cost. Refer to Note 2f for the accounting policy for financial liabilities are measured at amortised cost.

s. Investments

Investments represent investments in non-publicly listed companies engaged in the financial services industry held for the long term, and temporary investments in debtor companies as a result of debt to equity swaps.

t. Fixed assets and depreciation

Fixed assets are recognised at cost less accumulated depreciation, except for certain fixed assets that have been revalued in 2007 and the years before, in accordance with Government regulation, to reflect their fair values.

Historical cost includes expenditure that is directly attributable to the acquisition of the items.

In a revaluation, any accumulated depreciation at the date of revaluation is eliminated against the gross carrying amount of the asset and the net amount is restated to the revalued amount of the asset. The difference resulting from the revaluation of such fixed assets is credited to the "fixed assets revaluation reserve" account presented in the equity section.

Land is not depreciated.

Depreciation on fixed assets other than land are calculated on the straight-line method to allocate their cost or revalued amount to their residual values over their estimated useful lives as follows:

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2. ACCOUNTING POLICIES (continued)

t. Aset tetap dan penyusutan (lanjutan)

t. Fixed assets and depreciation (continued)

	Tahun/Years	
Bangunan	20	Buildings
Renovasi bangunan milik sendiri	5	Renovation of owned buildings
Instalasi (listrik, penyejuk udara, telepon, telex)	5	Installations (electricity, air conditioning, telephone, telex)
Perlengkapan dan perabot kantor, kendaraan bermotor	5	Office equipment and furniture, motor vehicles
Anjungan Tunai Mandiri (ATM)	10	Automatic Teller Machines (ATMs)

Apabila nilai tercatat aset lebih besar dari nilai yang dapat diperoleh kembali, nilai tercatat aset diturunkan menjadi sebesar nilai yang dapat diperoleh kembali, dengan menggunakan nilai tertinggi antara harga jual neto dan nilai pakai.

When the carrying amount of an asset is greater than its estimated recoverable amount, it is written down immediately to its recoverable amount, which is determined as the higher of net selling price or value in use.

Apabila aset tetap tidak digunakan lagi atau dijual, maka nilai perolehan dan akumulasi penyusutannya dihapuskan dari laporan keuangan konsolidasian. Keuntungan atau kerugian yang terjadi, diakui sebagai laba/rugi periode terjadinya.

When assets are retired or disposed of, their costs and the related accumulated depreciation are eliminated from the consolidated financial statements. The resulting gains or losses are recognised as related period's profit/loss.

Biaya pemeliharaan dan perbaikan dicatat sebagai beban pada saat terjadinya. Pengeluaran yang memperpanjang masa manfaat aset dikapitalisasi dan disusutkan.

Maintenance and repair cost are charged as an expense when incurred. Expenditure that extends the useful life of assets is capitalised and depreciated.

u. Aset yang diambil alih dan Properti terbengkalai

u. Foreclosed assets and Abandoned properties

Aset yang diambil alih (AYDA) adalah aset yang diperoleh Bank CIMB Niaga dan Anak Perusahaan, baik melalui pelelangan maupun diluar pelelangan berdasarkan penyerahan secara sukarela oleh pemilik agunan atau berdasarkan kuasa untuk menjual diluar lelang dari pemilik agunan dalam hal debitur tidak memenuhi liabilitasnya kepada Bank CIMB Niaga dan Anak Perusahaan. AYDA merupakan jaminan kredit yang diberikan yang telah diambil alih sebagai bagian dari penyelesaian kredit yang diberikan. Bank CIMB Niaga memiliki kebijakan untuk selalu berusaha menjual AYDA untuk menyelesaikan sisa kewajiban debitur.

Foreclosed assets represent assets acquired by Bank CIMB Niaga and Subsidiaries, both from auction and non-auction based on voluntary transfer by the debtors or based on debtors' approval to sell the collateral where the debtors could not fulfill their obligations to Bank CIMB Niaga and Subsidiaries. Foreclosed assets represent loan collateral acquired in settlement of loans. Bank CIMB Niaga has policy to sell foreclosed assets to settle debtors' liabilities.

Properti terbengkalai adalah aset tetap dalam bentuk properti yang dimiliki Bank CIMB Niaga tetapi tidak digunakan untuk kegiatan usaha operasional Bank CIMB Niaga.

Abandoned properties represent Bank CIMB Niaga's fixed assets in form of properties which were not used for Bank CIMB Niaga's business operational activity.

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u. Aset yang diambil alih dan Properti terbengkalai (lanjutan)

AYDA dan properti terbengkalai diakui sebesar nilai bersih yang dapat direalisasi (*net realisable value*), yaitu nilai wajar agunan setelah dikurangi estimasi biaya pelepasan. Kelebihan saldo kredit yang diberikan yang belum dilunasi oleh peminjam di atas nilai dari AYDA, dibebankan terhadap cadangan kerugian penurunan nilai kredit yang diberikan.

Biaya pemeliharaan atas AYDA dan properti terbengkalai yang terjadi setelah pengambilalihan atau akuisisi aset dibebankan sebagai laba/rugi pada saat terjadinya. Keuntungan atau kerugian dari penjualan aset yang diambil alih dikreditkan atau dibebankan sebagai laba/rugi periode berjalan.

v. Beban dibayar dimuka dan Aset lain-lain

Beban dibayar dimuka merupakan pembayaran kepada pihak lain yang telah dilakukan namun belum merupakan beban pada saat pembayaran dilakukan. Beban dibayar dimuka akan digunakan untuk aktivitas Bank CIMB Niaga di masa mendatang. Beban dibayar dimuka akan diakui sebagai beban pada saat diamortisasi sesuai dengan masa manfaatnya.

Termasuk dalam beban dibayar dimuka adalah beban sewa, beban asuransi, dan beban sewa ditangguhkan. Beban sewa ditangguhkan merupakan pembayaran dimuka terkait sewa gedung kantor yang diamortisasi selama masa sewa dan dimulai sejak gedung digunakan.

Termasuk di dalam aset lain-lain antara lain adalah beban dibayar dimuka, jaminan keanggotaan, dan uang muka jaminan.

Jaminan keanggotaan dan uang muka jaminan dicatat sebesar harga perolehan dan diamortisasi berdasarkan masa berlakunya.

w. Liabilitas segera

Liabilitas segera adalah liabilitas Bank CIMB Niaga kepada pihak lain yang sifatnya wajib segera dibayarkan sesuai perjanjian yang ditetapkan sebelumnya.

Liabilitas segera disajikan sebesar biaya perolehan yang diamortisasi. Lihat Catatan 2f untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

2. ACCOUNTING POLICIES (continued)

u. Foreclosed assets and Abandoned properties (continued)

Foreclosed assets and abandoned properties are recognised at their net realisable value. Net realisable value is the fair value of the foreclosed assets less estimated cost of liquidating the foreclosed assets. Any excess of the loan balance over the value of the foreclosed assets, which is not recoverable from the borrower, is charged to the allowance for impairment losses.

Holding costs of foreclosed assets and abandoned properties subsequent to the foreclosure or acquisition of the assets are charged as current year profit/loss as incurred. Gains or losses from sale of foreclosed assets are credited or charged as current period profit/loss as incurred.

v. Prepaid expenses and Other assets

Prepaid expenses are payments made to other parties but have not been recognised as expense at the time of payment. Prepaid expenses will be used for Bank CIMB Niaga's activities in the future. Prepaid expenses are recognised as expenses during the amortisation in accordance with the expected period of benefit.

Included in prepaid expenses are rental expenses, insurance expense, and deferred rental cost. Deferred rental cost is advance payment for rent of office building which will be amortised for rental period when building is in use.

Included in other assets are amongst others prepaid expenses, security, and membership deposits.

Security and membership deposits are recorded based on cost and amortised based on the expected period of benefit.

w. Obligations due immediately

Obligations due immediately represent Bank CIMB Niaga's liabilities to other parties that immediately paid in accordance with terms of the relevant agreements.

Obligations due immediately are presented at the amortised cost. Refer to Note 2f for the accounting policy for financial liabilities measured at amortised cost.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

x. Simpanan nasabah dan simpanan dari bank lain

Simpanan nasabah adalah dana yang dipercayakan oleh masyarakat (selain bank) kepada Bank CIMB Niaga berdasarkan perjanjian penyimpanan dana. Termasuk dalam pos ini adalah giro, tabungan, deposito berjangka, sertifikat deposito dan bentuk lain yang dapat dipersamakan dengan itu.

Simpanan dari bank lain terdiri dari liabilitas terhadap bank lain, baik di dalam maupun luar negeri, dalam bentuk giro, *interbank call money*, deposito berjangka dan sertifikat deposito.

Simpanan dari nasabah dan dari bank lain diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi. Lihat Catatan 2f untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Pada pengukuran awal, simpanan nasabah dan simpanan dari bank lain disajikan sebesar nilai wajar dikurangi dengan biaya transaksi yang dapat diatribusikan secara langsung.

y. Efek-efek yang diterbitkan

Efek-efek yang diterbitkan adalah obligasi yang diterbitkan dan diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi (lihat Catatan 2f untuk kebijakan akuntansi atau liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi).

Biaya transaksi yang timbul sehubungan dengan penerbitan obligasi dikurangkan dari hasil penerbitan obligasi bersangkutan. Selisih antara hasil emisi bersih dengan nilai nominal obligasi diakui sebagai diskonto yang diamortisasi selama umur obligasi.

z. Pinjaman yang diterima dan pinjaman subordinasi

Pinjaman yang diterima termasuk pinjaman yang diterima Anak Perusahaan dari berbagai bank dan institusi keuangan, termasuk fasilitas *joint financing*. Fasilitas *joint financing with recourse* oleh Anak Perusahaan disajikan secara *gross*, yaitu sebanyak kredit yang diberikan kepada konsumen dan pinjaman yang diterima dari bank dicatat dalam nilai secara penuh.

2. ACCOUNTING POLICIES (continued)

x. Deposits from customers and deposits from other banks

Deposits from customers are the funds placed by customers (excluding banks) with Bank CIMB Niaga based on fund deposit agreements. Included in this account are demand deposits, saving deposits, time deposits, certificates of deposits and other forms which are similar.

Deposits from other banks represent liabilities to domestic and overseas banks, in the form of demand deposits, inter-bank call money, time deposits and certificates of deposit.

Deposits from customers and other banks are classified as financial liabilities measured at amortised cost. Refer to Note 2f for the accounting policy for financial liabilities measured at amortised cost.

Deposits from customer and deposits from other banks are initially presented at fair value less directly attributable transaction costs.

y. Marketable securities issued

Marketable securities issued is the issuance of bond which is classified as financial liabilities measured at amortised cost (refer to Note 2f for the accounting policy for financial liabilities at amortised cost).

Transaction cost in relation with the bond issuance is deducted the proceeds from the related bond. Any difference between bond issuance costs and nominal of bond is recognised as discount and will be amortised based on bond's period.

z. Borrowings and subordinated loans

Borrowings include borrowings received by Subsidiaries from various banks and financial institutions, including joint financing facilities. Joint financing facilities with recourse by Subsidiaries are presented gross, i.e. loans granted to customers and borrowings received from banks are recorded at their full amount.

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z. Pinjaman yang diterima dan pinjaman subordinasi (lanjutan)

Pada pengukuran awal pinjaman diterima dan pinjaman subordinasi disajikan sebesar nilai wajar dikurangi dengan biaya transaksi yang dapat diatribusikan langsung dengan perolehan/penerbitan pinjaman dan obligasi subordinasi.

Pinjaman yang diterima dan pinjaman subordinasi diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi (lihat Catatan 2f untuk kebijakan akuntansi atas liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi).

aa. Pendapatan dan beban bunga

Pendapatan dan beban bunga untuk semua instrumen keuangan dengan *interest bearing* dicatat dalam pendapatan bunga dan beban bunga menggunakan metode suku bunga efektif.

Metode suku bunga efektif adalah metode yang digunakan untuk menghitung biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan dan metode untuk mengalokasikan pendapatan bunga atau beban bunga selama periode yang relevan. Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran atau penerimaan kas di masa datang selama perkiraan umur dari instrumen keuangan, atau bilamana tepat, digunakan periode yang lebih singkat untuk memperoleh nilai tercatat bersih dari aset keuangan atau liabilitas keuangan. Pada saat menghitung suku bunga efektif, Bank CIMB Niaga mengestimasi arus kas dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut (seperti pelunasan dipercepat, opsi beli (*call option*) dan opsi serupa lainnya), namun tidak mempertimbangkan kerugian kredit di masa datang. Perhitungan ini mencakup seluruh komisi, provisi, dan bentuk lain yang dibayarkan atau diterima oleh para pihak dalam kontrak yang merupakan bagian tak terpisahkan dari suku bunga efektif, biaya transaksi, dan seluruh premi atau diskon lainnya.

2. ACCOUNTING POLICIES (continued)

z. Borrowings and subordinated loans (continued)

Borrowings and subordinated loans are initially presented at fair value less directly attributable transaction costs.

Borrowings and subordinated loans are classified as financial liabilities measured at amortised cost (refer to Note 2f for the accounting policy for financial liabilities measured at amortised cost).

aa. Interest income and expense

Interest income and expense for all interest bearing financial instruments are recorded within interest income and interest expense using the effective interest rate method.

The effective interest rate method is a method of calculating the amortised cost of a financial asset or a financial liability and of allocating the interest income or interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, Bank CIMB Niaga estimates cash flows considering all contractual terms of the financial instrument (for example, prepayment options, call option and other similar options) but does not consider future credit losses. The calculation includes all fees, commissions and other fees paid or received between parties to the contract that are an integral part of the effective interest rate, transaction costs and all other premiums or discounts.

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aa. Pendapatan dan beban bunga (lanjutan)

Jika aset keuangan atau kelompok aset keuangan serupa telah diturunkan nilainya sebagai akibat kerugian penurunan nilai, maka pendapatan bunga yang diperoleh setelahnya diakui atas bagian aset keuangan yang tidak mengalami penurunan nilai dari aset keuangan yang mengalami penurunan nilai, berdasarkan suku bunga yang digunakan untuk mendiskonto arus kas masa datang dalam menghitung kerugian penurunan nilai.

Pendapatan bunga dan beban bunga diakui berdasarkan metode suku bunga efektif.

Pendapatan bunga atas kredit yang diberikan atau aset produktif lainnya yang diklasifikasikan sebagai bermasalah diakui pada saat pendapatan tersebut diterima. Pada saat aset keuangan diklasifikasikan sebagai bermasalah, bunga yang telah diakui tetapi belum ditagih akan dibatalkan pengakuannya. Selanjutnya bunga yang dibatalkan tersebut diakui sebagai tagihan kontinjensi.

ab. Pendapatan provisi dan komisi

Provisi dan komisi yang berkaitan langsung dengan kegiatan pemberian kredit diakui sebagai bagian/(pengurang) dari biaya perolehan kredit dan akan diakui sebagai pendapatan bunga dengan cara diamortisasi berdasarkan metode suku bunga efektif.

Pendapatan provisi dan komisi yang tidak berkaitan dengan kegiatan pemberian kredit atas suatu jangka waktu diakui sebagai pendapatan pada saat terjadinya transaksi sebagai pendapatan operasional lainnya.

ac. Pendapatan dan beban operasional lainnya

Beban tenaga kerja

Beban tenaga kerja meliputi beban berupa gaji karyawan, bonus, lembur, tunjangan dan pelatihan.

2. ACCOUNTING POLICIES (continued)

aa. Interest income and expense (continued)

Once a financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is recognised on the unimpaired portion of the impaired financial assets using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

Interest income and expense are recognised using effective interest rate method.

Interest income on loans or other earning assets that classified as non-performing is recognised only to the extent that the interest is received in cash. When a financial asset is classified as non-performing, any interest income previously recognised but not yet collected is reversed against interest income. The reversed interest income is recognised as a contingent receivable.

ab. Fees and commissions income

Fees and commissions income directly related to lending activities, are recognised as a part/(deduction) of lending cost and will be recognised as interest income by amortising the carrying value of loan with effective interest rate method.

Fees and commissions income which are not related to lending activities on a specific period are recognised as revenues on the transaction date as other operating income.

ac. Other operating income and expenses

Personnel expenses

Personnel expenses include expenses related with salaries for employees, bonuses, overtime, allowances and training.

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**ac. Pendapatan dan beban operasional lainnya
(lanjutan)**

Beban umum dan administrasi

Beban umum dan administrasi merupakan beban yang timbul sehubungan dengan aktivitas kantor dan operasional Bank CIMB Niaga dan Anak Perusahaan.

Seluruh pendapatan dan beban yang terjadi dibebankan sebagai laba/rugi pada saat terjadinya.

ad. Perpajakan

Pajak penghasilan tangguhan disajikan dengan menggunakan metode liabilitas laporan posisi keuangan. Pajak penghasilan tangguhan timbul akibat perbedaan temporer antara aset dan liabilitas menurut ketentuan-ketentuan pajak dengan nilai tercatat aset dan liabilitas dalam laporan keuangan konsolidasian. Tarif pajak yang berlaku atau yang secara substansial telah berlaku digunakan dalam menentukan besarnya jumlah pajak penghasilan tangguhan.

Aset pajak tangguhan diakui apabila terdapat kemungkinan besar bahwa jumlah laba fiskal di masa mendatang akan memadai untuk mengkompensasi perbedaan temporer yang menimbulkan aset pajak tangguhan tersebut.

Koreksi terhadap liabilitas perpajakan dicatat pada saat diterimanya surat ketetapan, atau apabila dilakukan banding, ketika hasil banding sudah ditetapkan.

2. ACCOUNTING POLICIES (continued)

ac. Other operating income and expenses (continued)

General and administrative expenses

General and administrative expenses represent expenses which related to office activities and Bank CIMB Niaga and Subsidiaries' operational activities.

All of these income and expenses are recorded as profit/loss when incurred.

ad. Taxation

Deferred income tax is provided, using the liability method of statement of financial position. Deferred income tax on temporary differences arising between the tax base of assets and liabilities and their carrying amounts in the consolidated financial statements. Currently enacted or substantially enacted tax rates are used in the determination of deferred income tax.

Deferred tax assets are recognised to the extent that it is probable that future taxable profit will be available against which the temporary differences can be utilised.

Amendments to taxation obligations are recorded when an assessment letter is received or, if appealed against, when the results of the appeal have been determined.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

ae. Imbalan kerja

Liabilitas pensiun

Bank CIMB Niaga dan Anak Perusahaan memiliki program-program pensiun sesuai dengan peraturan dan perundang-undangan yang berhubungan dengan ketenagakerjaan atau kebijakan yang ditetapkan oleh Bank CIMB Niaga dan Anak Perusahaan. Program-program ini pada umumnya didanai melalui pembayaran kepada pengelola dana pensiun sebagaimana ditentukan dalam perhitungan aktuarial yang dilakukan secara berkala.

Bank CIMB Niaga dan Anak Perusahaan harus menyediakan program pensiun dengan jumlah minimal tertentu sesuai dengan Undang-Undang (UU) Ketenagakerjaan No. 13/2003. Karena UU Ketenagakerjaan menentukan rumus tertentu untuk menghitung jumlah minimal imbalan pensiun, maka pada dasarnya program pensiun berdasarkan UU Ketenagakerjaan adalah program manfaat pasti. Program pensiun manfaat pasti adalah program pensiun yang menentukan jumlah imbalan pensiun yang akan diberikan, biasanya didasarkan pada satu faktor atau lebih seperti usia, masa kerja atau jumlah kompensasi.

Liabilitas program pensiun imbalan pasti yang diakui di laporan posisi keuangan konsolidasian adalah nilai kini liabilitas imbalan pasti pada tanggal laporan posisi keuangan dikurangi nilai wajar aset program, yang disesuaikan dengan keuntungan/kerugian aktuarial dan biaya jasa lalu yang belum diakui. Liabilitas imbalan pasti dihitung setiap tahun oleh aktuaris independen dengan menggunakan metode *Projected Unit Credit*. Nilai kini liabilitas imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas keluar di masa yang akan datang dengan menggunakan tingkat bunga Obligasi Pemerintah dalam mata uang yang sama dengan mata uang pensiun yang akan dibayarkan dan waktu jatuh tempo yang kurang lebih sama dengan waktu jatuh tempo pensiun yang bersangkutan.

2. ACCOUNTING POLICIES (continued)

ae. Employee benefits

Pension obligations

Bank CIMB Niaga and Subsidiaries have pension schemes in accordance with prevailing labor-related laws and regulations of Bank CIMB Niaga and Subsidiaries' policies. The schemes are generally funded through payments to trustee-administered funds as determined by periodic actuarial calculations.

Bank CIMB Niaga and Subsidiaries are required to provide a minimum amount of pension benefits in accordance with Labor Law No. 13/2003. Since the Labor Law sets the formula for determining the minimum amount of benefits, in substance pension plans under the Labor Law represent defined benefit plans. A defined benefit plan is a pension plan that defines an amount of pension benefit to be provided, usually as a function of one or more factors such as age, years of service or total compensation.

The liability recognised in the consolidated statement of financial position in respect of defined benefit pension plans is the present value of the defined benefit obligation at the statement of financial position's date less the fair value of plan assets, together with adjustments for unrecognised actuarial gains/losses and past service cost. The defined benefit obligation is calculated annually by independent actuaries using the *Projected Unit Credit* method. The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of Government Bonds that are denominated in the currency in which the pension will be paid, and that have terms to maturity approximating the terms of the related pension liability.

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ae. Imbalan kerja (lanjutan)

Liabilitas pensiun (lanjutan)

Keuntungan atau kerugian aktuarial dapat timbul dari penyesuaian yang dibuat berdasarkan pengalaman, perubahan asumsi-asumsi aktuarial, dan perubahan pada program pensiun. Apabila jumlah keuntungan atau kerugian aktuarial ini melebihi 10% dari nilai kini liabilitas imbalan pasti atau 10% dari nilai wajar aset program maka kelebihanannya dibebankan atau dikreditkan pada pendapatan atau beban selama sisa masa kerja rata-rata para karyawan yang bersangkutan.

Liabilitas imbalan pasca-kerja lainnya

Bank CIMB Niaga memberikan imbalan kerja lainnya seperti cuti jangka panjang, *jubilee awards*, uang pisah, uang jasa, dan imbalan lainnya sesuai dengan yang ditentukan dalam UU Ketenagakerjaan.

Perkiraan biaya imbalan ini dicadangkan sepanjang masa kerja karyawan. Liabilitas ini dinilai setiap tahun oleh aktuaris independen yang berkompeten.

Pesangon pemutusan kontrak kerja

Pesangon pemutusan kontrak terhutang ketika karyawan diberhentikan sebelum usia pensiun normal. Bank CIMB Niaga dan Anak Perusahaan mengakui pesangon pemutusan kontrak kerja ketika Bank CIMB Niaga dan Anak Perusahaan menunjukkan komitmennya untuk memutuskan hubungan kerja dengan karyawan berdasarkan suatu rencana formal terperinci yang kecil kemungkinannya untuk dibatalkan. Pesangon yang akan dibayarkan dalam waktu lebih dari 12 (dua belas) bulan setelah tanggal laporan posisi keuangan didiskontokan untuk mencerminkan nilai kini.

2. ACCOUNTING POLICIES (continued)

ae. Employee benefits (continued)

Pension obligations (continued)

Actuarial gains or losses can arise from experience adjustments, changes in actuarial assumptions, and amendments to pension plans. When its exceeding 10% of present value of the defined benefit obligation or 10% of fair value program's asset, the excess are charged or credited to income over the average remaining service lives of the related employees.

Other post-retirement obligations

Bank CIMB Niaga provides other benefits such as long service leave, *jubilee awards*, severance pay, service pay, and other benefits which is determined in compliance with the Labor Law.

The expected costs of these benefits are accrued over the period of employment. These obligations are determined annually by independent qualified actuaries.

Termination benefits

Termination benefits are payable whenever an employee's employment is terminated before the normal retirement age. Bank CIMB Niaga and Subsidiaries recognise termination benefits when it is demonstrably committed to terminate the employment of current employees according to a detailed formal plan and the possibility to withdraw the plan is low. Benefits falling due more than 12 (twelve) months after statement of financial position's date are discounted to present value.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

ae. Imbalan kerja (lanjutan)

Program saham manajemen dan program kepemilikan saham

Bank CIMB Niaga dan CIMB Group Holdings Berhad memberikan opsi kepada manajemen dan karyawan yang berhak.

Beban program opsi karyawan berbasis saham dan beban program opsi manajemen diukur pada tanggal pemberian kompensasi (*grant date*) berdasarkan nilai wajar dari seluruh opsi yang diberikan yang dihitung dengan menggunakan metode *black-scholes* (lihat Catatan 45 untuk perlakuan akuntansi atas kompensasi berbasis saham ini).

Tantiem

Bank CIMB Niaga mencatat tantiem dengan menggunakan basis akrual dan membebankannya pada laporan laba rugi komprehensif konsolidasian.

af. Laba per saham

Laba per saham dasar dihitung dengan membagi laba bersih dengan rata-rata tertimbang jumlah saham biasa yang beredar pada periode yang bersangkutan.

Laba per saham dilusian dihitung dengan membagi laba bersih dengan rata-rata tertimbang jumlah saham yang beredar ditambah dengan rata-rata tertimbang jumlah saham yang akan diterbitkan atas konversi efek yang berpotensi saham yang bersifat dilutif.

2. ACCOUNTING POLICIES (continued)

ae. Employee benefits (continued)

Management equity scheme and equity ownership plan

Bank CIMB Niaga and CIMB Group Holdings Berhad provided options to eligible management and employees.

Employee stock option program and management option program costs are measured at grant date based on the fair value of the stock options using a *black-scholes* model (refer to Note 45 for the accounting treatment of these share-based payments).

Tantiem

Bank CIMB Niaga records tantiem using the accrual basis and charges it to the consolidated statement of comprehensive income.

af. Earnings per share

Basic earnings per share is computed by dividing net income with the weighted average number of common shares outstanding during the period.

Diluted earnings per share is calculated by dividing net income by the weighted average number of shares outstanding plus the weighted average number of shares outstanding which would be issued on the conversion of the dilutive potential shares.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

ag. Transaksi dengan pihak berelasi

Bank melakukan transaksi dengan pihak berelasi. Sesuai dengan PSAK No. 7 (revisi 2010) tentang "Pengungkapan Pihak-pihak yang Berelasi", yang dimaksud dengan pihak yang berelasi adalah orang atau entitas yang berelasi dengan entitas pelapor sebagai berikut:

- a. Orang atau anggota keluarga terdekatnya berelasi dengan entitas pelapor jika orang tersebut:
 - i. memiliki pengendalian atau pengendalian bersama terhadap entitas pelapor;
 - ii. memiliki pengaruh signifikan terhadap entitas pelapor; atau
 - iii. personal manajemen kunci entitas pelapor atau entitas induk pelapor;
- b. Suatu entitas berelasi dengan entitas pelapor jika memenuhi hal-hal sebagai berikut:
 - i. entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak dan entitas anak berikutnya terkait dengan entitas lain);
 - ii. suatu entitas adalah entitas asosiasi atau ventura bersama bagi entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, di mana entitas lain tersebut adalah anggotanya);
 - iii. kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
 - iv. suatu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
 - v. entitas tersebut adalah suatu program imbalan pasca kerja untuk imbalan kerja dari suatu entitas pelapor atau entitas yang terkait dengan entitas pelapor;
 - vi. entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam butir (a);
 - vii. orang yang diidentifikasi, dalam butir (a) (i) memiliki pengaruh signifikan terhadap entitas atau anggota manajemen kunci entitas (atau entitas induk dari entitas).

Jenis transaksi dan saldo dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan.

2. ACCOUNTING POLICIES (continued)

ag. Transactions with related parties

The Bank has transactions with related parties. In accordance with SFAS No.7 (revised 2010) regarding "related Party Disclosure", the meaning of a related party is a person or entity that is related to a reporting entity as follow:

- a. *A person or a close member of that person's family is related to a reporting entity if that person:*
 - i. *has control or joint control over the reporting entity;*
 - ii. *has significant influence over the reporting entity; or*
 - iii. *is member of the key management personnel of the reporting entity of a parent of the reporting entity;*
- b. *An entity is related to a reporting entity if any of the following conditions applies:*
 - i. *the entity and the reporting entity are members of the same the company (which means that each parent, subsidiary and fellow subsidiary is related to the others);*
 - ii. *one entity is an associate or joint venture of the other entity (or an associate or joint venture of member of a company of which the other entity is a member);*
 - iii. *both entities are joint ventures of the same third party;*
 - iv. *one entity is a joint venture of a third entity and the other entity is an associate of the third entity;*
 - v. *the entity is a post-employment benefit plan for the benefit of employees of either the reporting entity or an entity related to the reporting entity;*
 - vi. *the entity controlled or jointly controlled by a person identified in (a);*
 - vii. *a person identified in (a) (i) has significant influence over the entity or is a member of the key management personnel of the entity (or of a parent of the entity).*

The nature of transactions and balances of accounts with related parties are disclosed in the notes to the financial statements.

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2. KEBIJAKAN AKUNTANSI (lanjutan)

ah. Pelaporan segmen

Sebuah segmen operasi adalah suatu komponen dari entitas:

- a. yang terlibat dalam aktivitas bisnis yang memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban yang terkait dengan transaksi dengan komponen lain dari entitas yang sama);
- b. hasil operasinya dikaji ulang secara reguler oleh kepala operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
- c. tersedia informasi keuangan yang dapat dipisahkan.

Bank CIMB Niaga menyajikan segmen operasi berdasarkan informasi yang disiapkan secara internal untuk pengambil keputusan operasional. Berdasarkan PSAK 5 (Revisi 2009), sebuah segmen usaha adalah sekelompok aset dan operasi yang menyediakan barang atau jasa yang memiliki risiko serta tingkat pengembalian yang berbeda dengan segmen usaha lainnya.

Sebuah segmen geografis menyediakan jasa di dalam lingkungan ekonomi tertentu yang memiliki risiko serta tingkat pengembalian yang berbeda dengan segmen operasi lainnya yang berada dalam lingkungan ekonomi lain. Bank CIMB Niaga melaporkan segmen sekunder berdasarkan daerah Jakarta, Jawa Barat, Jawa Tengah, Jawa Timur, Indonesia Timur, dan Sumatera, serta luar Indonesia.

2. ACCOUNTING POLICIES (continued)

ah. Segment reporting

An operating segment is a component of entity which:

- a. involves with business activities to generate income and expenses (include income and expenses relating to the transactions with other components with the same entity);*
- b. operations result is observed regularly by chief decision maker to make decisions regarding the allocation of resources and to evaluate the works; and*
- c. separate financial information is available.*

Bank CIMB Niaga presents operating segments based on the information that internally is provided to the chief operating decision maker. Under SFAS 5 (Revised 2009), a business segment is a group of assets and operations engaged in providing products or services that are subject to risks and returns that are difference from those of other business segments.

A geographical segment is engaged in providing services within a particular economic environment that are subject to risks and return that are different from those of segments operating in other economic environments. Bank CIMB Niaga reports the secondary segment information based on Jakarta, West Java, Central Java, East Java, East Indonesia, and Sumatera, and also outside Indonesia.

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**3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN
AKUNTANSI YANG PENTING**

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan konsolidasian dimana dibutuhkan pertimbangan manajemen dalam menentukan metodologi yang tepat untuk penilaian aset dan liabilitas.

Manajemen membuat estimasi dan asumsi yang berimplikasi pada pelaporan nilai aset dan liabilitas atas tahun keuangan satu tahun kedepan. Semua estimasi dan asumsi yang diharuskan oleh PSAK adalah estimasi terbaik yang didasarkan standar yang berlaku. Estimasi dan pertimbangan dievaluasi secara terus menerus dan berdasarkan pengalaman masa lalu dan faktor-faktor lain termasuk harapan atas kejadian yang akan datang.

Walaupun estimasi dan asumsi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan estimasi dan asumsi semula.

a. Cadangan kerugian penurunan nilai aset keuangan

Aset keuangan yang dicatat berdasarkan biaya perolehan diamortisasi dievaluasi penurunan nilainya sesuai dengan Catatan 2h.

Kondisi spesifik penurunan nilai *counterparty* dalam pembentukan cadangan kerugian atas aset keuangan dievaluasi secara individu berdasarkan estimasi terbaik manajemen atas nilai kini arus kas yang diharapkan akan diterima. Dalam mengestimasi arus kas tersebut, manajemen membuat pertimbangan tentang situasi keuangan *counterparty* dan nilai realisasi bersih dari setiap agunan. Setiap aset yang mengalami penurunan nilai dinilai sesuai dengan manfaat yang ada dan strategi penyelesaian serta estimasi arus kas yang diperkirakan dapat diterima disetujui secara independen oleh Manajemen Risiko.

Perhitungan cadangan penurunan nilai kolektif meliputi kerugian kredit yang melekat dalam portofolio aset keuangan dengan karakteristik ekonomi yang sama ketika terdapat bukti objektif penurunan nilai, tetapi penurunan nilai secara individu belum dapat diidentifikasi. Dalam menilai kebutuhan untuk cadangan kolektif, manajemen mempertimbangkan faktor-faktor seperti kualitas kredit dan jenis produk.

**3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND
JUDGEMENTS**

Certain estimates and assumption are made in the presentation of the consolidated financial statements. These often require management judgement in determining the appropriate methodology for valuation of assets and liabilities.

Management makes estimates and assumptions that affect the reported amounts of assets and liabilities within the next financial year. All estimates and assumptions required in conformity with SFAS are best estimates undertaken in accordance with the applicable standard. Estimates and judgements are evaluated on a continuous basis, and are based on past experience and other factors, including expectations with regard to future events.

Although these estimates and assumption are based on management's best knowledge of current events and activities, actual result may differ from those estimates and assumption.

**a. Allowance for impairment losses of financial
assets**

Financial assets accounted for at amortised cost are evaluated for impairment on a basis described in Note 2h.

The specific counterparty conditions of the total allowances for impairment applies to financial assets evaluated individually for impairment and is based upon management's best estimate of the present value of the cash flows that are expected to be received. In estimating these cash flows, management makes judgements about the counterparty's financial situation and the net realizable value of any underlying collateral. Each impaired asset is assessed on its merits and the workout strategy and estimated cash flows considered recoverable are independently approved by the Risk Management.

Collectively assessed impairment allowances cover credit losses inherent in portfolios of financial assets with similar economic characteristics when there is objective evidence to suggest that they contain impaired financial assets, but the individual impaired items cannot yet be identified. In assessing the need for collective allowances, management considers factors such as credit quality and type of product.

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**3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN
AKUNTANSI YANG PENTING (lanjutan)**

**a. Cadangan kerugian penurunan nilai aset keuangan
(lanjutan)**

Guna membuat estimasi cadangan yang diperlukan, manajemen membuat asumsi untuk menentukan kerugian yang melekat dan untuk menentukan parameter input yang diperlukan berdasarkan pengalaman masa lalu dan kondisi ekonomi saat ini.

Keakuratan penyisihan tergantung pada seberapa baik estimasi arus kas masa depan untuk cadangan *counterparty* tertentu dan asumsi model dan parameter yang digunakan dalam menentukan cadangan kolektif.

b. Menentukan nilai wajar instrumen keuangan

Dalam menentukan nilai wajar aset keuangan dan liabilitas yang tidak mempunyai harga pasar, Bank CIMB Niaga menggunakan teknik penilaian seperti yang dijelaskan dalam Catatan 2f untuk instrumen keuangan yang jarang diperdagangkan dan memiliki informasi harga yang terbatas, nilai wajar yang kurang obyektif dan membutuhkan berbagai tingkat penilaian tergantung pada likuiditas, konsentrasi, faktor ketidakpastian pasar, asumsi harga dan risiko lainnya.

c. Imbalan pensiun

Nilai kini liabilitas pensiun tergantung pada beberapa faktor yang ditentukan dengan dasar aktuarial berdasarkan beberapa asumsi. Asumsi yang digunakan untuk menentukan biaya (penghasilan) pensiun neto mencakup tingkat diskonto. Perubahan asumsi ini akan mempengaruhi jumlah tercatat liabilitas pensiun.

Bank CIMB Niaga menentukan tingkat diskonto yang sesuai pada akhir periode pelaporan, yakni tingkat suku bunga yang harus digunakan untuk menentukan nilai kini arus kas keluar masa depan estimasian yang diharapkan untuk menyelesaikan liabilitas pensiun. Dalam menentukan tingkat suku bunga yang sesuai, Bank CIMB Niaga mempertimbangkan tingkat suku bunga obligasi pemerintah yang didenominasikan dalam mata uang imbalan akan dibayar dan memiliki jangka waktu yang serupa dengan jangka waktu liabilitas pensiun yang terkait.

Asumsi kunci liabilitas pensiun lainnya ditentukan berdasarkan kondisi pasar saat ini.

**3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND
JUDGEMENTS (continued)**

**a. Allowance for impairment losses of financial
assets (continued)**

In order to estimate the required allowance, assumptions are made to define the way inherent losses are modelled and to determine the required input parameters, based on historical experience and current economic conditions.

The accuracy of the allowances depends on how well these estimate future cash flows for specific counterparty allowances and the model assumptions and parameters used in determining collective allowances.

b. Determining fair values of financial instruments

In determining the fair value for financial assets and financial liabilities for which there is no observable market price, Bank CIMB Niaga uses the valuation techniques as described in Note 2f for financial instruments that are traded infrequently and have a lack of price transparency, less objectivity in fair value and requires varying degrees of judgement depending on liquidity, concentration, uncertainty of market factors, pricing assumptions and other risks.

c. Pension benefits

The present value of the pension obligations depends on a number of factors that are determined on an actuarial basis using a number of assumptions. The assumptions used in determining the net cost (income) for pensions include the discount rate. Any changes in these assumptions will impact the carrying amount of pension obligations.

Bank CIMB Niaga determines the appropriate discount rate at the end of each reporting period. This is the interest rate that should be used to determine the present value of estimated future cash outflows expected to be required to settle the pension obligations. In determining the appropriate discount rate, Bank CIMB Niaga considers the interest rates of government bonds that are denominated in the currency in which the benefits will be paid and that have terms to maturity approximating the terms of the related pension obligation.

Other key assumptions for pension obligations are based on current market conditions.

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**3. PENGGUNAAN ESTIMASI DAN PERTIMBANGAN
AKUNTANSI YANG PENTING (lanjutan)**

d. Pajak penghasilan

Pertimbangan signifikan diperlukan dalam menentukan provisi perpajakan

Bank CIMB Niaga menentukan provisi perpajakan berdasarkan estimasi atas kemungkinan adanya tambahan beban pajak. Jika hasil akhir dari hal ini berbeda dengan jumlah yang dicatat semula, maka perbedaan tersebut akan berdampak terhadap laba/rugi.

**3. USE OF SIGNIFICANT ACCOUNTING ESTIMATES AND
JUDGEMENTS (continued)**

d. Income taxes

Significant judgement is required in determining the provision for taxes

Bank CIMB Niaga provides for tax provision based on estimates whether the additional taxes will be due. Where the final tax outcome of these matters is different from the amounts that were initially recorded, such differences will impact the profit/loss.

4. KAS

	<u>2013</u>	<u>2012</u>	<u>2011</u>
Rupiah	4,392,248	3,183,851	2,531,792
Mata uang asing			
- Dolar Amerika Serikat	328,159	207,872	200,679
- Lain-lain	179,252	168,857	166,646
	<u><u>4,899,659</u></u>	<u><u>3,560,580</u></u>	<u><u>2,899,117</u></u>

Rupiah
Foreign currencies
United States Dollar -
Others -

Kas dalam mata uang asing lain-lain terutama terdiri dari Dolar Singapura, Yen Jepang, Euro, dan Dolar Australia.

Saldo dalam mata uang Rupiah termasuk uang pada ATM (Anjungan Tunai Mandiri) berjumlah Rp 607.642 pada tanggal 31 Desember 2013 (2012: Rp 631.239; 2011: Rp 444.783).

4. CASH

Cash in other foreign currencies are mainly denominated in Singapore Dollar, Japanese Yen, Euro, and Australian Dollar.

The Rupiah balance includes cash in ATMs (Automatic Teller Machines) amounted to Rp 607,642 as at 31 December 2013 (2012: Rp 631,239; 2011: Rp 444,783).

5. GIRO PADA BANK INDONESIA

	<u>2013</u>	<u>2012</u>	<u>2011</u>
Rupiah	10,422,013	10,027,135	8,831,672
Dolar Amerika Serikat	3,483,990	2,766,160	2,323,202
	<u><u>13,906,003</u></u>	<u><u>12,793,295</u></u>	<u><u>11,154,874</u></u>

Rupiah
United States Dollar

Pada tanggal 31 Desember 2013, di dalam giro pada Bank Indonesia terdapat giro yang didasarkan pada prinsip perbankan syariah sebesar Rp 330.458 (2012: Rp 333.848; 2011: 193.431).

5. CURRENT ACCOUNTS WITH BANK INDONESIA

As at 31 December 2013, current accounts with Bank Indonesia include current account based on sharia banking principle amounted to Rp 330,458 (2012: Rp 333,848; 2011: 193,431).

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5. GIRO PADA BANK INDONESIA (lanjutan)

Giro Wajib Minimum (GWM) dalam mata uang Rupiah dan Dolar Amerika Serikat pada tanggal 31 Desember 2013, 2012, dan 2011 adalah:

	2013	2012	2011
Rupiah			
- Giro Wajib Minimum Utama	8.12%	8.77%	8.26%
- Giro Wajib Minimum Sekunder *)	9.27%	6.79%	9.78%
Valuta asing	8.17%	8.05%	8.05%

*) tidak termasuk *Excess Reserve*

GWM Utama adalah simpanan minimum yang wajib dipelihara oleh Bank CIMB Niaga dalam bentuk saldo Rekening Giro pada Bank Indonesia, sedangkan GWM Sekunder adalah cadangan minimum yang wajib dipelihara oleh Bank CIMB Niaga berupa SBI, Surat Utang Negara (SUN), dan/atau kelebihan saldo Rekening Giro Rupiah Bank CIMB Niaga dari GWM Utama yang dipelihara di Bank Indonesia.

Pada tanggal 31 Desember 2013, 2012, dan 2011, GWM Bank CIMB Niaga telah sesuai dengan PBI No.12/19/PBI/2010 tanggal 4 Oktober 2010 sebagaimana diubah dengan PBI No. 13/10/PBI/2011 tanggal 9 Februari 2011 dan terakhir diubah dengan PBI No. 15/15/PBI/2013 yang berlaku efektif sejak tanggal 24 Desember 2013 mengenai Giro Wajib Minimum Bank Umum pada Bank Indonesia dalam Rupiah yang terdiri dari GWM Utama dan GWM Sekunder masing-masing sebesar 8,00% dan 4,00% (2012 dan 2011: 8,00% dan 2,50%) dan valuta asing sebesar 8,00% untuk tahun 2013, 2012, dan 2011.

6. GIRO PADA BANK LAIN

a. Berdasarkan mata uang

	2013	2012	2011
Rupiah	275,386	87,606	42,173
Mata uang asing			
- Dolar Amerika Serikat	1,153,323	1,020,491	695,884
- Dolar Singapura	576,904	963,233	378,584
- Dolar Australia	561,827	172,164	42,995
- Euro	318,575	268,992	141,139
- Yen	254,269	122,778	52,559
- Pound Sterling Inggris	23,875	14,671	3,788
- Dolar Hongkong	13,684	12,673	8,974
- Dolar Selandia Baru	9,157	6,568	9,900
- Lain-lain	54,061	40,667	7,258
	3,241,061	2,709,843	1,383,254

Termasuk dalam lain-lain adalah mata uang asing dalam Dolar Kanada, *Franc Swiss*, Ringgit Malaysia, Yuan China, dan Baht Thailand.

5. CURRENT ACCOUNTS WITH BANK INDONESIA
(continued)

As at 31 December 2013, 2012, and 2011 the Statutory Reserves in Rupiah and United States Dollar are:

	Rupiah
Primary reserve -	
Secondary reserve *) -	
Foreign currency	

excluding *Excess Reserve* *)

Primary Statutory Reserve is a minimum reserve that should be maintained by Bank CIMB Niaga in the current accounts with Bank Indonesia, while Secondary Statutory Reserve is a minimum reserve that should be maintained by Bank CIMB Niaga which comprises of Bank Indonesia Certificates, Government Debenture Debt (SUN), and/or excess reserve of Bank CIMB Niaga's current accounts from the Primary Statutory Reserve that should be maintained in Bank Indonesia.

As at 31 December 2013, 2012, and 2011, Bank CIMB Niaga's minimum statutory reserves complies with BI regulation No.12/19/PBI/2010 dated 4 October 2010 which amended by PBI No. 13/10/PBI/2011 dated 9 February 2011. The latest amendment is PBI No. 15/15/PBI/2013, which effective since 24 December 2013, concerning Statutory Reserves of Commercial Banks with Bank Indonesia in Rupiah which consist of Primary Statutory Reserves and Secondary Statutory Reserves of 8.00% and 4.00% (2012 and 2011: 8.00% and 2.50%) and foreign currencies of 8.00% for the year 2013, 2012, and 2011.

6. CURRENT ACCOUNTS WITH OTHER BANKS

a. By currency

	Rupiah
Foreign currencies	
United States Dollar -	
Singapore Dollar -	
Australian Dollar -	
Euro -	
Yen -	
Great Britain Pound Sterling -	
Hongkong Dollar -	
New Zealand Dollar -	
Others -	

Included in others are foreign currencies denominated in Canadian Dollar, Swiss Franc, Malaysian Ringgit, Chinese Yuan, and Thailand Baht.

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6. GIRO PADA BANK LAIN (lanjutan)

a. Berdasarkan mata uang (lanjutan)

Pada tanggal 31 Desember 2013, 2012, dan 2011, tidak terdapat giro pada bank lain yang mengalami penurunan nilai.

b. Berdasarkan transaksi dengan pihak berelasi dan pihak ketiga

Pada tanggal 31 Desember 2013, 2012, dan 2011, tidak terdapat giro pada bank lain pada pihak berelasi.

c. Berdasarkan kolektibilitas

Pada tanggal 31 Desember 2013, 2012, dan 2011, seluruh giro pada bank lain digolongkan sebagai Lancar.

d. Cadangan kerugian penurunan nilai

Manajemen berpendapat bahwa tidak terdapat penurunan nilai atas giro pada bank lain sehingga tidak diperlukan cadangan kerugian penurunan nilai.

e. Informasi mengenai jatuh tempo diungkapkan pada Catatan 55.

**6. CURRENT ACCOUNTS WITH OTHER BANKS
(continued)**

a. By currency (continued)

As at 31 December 2013, 2012, and 2011, there was no impairment loss in respect of current accounts with other banks.

b. By transactions with related party and third party

As at 31 December 2013, 2012, and 2011, there were no current accounts with other banks with related party.

c. By collectibility

As at 31 December 2013, 2012, and 2011, all current accounts with other banks were classified as Pass.

d. Allowance for impairment losses

Management believes that there is no impaired current account with other banks therefore no allowance for impairment losses is needed.

e. Information in respect of maturities is disclosed in Note 55.

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7. PENEMPATAN PADA BANK LAIN DAN BANK INDONESIA

7. PLACEMENTS WITH OTHER BANKS AND BANK INDONESIA

a. Berdasarkan jenis, mata uang dan nama bank

a. By type, currency and bank's name

	2013	2012	2011	
Rupiah				Rupiah
- Fasilitas Simpanan Bank Indonesia (FASBI)				Fasilitas Simpanan Bank - Indonesia (FASBI)
- Bank Indonesia	1,856,696	6,122,961	4,044,053	Bank Indonesia -
	<u>1,856,696</u>	<u>6,122,961</u>	<u>4,044,053</u>	
- Call Money				Call Money -
- PT Bank Resona Perdanania	-	300,000	-	PT Bank Resona Perdanania -
- Sumitomo Mitsui Banking Corporation, SG	-	100,000	-	Sumitomo Mitsui Banking - Corporation, SG
	<u>-</u>	<u>400,000</u>	<u>-</u>	
- Deposito Berjangka				Time deposits -
- PT Bank Victoria International Tbk	-	-	5,000	PT Bank Victoria - International Tbk
- PT Bank Mega Tbk	-	-	30,000	PT Bank Mega Tbk -
	<u>-</u>	<u>-</u>	<u>35,000</u>	
Jumlah Rupiah	<u>1,856,696</u>	<u>6,522,961</u>	<u>4,079,053</u>	Total Rupiah
Mata Uang Asing				Foreign currencies
- Deposito Berjangka				Time deposits -
- Dolar Amerika Serikat				United States Dollar -
- Bank Indonesia	6,085,000	4,336,876	-	Bank Indonesia -
	<u>6,085,000</u>	<u>4,336,876</u>	<u>-</u>	
- Call Money				Call Money -
- Dolar Amerika Serikat				United States Dollar -
- Citibank, NY	824,122	390,914	492,371	Citibank, NY -
- Bank of New York, NY	636,129	590,507	615,608	Bank of New York, NY -
- Wachovia Bank, NY	93,101	239,974	97,929	Wachovia Bank, NY -
- Indover Bank, ASD	12,483	9,885	14,331	Indover Bank, ASD -
- Bank of America, NY	-	308,400	72,268	Bank of America, NY -
- PT Bank DBS Indonesia	-	-	136,013	PT Bank DBS Indonesia -
- PT ANZ Panin Bank	-	-	90,675	PT ANZ Panin Bank -
- PT Bank Chinatrust Indonesia	-	-	90,675	PT Bank Chinatrust Indonesia -
	<u>1,565,835</u>	<u>1,539,680</u>	<u>1,609,870</u>	
- Euro				Euro -
- ING Bank N.V.	-	-	175,721	ING Bank N.V. -
	<u>-</u>	<u>-</u>	<u>175,721</u>	
- Dolar Australia				Australian Dollar -
- National Australia Bank, SG	-	-	248,556	National Australia Bank, SG -
	<u>-</u>	<u>-</u>	<u>248,556</u>	
Jumlah Mata Uang Asing	<u>7,650,835</u>	<u>5,876,556</u>	<u>2,034,147</u>	Total Foreign Currencies
	9,507,531	12,399,517	6,113,200	
Dikurangi:				Less:
Cadangan kerugian penurunan nilai	(12,483)	(17,236)	(26,049)	Allowance for impairment losses
	<u>9,495,048</u>	<u>12,382,281</u>	<u>6,087,151</u>	

b. Pada tanggal 31 Desember 2013, penempatan yang didasarkan pada prinsip perbankan syariah sebesar Rp 1.856.696 (2012: Rp 523.933; 2011: Rp 755.889).

b. As at 31 December 2013, placements on sharia banking principle amounted to Rp 1,856,696 (2012: Rp 523,933; 2011: Rp 755,889).

c. Pada tanggal 31 Desember 2013, terdapat penempatan pada bank lain yang mengalami penurunan nilai yaitu penempatan pada Indover Bank, ASD sebesar Rp 12.483 (2012: Rp 9.885; 2011: Rp 14.331).

c. As at 31 December 2013, there was impaired placement with other bank which is placement in Indover Bank, ASD amounted to Rp 12,483 (2012: Rp 9,885; 2011: Rp 14,331).

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7. PENEMPATAN PADA BANK LAIN DAN BANK
INDONESIA (lanjutan)

7. PLACEMENTS WITH OTHER BANKS AND BANK
INDONESIA (continued)

d. Berdasarkan kolektibilitas

d. By collectibility

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Lancar	9,495,048	12,389,632	6,098,869	Pass
Macet	12,483	9,885	14,331	Loss
	<u>9,507,531</u>	<u>12,399,517</u>	<u>6,113,200</u>	
Dikurangi:				Less:
Cadangan kerugian penurunan nilai	(12,483)	(17,236)	(26,049)	Allowance for impairment losses
	<u><u>9,495,048</u></u>	<u><u>12,382,281</u></u>	<u><u>6,087,151</u></u>	

e. Berdasarkan transaksi dengan pihak berelasi dan pihak ketiga

e. By transactions with related party and third party

Pada tanggal 31 Desember 2013, 2012, dan 2011, tidak terdapat penempatan pada pihak berelasi.

As at 31 December 2013, 2012, and 2011, there was no placement with related party.

f. Berdasarkan sisa umur jatuh tempo

f. By remaining period to maturity

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
≤ 1 bulan	9,507,531	12,399,517	5,224,689	≤ 1 month
> 1 bulan - 3 bulan	-	-	691,947	> 1 month - 3 months
> 3 bulan - 12 bulan	-	-	196,564	> 3 months - 12 months
	<u>9,507,531</u>	<u>12,399,517</u>	<u>6,113,200</u>	
Dikurangi: Cadangan kerugian penurunan nilai	(12,483)	(17,236)	(26,049)	Less: Allowance for impairment losses
	<u><u>9,495,048</u></u>	<u><u>12,382,281</u></u>	<u><u>6,087,151</u></u>	

g. Penempatan pada bank lain yang digunakan sebagai jaminan

g. Placements with other banks pledged as collateral

Pada tanggal 31 Desember 2013, 2012, dan 2011, tidak terdapat penempatan yang dijaminan.

As at 31 December 2013, 2012, and 2011, there was no placement pledged as collateral.

h. Suku bunga rata-rata per tahun

h. Average annual interest rates

Suku bunga rata-rata pertahun	Average annual interest rates			
	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Rupiah	5.48%	4.55%	6.86%	Rupiah
Mata uang asing	0.16%	0.57%	1.09%	Foreign currency

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**7. PENEMPATAN PADA BANK LAIN DAN BANK
INDONESIA (lanjutan)**

**7. PLACEMENTS WITH OTHER BANKS AND BANK
INDONESIA (continued)**

i. Cadangan kerugian penurunan nilai

i. Allowance for impairment losses

Perubahan cadangan kerugian penurunan nilai adalah:

Movements of allowance for impairment losses are as follows :

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Saldo awal	17,236	26,049	45,792	Beginning balance
Pemulihan selama tahun berjalan (lihat Catatan 38)	(8,016)	(9,203)	(18,136)	Reversal during the year (refer to Note 38)
Selisih kurs penjabaran	3,263	390	(1,607)	Exchange rates difference
Saldo akhir	<u>12,483</u>	<u>17,236</u>	<u>26,049</u>	Ending balance

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk telah memadai.

Management believes the allowance for impairment losses is adequate.

8. EFEK-EFEK

8. MARKETABLE SECURITIES

a. Berdasarkan tujuan, jenis dan mata uang

a. By purpose, type and currency

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
<u>Dimiliki Hingga Jatuh Tempo</u>				<u>Held-to-maturity</u>
Rupiah				Rupiah
Sertifikat Bank Indonesia	325,000	275,000	725,000	Bank Indonesia Certificates
Premi yang belum diamortisasi	7,690	6,520	20,616	Unamortised premium
Nilai bersih	<u>332,690</u>	<u>281,520</u>	<u>745,616</u>	Net
Obligasi	1,090,000	1,106,000	1,146,000	Bonds
Premi yang belum diamortisasi	6,092	7,483	6,073	Unamortised premium
Nilai bersih	<u>1,096,092</u>	<u>1,113,483</u>	<u>1,152,073</u>	Net
Tagihan Wesel Ekspor	9,467	-	4,142	Bill receivables
Sertifikat Bank Dalam Negeri	-	-	115,000	Local Bank Certificate
Wesel Jangka Menengah	15,000	15,000	25,000	Medium Term Notes
Surat Berharga Pasar Uang (SBPU)	-	-	300,000	Money Market Securities (SBPU)
Dolar Amerika Serikat				United States Dollar
Tagihan Wesel Ekspor	26,901	33,045	28,997	Bill receivables
Jumlah dimiliki hingga jatuh tempo	<u>1,480,150</u>	<u>1,443,048</u>	<u>2,370,828</u>	Total held-to-maturity

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8. EFEK-EFEK (lanjutan)

8. MARKETABLE SECURITIES (continued)

a. Berdasarkan tujuan, jenis dan mata uang (lanjutan)

a. By purpose, type and currency (continued)

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
<u>Tersedia untuk dijual</u>				<u>Available-for-sale</u>
Rupiah				Rupiah
Obligasi	5,082,245	3,374,245	977,345	Bonds
(Kerugian)/keuntungan yang belum direalisasi atas (penurunan)/kenaikan nilai	(254,486)	52,495	11,557	Unrealised (losses)/gains on (decrease)/increase in value
Premi yang belum diamortisasi	58,605	62,021	11,998	Unamortised premium
Nilai bersih	<u>4,886,364</u>	<u>3,488,761</u>	<u>1,000,900</u>	Net
Sertifikat Bank Indonesia	700,000	-	-	Bank Indonesia Certificates
Kerugian yang belum direalisasi atas penurunan nilai	(2,266)	-	-	Unrealised losses on decrease in value
Diskonto yang belum diamortisasi	(9,358)	-	-	Unamortised discount
Nilai bersih	<u>688,376</u>	<u>-</u>	<u>-</u>	Net
Jumlah tersedia untuk dijual	<u>5,574,740</u>	<u>3,488,761</u>	<u>1,000,900</u>	Total available-for-sale
<u>Diperdagangkan</u>				<u>Trading</u>
Rupiah				Rupiah
Sertifikat Bank Indonesia	2,052,632	-	197,756	Bank Indonesia Certificates
(Kerugian)/kenaikan yang belum direalisasi atas (penurunan)/kenaikan nilai	(79)	-	1,378	Unrealised (losses)/gains on (decrease)/increase in value
Diskonto yang belum diamortisasi	(21,671)	-	(4,662)	Unamortised discount
Nilai bersih	<u>2,030,882</u>	<u>-</u>	<u>194,472</u>	Net
Obligasi	714,230	1,070,362	837,413	Bonds
(Kerugian)/keuntungan yang belum direalisasi atas (penurunan)/kenaikan nilai	(230)	613	1,736	Unrealised (losses)/gains on (decrease)/increase in value
(Diskonto)/premi yang belum diamortisasi	(4,140)	17,140	12,395	Unamortised (discount)/premium
Nilai bersih	<u>709,860</u>	<u>1,088,115</u>	<u>851,544</u>	Net
Jumlah diperdagangkan	<u>2,740,742</u>	<u>1,088,115</u>	<u>1,046,016</u>	Total trading
Jumlah efek-efek	9,795,632	6,019,924	4,417,744	Total securities
Dikurangi: Cadangan kerugian penurunan nilai	(41,053)	(42,928)	(39,147)	Less: Allowance for impairment losses
	<u>9,754,579</u>	<u>5,976,996</u>	<u>4,378,597</u>	

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8. EFEK-EFEK (lanjutan)

8. MARKETABLE SECURITIES (continued)

b. Berdasarkan tujuan, jenis, mata uang dan penerbit

b. By purpose, type, currency and issuer

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
<u>Dimiliki hingga jatuh tempo</u>				<u>Held-to-Maturity</u>
Rupiah				Rupiah
Bank Indonesia	332,690	281,520	745,616	Bank Indonesia
PT Adira Dinamika Multi Finance Tbk	300,000	300,000	300,000	PT Adira Dinamika Multi Finance Tbk
PT Lautan Luas Tbk	216,000	-	-	PT Lautan Luas Tbk
PT Bank Tabungan Negara (Persero)Tbk	200,000	200,000	200,000	PT Bank Tabungan Negara (Persero) Tbk
PT Federal International Finance	160,042	190,152	190,248	PT Federal International Finance
PT Telekomunikasi Indonesia (Persero) Tbk	94,325	94,792	95,195	PT Telekomunikasi Indonesia (Persero) Tbk
PT Perusahaan Listrik Negara (Persero)	70,321	70,928	71,465	PT Perusahaan Listrik Negara (Persero)
PT Indosat Tbk	25,000	168,369	166,055	PT Indosat Tbk
PT Indofood Sukses Makmur Tbk	20,358	21,069	21,713	PT Indofood Sukses Makmur Tbk
PT Arpeni Pratama Ocean Line Tbk	15,000	15,000	15,000	PT Arpeni Pratama Ocean Line Tbk
Lembaga Pembiayaan Ekspor Indonesia	5,050	5,078	5,103	Lembaga Pembiayaan Ekspor Indonesia
PT Bank Danamon Indonesia Tbk	4,996	4,995	54,992	PT Bank Danamon Indonesia Tbk
PT Bank Muamalat Indonesia Tbk	-	28,000	43,000	PT Bank Muamalat Indonesia Tbk
PT Mayora Indah Tbk	-	20,000	20,000	PT Mayora Indah Tbk
PT Astra Sedaya Finance	-	10,100	10,227	PT Astra Sedaya Finance
PT Bank Resona Perdania	-	-	300,000	PT Bank Resona Perdania
PT BRISyariah	-	-	50,000	PT BRISyariah
PT Bentoel Internasional Investama Tbk	-	-	29,075	PT Bentoel Internasional Investama Tbk
PT Perkebunan Nusantara III (Persero)	-	-	10,000	PT Perkebunan Nusantara III (Persero)
PT Adhi Karya (Persero) Tbk	-	-	10,000	PT Adhi Karya (Persero) Tbk
Perusahaan Lainnya (Wesel Ekspor)	9,467	-	4,142	Other companies (Bill Receivables)
	<u>1,453,249</u>	<u>1,410,003</u>	<u>2,341,831</u>	
Dolar Amerika Serikat				United States Dollar
Perusahaan Lainnya (Wesel Ekspor)	26,901	33,045	28,997	Other companies (Bill Receivables)
	<u>26,901</u>	<u>33,045</u>	<u>28,997</u>	
Jumlah dimiliki hingga jatuh tempo	<u>1,480,150</u>	<u>1,443,048</u>	<u>2,370,828</u>	Total held-to-maturity

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8. EFEK-EFEK (lanjutan)

8. MARKETABLE SECURITIES (continued)

**b. Berdasarkan tujuan, jenis, mata uang dan penerbit
(lanjutan)**

b. By purpose, type, currency and issuer (continued)

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
<u>Tersedia untuk dijual</u>				<u>Available-for-sale</u>
Rupiah				Rupiah
Bank Indonesia	688,376	-	-	Bank Indonesia
PT Perusahaan Listrik Negara (Persero)	489,521	135,929	47,589	PT Perusahaan Listrik Negara (Persero)
PT Bank Internasional Indonesia Tbk	439,153	250,544	113,385	PT Bank Internasional Indonesia Tbk
PT Indosat Tbk	426,671	416,217	38,030	PT Indosat Tbk
Lembaga Pembiayaan Ekspor Indonesia	421,178	395,158	370,422	Lembaga Pembiayaan Ekspor Indonesia
PT Bank Tabungan Negara (Persero) Tbk	393,698	323,229	5,248	PT Bank Tabungan Negara (Persero) Tbk
PT Perum Pegadaian (Persero)	313,744	150,366	6,589	PT Perum Pegadaian (Persero)
PT Federal International Finance	304,211	197,853	5,186	PT Federal International Finance
PT Adira Dinamika Multi Finance Tbk	291,276	272,183	140,830	PT Adira Dinamika Multi Finance Tbk
PT Aneka Tambang (Persero) Tbk	254,581	222,998	82,080	PT Aneka Tambang (Persero) Tbk
PT Astra Sedaya Finance	249,296	110,027	5,129	PT Astra Sedaya Finance
PT Bank Tabungan Pensiunan Nasional Tbk	244,588	195,469	-	PT Bank Tabungan Pensiunan Nasional Tbk
PT AKR Corporindo Tbk	238,837	200,000	-	PT AKR Corporindo Tbk
PT Bank OCBC NISP Tbk	147,516	-	-	PT Bank OCBC NISP Tbk
PT Bank Danamon Indonesia Tbk	130,797	167,596	35,805	PT Bank Danamon Indonesia Tbk
PT Indofood Sukses Makmur Tbk	116,789	123,188	5,513	PT Indofood Sukses Makmur Tbk
PT Jasa Marga (Persero) Tbk	108,629	78,633	24,920	PT Jasa Marga (Persero) Tbk
PT Telekomunikasi Indonesia (Persero) Tbk	92,781	96,990	84,098	PT Telekomunikasi Indonesia (Persero) Tbk
PT BCA Finance	82,843	52,354	36,076	PT BCA Finance
PT Bank Pan Indonesia Tbk	82,316	86,784	-	PT Bank Pan Indonesia Tbk
PT Toyota Astra Financial Services	34,836	-	-	PT Toyota Astra Financial Services
PT Surya Artha Nusantara Finance	12,924	13,243	-	PT Surya Artha Nusantara Finance
PT Wahana Ottomitra Multiartha Tbk	10,179	-	-	PT Wahana Ottomitra Multiartha, Tbk
Jumlah tersedia untuk dijual	<u>5,574,740</u>	<u>3,488,761</u>	<u>1,000,900</u>	Total available-for-sale

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8. EFEK-EFEK (lanjutan)

8. MARKETABLE SECURITIES (continued)

b. Berdasarkan jenis, mata uang dan penerbit
(lanjutan)

b. By type, currency and issuer (continued)

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Diperdagangkan				Trading
Rupiah				Rupiah
Bank Indonesia	2,030,882	-	194,472	Bank Indonesia
PT Astra Sedaya Finance	122,021	134,474	110,049	PT Astra Sedaya Finance
PT Bank Internasional Indonesia Tbk	74,991	6,788	49,569	PT Bank Internasional Indonesia Tbk
PT Perusahaan Listrik Negara (Persero)	60,066	15,450	4,386	PT Perusahaan Listrik Negara (Persero)
PT Federal International Finance	53,829	108,178	82,611	PT Federal International Finance
PT Bank Tabungan Pensiunan Nasional Tbk	47,209	41,798	27,312	PT Bank Tabungan Pensiunan Nasional Tbk
PT Perum Pegadaian (Persero)	44,213	22,923	-	PT Perum Pegadaian (Persero)
Lembaga Pembiayaan Ekspor Indonesia	43,066	101,485	45,781	Lembaga Pembiayaan Ekspor Indonesia
PT Adira Dinamika Multi Finance Tbk	40,889	203,076	207,010	PT Adira Dinamika Multi Finance Tbk
PT Bank OCBC NISP Tbk	39,083	-	-	PT Bank OCBC NISP Tbk
PT Indosat Tbk	28,702	23,362	-	PT Indosat Tbk
PT Medco Energi International Tbk	26,854	26,425	-	PT Medco Energi International Tbk
PT Wahana Ottomitra Multiartha Tbk	20,952	29,171	46,719	PT Wahana Ottomitra Multiartha Tbk
PT Clipan Finance Indonesia Tbk	19,650	14,325	62,671	PT Clipan Finance Indonesia Tbk
PT Toyota Astra Financial Services	17,823	-	-	PT Toyota Astra Financial Services
PT Jasa Marga (Persero) Tbk	14,697	28,472	-	PT Jasa Marga (Persero) Tbk
PT Indomobil Finance Indonesia	14,639	30,061	4,033	PT Indomobil Finance Indonesia
PT Indomobil Wahana Trada	9,753	-	-	PT Indomobil Wahana Trada
PT BCA Finance	8,927	55,045	25,535	PT BCA Finance
PT Surya Artha Nusantara Finance	6,656	78,258	-	PT Surya Artha Nusantara Finance
PT Bank Tabungan Negara (Persero) Tbk	5,077	7,735	-	PT Bank Tabungan Negara (Persero) Tbk
PT Sarana Multigriya Finansial (Persero)	3,668	29,649	57,757	PT Sarana Multigriya Finansial (Persero)
PT BPD Jabar dan Banten Tbk	2,922	1,948	13,194	PT BPD Jabar dan Banten Tbk
PT AKR Corporindo Tbk	1,763	7,390	-	PT AKR Corporindo Tbk
PT Agung Podomoro Tbk	1,213	-	-	PT Agung Podomoro Tbk
PT Telekomunikasi Indonesia (Persero) Tbk	1,010	1,060	-	PT Telekomunikasi Indonesia (Persero) Tbk
PT Indofood Sukses Makmur Tbk	187	1,070	9,034	PT Indofood Sukses Makmur Tbk
PT Bank Danamon Indonesia Tbk	-	107,932	53,979	PT Bank Danamon Indonesia Tbk
PT Summit Oto Finance	-	7,247	3,119	PT Summit Oto Finance
PT Bank Himpunan Saudara 1906 Tbk	-	2,045	-	PT Bank Himpunan Saudara 1906 Tbk
PT Oto Multiartha	-	1,720	26,397	PT Oto Multiartha
PT Bank Pan Indonesia Tbk	-	1,028	-	PT Bank Pan Indonesia Tbk
PT Bentoel Internasional Investama Tbk	-	-	19,333	PT Bentoel Internasional Investama Tbk
PT Aneka Tambang Tbk	-	-	2,055	PT Aneka Tambang Tbk
PT Mandiri Tunas Finance	-	-	1,000	PT Mandiri Tunas Finance
Jumlah diperdagangkan	<u>2,740,742</u>	<u>1,088,115</u>	<u>1,046,016</u>	
	9,795,632	6,019,924	4,417,744	
Dikurangi: Cadangan kerugian penurunan nilai	<u>(41,053)</u>	<u>(42,928)</u>	<u>(39,147)</u>	Less: Allowance for impairment losses
	<u>9,754,579</u>	<u>5,976,996</u>	<u>4,378,597</u>	

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8. MARKETABLE SECURITIES (continued)

c. Berdasarkan sisa umur jatuh tempo

c. By remaining period to maturity

Saldo efek-efek pada tanggal 31 Desember 2013, 2012, dan 2011, berdasarkan sisa umur jatuh tempo adalah:

As at 31 December 2013, 2012, and 2011, the balance of marketable securities according to remaining periods to maturity are as follows:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
≤ 1 bulan	643,598	95,093	163,140	≤ 1 month
> 1-3 bulan	2,227,676	303,143	636,324	> 1-3 months
> 3-12 bulan	1,981,881	934,636	923,965	> 3-12 months
> 1 - 5 tahun	3,136,300	3,171,422	1,757,075	> 1-5 years
> 5 tahun	1,806,177	1,515,630	937,240	> 5 years
	<u>9,795,632</u>	<u>6,019,924</u>	<u>4,417,744</u>	
Dikurangi: Cadangan kerugian penurunan nilai	(41,053)	(42,928)	(39,147)	Less: Allowance for impairment losses
	<u><u>9,754,579</u></u>	<u><u>5,976,996</u></u>	<u><u>4,378,597</u></u>	

d. Pada tanggal 31 Desember 2013 efek-efek yang didasarkan pada prinsip perbankan syariah adalah sebesar Rp 400.864 (2012: Rp 365.419; 2011: Rp 938.616).

d. As at 31 December 2013, marketable securities on sharia banking principle amounted to Rp 400,864 (2012: Rp 365,419; 2011: Rp 938,616).

e. Pada tanggal 31 Desember 2013, terdapat surat berharga yang mengalami penurunan nilai sebesar Rp 15.000 (2012 dan 2011: Rp 15.000).

e. As at 31 December 2013, there were impaired marketable securities amounted to Rp 15,000 (2012 and 2011: Rp 15,000).

f. Berdasarkan kolektibilitas

f. By collectibility

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Lancar	9,780,632	6,004,924	4,402,744	Pass
Macet	15,000	15,000	15,000	Loss
	<u>9,795,632</u>	<u>6,019,924</u>	<u>4,417,744</u>	
Dikurangi: Cadangan kerugian penurunan nilai	(41,053)	(42,928)	(39,147)	Less: Allowance for impairment losses
	<u><u>9,754,579</u></u>	<u><u>5,976,996</u></u>	<u><u>4,378,597</u></u>	

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8. EFEK-EFEK (lanjutan)

g. Efek-efek yang dijadikan jaminan

Pada tanggal 31 Desember 2013, 2012, dan 2011 tidak terdapat efek-efek yang dijadikan jaminan untuk pinjaman yang diterima.

h. Berdasarkan efek Bank Indonesia serta perusahaan lain

	2013	2012	2011
Bank Indonesia	3,051,948	281,520	940,088
Perusahaan lain	6,743,684	5,738,404	3,477,656
	<u>9,795,632</u>	<u>6,019,924</u>	<u>4,417,744</u>
Dikurangi: Cadangan kerugian penurunan nilai	(41,053)	(42,928)	(39,147)
Jumlah efek-efek - Bersih	<u><u>9,754,579</u></u>	<u><u>5,976,996</u></u>	<u><u>4,378,597</u></u>

Dikurangi: Cadangan kerugian penurunan nilai

Jumlah efek-efek - Bersih

Bank Indonesia
Other companies

Less: Allowance for impairment losses

Total marketable securities - net

i. Suku bunga rata-rata per tahun

	2013	2012	2011
Rupiah	7.48%	7.60%	8.28%
Mata uang asing	0.61%	0.15%	3.24%

Rupiah
Mata uang asing

Rupiah
Foreign currency

j. Cadangan kerugian penurunan nilai

Perubahan cadangan kerugian penurunan nilai adalah:

	2013	2012	2011
	9 Bulan/ Months	9 Bulan/ Months	12 Bulan/ Months
Saldo awal	42,928	39,147	27,941
Penyesuaian saldo awal sehubungan dengan penerapan PSAK 55 (Revisi 2006) (lihat Catatan 64)	-	-	-
(Pemulihan)/pembentukan selama tahun berjalan (lihat Catatan 38)	(1,875)	3,781	11,303
Selisih kurs penjabaran	-	-	(97)
Saldo akhir	<u><u>41,053</u></u>	<u><u>42,928</u></u>	<u><u>39,147</u></u>

Saldo awal
Penyesuaian saldo awal sehubungan dengan penerapan PSAK 55 (Revisi 2006) (lihat Catatan 64)
(Pemulihan)/pembentukan selama tahun berjalan (lihat Catatan 38)
Selisih kurs penjabaran
Saldo akhir

Beginning balance
Adjustment to opening balance relating to implementation of SFAS 55 (Revised 2006) (refer to Note 64)
(Reversal)/allowance during the year (refer to Note 38)
Exchange rate difference
Ending balance

8. MARKETABLE SECURITIES (continued)

g. Marketable securities pledged as collateral

As at 31 December 2013, 2012, and 2011 there were no marketable securities pledged as collateral for a borrowing transaction.

h. By Bank Indonesia's and other companies' marketable securities

i. Average annual interest rates

j. Allowance for impairment losses

Movements in the allowance for impairment losses are as follows:

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8. EFEK-EFEK (lanjutan)

j. Cadangan kerugian penurunan nilai (lanjutan)

Pada tanggal 31 Desember 2013 jumlah cadangan kerugian penurunan nilai untuk efek-efek yang dimiliki hingga jatuh tempo dan tersedia untuk dijual masing-masing adalah sebesar Rp 20.052 dan Rp 21.001 (2012: Rp 21.762 dan Rp 21.166; 2011: Rp 29.891 dan Rp 9.256).

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai di atas telah memadai.

k. Berdasarkan transaksi dengan pihak berelasi dan pihak ketiga

Pada tanggal 31 Desember 2013, 2012, dan 2011, tidak terdapat efek-efek dari pihak berelasi.

l. Informasi pokok lainnya sehubungan dengan efek-efek

Rincian peringkat obligasi korporasi dari PT Pemeringkat Efek Indonesia (PT Pefindo) dan Fitch Indonesia untuk efek-efek tujuan dimiliki hingga jatuh tempo yang dimiliki oleh Bank CIMB Niaga adalah:

	<u>2013</u>	<u>2012</u>	<u>2011</u>
Lembaga Pembiayaan Ekspor Indonesia	idAAA	idAAA	idAAA
PT Telekomunikasi Indonesia (Persero) Tbk	idAAA	idAAA	idAAA
PT Perusahaan Listrik Negara (Persero)	idAAA	idAA+	idAA+
PT Adira Dinamika Multi Finance Tbk	idAA+	idAA+	idAA+
PT Bank Danamon Indonesia Tbk	AA+ (idn)	idAA+	AA+ (idn)
PT Federal International Finance	idAA+	idAA+	idAA+
PT Indofood Sukses Makmur Tbk	idAA+	idAA+	idAA+
	dan/and	dan/and	dan/and
PT Indosat Tbk	idAA+(sy)	idAA+(sy)	idAA+(sy)
PT Bank Tabungan Negara (Persero) Tbk	idAA	idAA	idAA
PT Lautan Luas Tbk	idA-	-	-
PT Astra Sedaya Finance	-	idAA+	idAA+
PT Bank Muamalat Indonesia Tbk	-	A (idn)	A (idn)
PT Mayora Indah Tbk	-	idAA-	idAA-
PT Bentoel Internasional Investama Tbk	-	-	AAA (idn)
PT Adhi Karya (Persero)Tbk	-	-	idA-(sy)

8. MARKETABLE SECURITIES (continued)

j. Allowance for impairment losses (continued)

As at 31 December 2013, the allowance for impairment losses for marketable securities classified as held-to-maturity and available-for-sale amounted to Rp 20,052 and Rp 21,001, respectively (2012: Rp 21,762 and Rp 21,166; 2011: Rp 29,891 and Rp 9,256).

Management believes that the allowance for impairment losses above is adequate.

k. By transactions with related party and third party

As at 31 December 2013, 2012, and 2011, there were no marketable securities from related party.

l. Other significant information relating to marketable securities

Rating of corporate bonds by PT Pemeringkat Efek Indonesia (PT Pefindo) and Fitch Indonesia for Bank CIMB Niaga's held-to-maturity securities are as follows:

Lembaga Pembiayaan Ekspor Indonesia	idAAA
PT Telekomunikasi Indonesia (Persero) Tbk	idAAA
PT Perusahaan Listrik Negara (Persero)	idAA+
PT Adira Dinamika Multi Finance Tbk	idAA+
PT Bank Danamon Indonesia Tbk	AA+ (idn)
PT Federal International Finance	idAA+
PT Indofood Sukses Makmur Tbk	idAA+
	dan/and
PT Indosat Tbk	idAA+(sy)
PT Bank Tabungan Negara (Persero) Tbk	idAA
PT Lautan Luas Tbk	-
PT Astra Sedaya Finance	idAA+
PT Bank Muamalat Indonesia Tbk	A (idn)
PT Mayora Indah Tbk	idAA-
PT Bentoel Internasional Investama Tbk	AAA (idn)
PT Adhi Karya (Persero)Tbk	idA-(sy)

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9. OBLIGASI PEMERINTAH

9. GOVERNMENT BONDS

a. Berdasarkan jenis

a. Based on type

	2013	2012	2011	
Dimiliki Hingga Jatuh Tempo				Held-to-maturity
Nilai nominal	2,084,717	738,775	755,715	Nominal value
Premi yang belum diamortisasi	46,370	14,041	13,847	Unamortised premium
Jumlah dimiliki hingga jatuh tempo	<u>2,131,087</u>	<u>752,816</u>	<u>769,562</u>	Total held-to-maturity
Tersedia untuk dijual				Available-for-sale
Nilai nominal	7,740,823	5,389,461	4,657,520	Nominal value
(Kerugian)/keuntungan yang belum direalisasi atas (penurunan)/kenaikan nilai	(747,142)	355,023	353,113	Unrealised (losses)/gains on (decrease)/increase in value
Premi yang belum diamortisasi	375,689	565,702	394,119	Unamortised premium
Nilai wajar - tersedia untuk dijual	<u>7,369,370</u>	<u>6,310,186</u>	<u>5,404,752</u>	Fair value - available-for-sale
Diperdagangkan				Trading
Nilai nominal	699,422	962,195	595,104	Nominal value
(Kerugian)/keuntungan yang belum direalisasi atas (penurunan)/kenaikan nilai	(8,915)	3,009	2,288	Unrealised (losses)/gains on (decrease)/increase in value
Premi yang belum diamortisasi	21,963	55,734	59,712	Unamortised premium
Nilai wajar - diperdagangkan	<u>712,470</u>	<u>1,020,938</u>	<u>657,104</u>	Fair value - trading
Jumlah Obligasi Pemerintah	<u>10,212,927</u>	<u>8,083,940</u>	<u>6,831,418</u>	Total Government Bonds

Pada tanggal 31 Desember 2013, obligasi pemerintah dalam mata uang asing adalah sebesar Rp 773.266 (2012: Rp 632.536; 2011: 573.160).

As at 31 December 2013, total government bonds in foreign currency amounted to Rp 773,266 (2012: Rp 632,536; 2011: 573,160).

b. Berdasarkan jenis dan jatuh tempo

b. Based on type and maturity

	2013					Jumlah/ Total Rp	
	≤ 1 bulan/ month Rp	> 1-≤ 3 bulan/ months Rp	> 3-≤ 12 bulan/ months Rp	> 1-≤ 5 tahun/ years Rp	> 5 tahun/ years Rp		
Dimiliki hingga jatuh tempo	59,758	328,575	-	1,227,635	515,119	2,131,087	Held-to-maturity
Tersedia untuk dijual	-	-	431,319	3,035,590	3,902,461	7,369,370	Available-for-sale
Diperdagangkan	-	7,356	7,608	452,117	245,389	712,470	Trading
	<u>59,758</u>	<u>335,931</u>	<u>438,927</u>	<u>4,715,342</u>	<u>4,662,969</u>	<u>10,212,927</u>	

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9. OBLIGASI PEMERINTAH (lanjutan)

9. GOVERNMENT BONDS (continued)

b. Berdasarkan jenis dan jatuh tempo (lanjutan)

b. Based on type and maturity (continued)

		2012						
		≤ 1 bulan/ month Rp	> 1-≤ 3 bulan/ months Rp	> 3-≤ 12 bulan/ months Rp	> 1-≤ 5 tahun/ years Rp	> 5 tahun/ years Rp	Jumlah/ Total Rp	
Dimiliki hingga jatuh tempo		-	-	-	365,589	387,227	752,816	<i>Held-to-maturity</i>
Tersedia untuk dijual		-	147,456	315,501	852,324	4,994,905	6,310,186	<i>Available-for-sale</i>
Diperdagangkan		-	14,264	733,605	108,725	164,344	1,020,938	<i>Trading</i>
		-	161,720	1,049,106	1,326,638	5,546,476	8,083,940	

		2011						
		≤ 1 bulan/ month Rp	> 1-≤ 3 bulan/ months Rp	> 3-≤ 12 bulan/ months Rp	> 1-≤ 5 tahun/ years Rp	> 5 tahun/ years Rp	Jumlah/ Total Rp	
Dimiliki hingga jatuh tempo		-	-	49,268	343,488	376,806	769,562	<i>Held-to-maturity</i>
Tersedia untuk dijual		260,694	-	161,736	1,176,193	3,806,129	5,404,752	<i>Available-for-sale</i>
Diperdagangkan		-	51,016	212	413,118	192,758	657,104	<i>Trading</i>
		260,694	51,016	211,216	1,932,799	4,375,693	6,831,418	

c. Tingkat suku bunga rata-rata

c. Average of interest rate

	2013	2012	2011	
Suku bunga tetap				Fixed interest rate
Rupiah	6.65%	7.90%	8.17%	<i>Rupiah</i>
Mata uang asing	6.70%	5.47%	5.70%	<i>Foreign currency</i>

d. Informasi lain

d. Other information

Selama tahun yang berakhir pada tanggal 31 Desember 2013, Bank CIMB Niaga telah menjual Obligasi Pemerintah dengan jumlah nilai nominal sebesar Rp 55.910.445 dan USD 97 juta (2012: Rp 43.322.475 dan USD Nihil; 2011: Rp 27.385.640 dan USD Nihil) dengan realisasi keuntungan sebesar Rp 190.663 (2012: Rp 445.690; 2011: Rp 343.146).

During the year ended 31 December 2013, Bank CIMB Niaga sold Government Bonds with a total nominal value of Rp 55,910,445 and USD 97 million (2012: Rp 43,322,475 and USD Nil; 2011: Rp 27,385,640 dan USD Nil) with realised gains amounted to Rp 190,663 (2012: Rp 445,690; 2011: Rp 343,146).

Obligasi Pemerintah pada tanggal 31 Desember 2013 akan jatuh tempo pada beberapa tanggal antara tanggal 24 Januari 2014 sampai dengan tanggal 15 April 2043 (2012: 20 Februari 2013 sampai dengan tanggal 15 April 2042; 2011: 15 Januari 2012 sampai dengan tanggal 17 Februari 2037).

These Government Bonds as at 31 December 2013 will mature on various dates between 24 January 2014 up to 15 April 2043 (2012: 20 February 2013 up to 15 April 2042; 2011: 15 January 2012 up to 17 February 2037).

Pada tanggal 31 Desember 2013, 2012, dan 2011, seluruh Obligasi Pemerintah digolongkan sebagai lancar.

As at 31 December 2013, 2012, and 2011, all Government Bonds were classified as pass.

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10. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

10. SECURITIES PURCHASED UNDER REALE AGREEMENTS

2013							
Pihak Penjual/ Counterparty	Jenis Efek/ Type of Securities	Nilai Nominal/ Nominal Amount	Tingkat Suku Bunga/ Interest Rate	Tingkat Kupon/ Coupon Rate	Tanggal Dimulai/ Commencement Date	Tanggal Jatuh Tempo/ Maturity Date	Nilai Tercatat/ Carrying Amount
Bank Indonesia	SPNS 0414	23,305	6.35%	0.00%	13 Desember/December 2013	10 Januari/January 2014	22,870
Bank Indonesia	SPNS 0214	46,736	6.35%	0.00%	13 Desember/December 2013	10 Januari/January 2014	46,200
Jumlah/Total		<u>70,041</u>					<u>69,070</u>
2012							
Pihak Penjual/ Counterparty	Jenis Efek/ Type of Securities	Nilai Nominal/ Nominal Amount	Tingkat Suku Bunga/ Interest Rate	Tingkat Kupon/ Coupon Rate	Tanggal Dimulai/ Commencement Date	Tanggal Jatuh Tempo/ Maturity Date	Nilai Tercatat/ Carrying Amount
Bank Indonesia	FR0019	100,000	4.41%	14.25%	23 November/November 2012	4 Januari/January 2013	106,558
Bank Indonesia	SPN 55	100,000	4.50%	0.00%	21 Desember/December 2012	19 Februari/February 2013	94,027
Jumlah/Total		<u>200,000</u>					<u>200,585</u>
2011							
Pihak Penjual/ Counterparty	Jenis Efek/ Type of Securities	Nilai Nominal/ Nominal Amount	Tingkat Suku Bunga/ Interest Rate	Tingkat Kupon/ Coupon Rate	Tanggal Dimulai/ Commencement Date	Tanggal Jatuh Tempo/ Maturity Date	Nilai Tercatat/ Carrying Amount
Bank Indonesia	FR0054	200,000	5.40%	9.50%	11 Oktober/October 2011	9 Januari/January 2012	241,009
Bank Indonesia	FR0058	200,000	5.25%	8.24%	13 Oktober/October 2011	9 Januari/January 2012	215,572
Bank Indonesia	FR0059	100,000	5.25%	14.25%	24 Oktober/October 2011	26 Januari/January 2012	99,819
Bank Indonesia	FR0027	100,000	5.25%	14.25%	25 Oktober/October 2011	26 Januari/January 2012	111,072
Bank Indonesia	FR0040	100,000	5.28%	10.50%	28 Oktober/October 2011	9 Februari/February 2012	132,175
Bank Indonesia	FR0055	43,000	5.23%	11.00%	7 November/November 2011	16 Februari/February 2012	56,295
Bank Indonesia	FR0052	257,000	5.23%	10.50%	7 November/November 2011	16 Februari/February 2012	265,154
Bank Indonesia	FR0059	200,000	5.20%	12.80%	9 November/November 2011	16 Februari/February 2012	201,450
Bank Indonesia	FR0059	200,000	5.20%	7.00%	9 November/November 2011	16 Februari/February 2012	201,450
Bank Indonesia	FR0054	200,000	4.61%	7.00%	6 Desember/December 2011	9 Februari/February 2012	244,093
Bank Indonesia	FR0054	300,000	4.61%	7.00%	6 Desember/December 2011	9 Februari/February 2012	366,139
Bank Indonesia	FR0058	200,000	4.61%	7.00%	12 Desember/December 2011	16 Februari/February 2012	216,241
Bank Indonesia	FR0034	160,000	4.57%	7.38%	13 Desember/December 2011	5 Januari/January 2012	236,031
Bank Indonesia	FR0061	40,000	4.57%	8.25%	13 Desember/December 2011	5 Januari/January 2012	40,438
Bank Indonesia	FR0019	100,000	4.57%	8.25%	15 Desember/December 2011	5 Januari/January 2012	107,969
Bank Indonesia	FR0019	100,000	4.57%	9.50%	15 Desember/December 2011	5 Januari/January 2012	107,969
Bank Indonesia	FR0054	100,000	4.56%	9.50%	16 Desember/December 2011	5 Januari/January 2012	119,389
Bank Indonesia	FR0054	200,000	4.56%	9.50%	16 Desember/December 2011	5 Januari/January 2012	238,777
Bank Indonesia	FR0052	200,000	4.59%	9.50%	19 Desember/December 2011	26 Januari/January 2012	259,752
Bank Indonesia	SPN41	120,000	4.55%	9.50%	27 Desember/December 2011	12 Januari/January 2012	109,610
Bank Indonesia	SPN44	80,000	4.55%	9.50%	27 Desember/December 2011	12 Januari/January 2012	72,470
Jumlah/Total		<u>3,200,000</u>					<u>3,642,874</u>

Pada tanggal 31 Desember 2013, 2012, dan 2011, tidak terdapat saldo efek yang dibeli dengan janji dijual kembali dengan pihak yang berelasi.

As at 31 December 2013, 2012, and 2011, there was no security purchased under resale agreement's transaction with related party.

Pada tanggal 31 Desember 2013, 2012, dan 2011, seluruh efek yang dibeli dengan janji dijual kembali digolongkan sebagai lancar.

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11. TAGIHAN DAN LIABILITAS DERIVATIF

11. DERIVATIVE RECEIVABLES AND PAYABLES

Tagihan dan liabilitas derivatif dari pihak berelasi diungkapkan dalam Catatan 48.

Derivative receivables and payables from related party are disclosed in Note 48.

a. Berdasarkan jenis

a. By type

Instrumen	2013		Instruments	
	Jumlah nosional/ Notional amount	Nilai wajar/Fair values		
		Tagihan derivatif/ Derivative receivables		Liabilitas derivatif/ Derivative payables
Tidak terkait Lindung Nilai				
<i>Non-hedging related</i>				
Kontrak tunai mata uang asing	849,969	660	992	
Kontrak berjangka mata uang asing	2,142,041	5,147	72,893	
Swap mata uang asing	8,282,655	181,632	-	
Swap cross currency tingkat suku bunga dan swap tingkat suku bunga	20,871,445	949,197	839,306	
Kontrak opsi mata uang asing	1,872,064	87	115	
Instrumen lindung nilai terkait lindung nilai atas nilai wajar				
<i>Hedging instrument in fair value hedges related</i>				
Swap tingkat suku bunga	781,042	2,248	3,967	
		<u>1,138,971</u>	<u>917,273</u>	
Dikurangi: Cadangan kerugian penurunan nilai		-	-	
		<u>1,138,971</u>	<u>917,273</u>	
			<i>Less: Allowance for impairment losses</i>	

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11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

**11. DERIVATIVE RECEIVABLES AND PAYABLES
(continued)**

a. Berdasarkan jenis (lanjutan)

a. By type (continued)

Instrumen	2012		Instruments	
	Jumlah nosional/ Notional amount	Nilai wajar/Fair values		
		Tagihan derivatif/ Derivative receivables		Liabilitas derivatif/ Derivative payables
Tidak terkait Lindung Nilai			Non-hedging related	
Kontrak tunai mata uang asing	390,470	152	940 <i>Foreign currency spots</i>	
Kontrak berjangka mata uang asing	379,766	142	1,374 <i>Foreign currency forwards</i>	
Swap mata uang asing	5,172,171	8,484	1,743 <i>Foreign currency swaps</i>	
Swap cross currency tingkat suku bunga dan swap tingkat suku bunga	17,132,241	201,286	76,144 <i>Cross currency interest rate swaps and interest rate swap</i>	
Kontrak opsi mata uang asing	1,813,045	96	159 <i>Foreign currency options</i>	
Instrumen lindung nilai terkait lindung nilai atas nilai wajar			Hedging instrument in fair value hedges related	
Swap tingkat suku bunga	585,658	77,694	80,125 <i>Interest rate swaps</i>	
		287,854	160,485	
Dikurangi: Cadangan kerugian penurunan nilai		-	-	
		287,854	160,485 <i>Less: Allowance for impairment losses</i>	

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11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

**11. DERIVATIVE RECEIVABLES AND PAYABLES
(continued)**

a. Berdasarkan jenis (lanjutan)

a. By type (continued)

Instrumen	2011		Instruments	
	Jumlah nosional/ Notional amount	Nilai wajar/Fair values		
		Tagihan derivatif/ Derivative receivables		Liabilitas derivatif/ Derivative payables
Tidak terkait Lindung Nilai			Non-hedging related	
Kontrak tunai mata uang asing	922,134	1,896	2,774	Foreign currency spots
Kontrak berjangka mata uang asing	1,512,785	3,590	2,130	Foreign currency forwards
Swap mata uang asing	585,614	856	1,378	Foreign currency swaps
Swap cross currency tingkat suku bunga dan swap tingkat suku bunga	5,920,943	44,886	40,570	Cross currency interest rate swaps and interest rate swap
Kontrak opsi mata uang asing	1,613,595	136	56	Foreign currency options
Instrumen lindung nilai terkait lindung nilai atas nilai wajar				Hedging instrument in fair value hedges related
Swap tingkat suku bunga	1,652,358	81,993	85,345	Interest rate swap
		133,357	132,253	
Dikurangi: Cadangan kerugian penurunan nilai		-	-	Less: Allowance for impairment losses
		133,357	132,253	

b. Berdasarkan kolektibilitas

Pada tanggal 31 Desember 2013, 2012, dan 2011, seluruh tagihan derivatif digolongkan sebagai Lancar.

b. By collectibility

As at 31 December 2013, 2012, and 2011, all derivative receivables were classified as Pass.

c. Cadangan kerugian penurunan nilai

Manajemen berpendapat bahwa tidak terdapat penurunan nilai atas tagihan derivatif, sehingga tidak diperlukan cadangan kerugian penurunan nilai.

c. Allowance for impairment losses

Management believes that there are no impaired derivative receivables, therefore no allowance for impairment losses is needed.

d. Informasi mengenai jatuh tempo diungkapkan pada Catatan 55.

d. Information in respect to maturities is disclosed in Note 55.

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11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

**11. DERIVATIVE RECEIVABLES AND PAYABLES
(continued)**

e. Lindung nilai wajar dengan kontrak swap tingkat suku bunga ("IRS")

e. Fair value hedge using interest rate swap ("IRS") contracts

i) Obligasi subordinasi

i) Subordinated bonds

Pada bulan September 2010, Bank CIMB Niaga menandatangani kontrak IRS dengan PT Bank ANZ Panin Tbk, dengan jumlah nosional sebesar Rp 500.000 dengan tujuan untuk melakukan lindung nilai atas risiko suku bunga pada sebagian eksposur obligasi subordinasi yang diterbitkan pada tanggal 10 Juli 2010 (lihat Catatan 32). Kontrak IRS tersebut akan jatuh tempo pada tanggal 8 Juli 2017. Berdasarkan kontrak, Bank CIMB Niaga setuju untuk membayar bunga dengan suku bunga mengambang sebesar suku bunga SBI 3 (tiga) bulan dan menerima pembayaran bunga dengan suku bunga tetap sebesar 8,30% per tahun.

In September 2010, Bank CIMB Niaga signed IRS contract with PT Bank ANZ Panin Tbk, with notional amount totalling to Rp 500,000 in order to hedge interest rate risk on certain portion of subordinated bonds exposure issued on 10 July 2010 (refer to Note 32). This contract will mature on 8 July 2017. Based on the contract, Bank CIMB Niaga agrees to pay floating interest rate of 3 (three) months SBI rate and receives a fixed interest rate of 8.30% per annum.

Pada tanggal 8 Desember 2010, Bank CIMB Niaga menandatangani kontrak IRS dengan PT Bank ANZ Panin Tbk, dengan jumlah nosional sebesar Rp 250.000 dengan tujuan untuk melakukan lindung nilai atas risiko suku bunga pada sebagian eksposur obligasi subordinasi yang diterbitkan pada tanggal 10 Juli 2010 (lihat Catatan 32). Kontrak IRS tersebut akan jatuh tempo pada tanggal 10 Juli 2017. Berdasarkan kontrak, Bank CIMB Niaga setuju untuk membayar bunga dengan suku bunga mengambang sebesar suku bunga SBI 3 (tiga) bulan dan menerima pembayaran bunga dengan suku bunga tetap sebesar 8,00% per tahun.

On 8 December 2010, Bank CIMB Niaga signed IRS contract with PT Bank ANZ Panin Tbk, with notional amount totalling to Rp 250,000 in order to hedge interest rate risk on certain portion of subordinated bonds exposure issued on 10 July 2010 (refer to Note 32). This contract will mature on 10 July 2017. Based on the contract, Bank CIMB Niaga agrees to pay floating interest rate of 3 (three) months SBI rate and receives a fixed interest rate of 8.00% per annum.

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**11. DERIVATIVE RECEIVABLES AND PAYABLES
(continued)**

e. Lindung nilai wajar dengan kontrak swap tingkat suku bunga ("IRS") (lanjutan)

**e. Fair value hedge using interest rate swap ("IRS")
contracts (continued)**

ii) Pinjaman korporasi

ii) Corporate loans

Pada tanggal 5 Oktober 2009, Bank CIMB Niaga menandatangani kontrak IRS dengan PT Bank ANZ Panin Tbk, dengan jumlah nosional sebesar Rp 290.308 dan Rp 40.000 dengan tujuan melakukan lindung nilai atas risiko suku bunga pada eksposur pinjaman korporasi yang diberikan dengan suku bunga tetap sebesar 10,75% per tahun. Kontrak IRS tersebut telah jatuh tempo pada tanggal 26 Maret 2013 dan 19 April 2013. Berdasarkan kontrak, Bank CIMB Niaga setuju untuk membayar bunga dengan suku bunga tetap sebesar 9,50% per tahun dan menerima pembayaran bunga dengan suku bunga mengambang SBI 1 (satu) bulan.

On 5 October 2009, Bank CIMB Niaga signed IRS contract with PT Bank ANZ Panin Tbk, with notional amount totalling to Rp 290,308 and Rp 40,000 in order to hedge the interest rate risk on corporate loan exposure with fixed interest rate of 10.75% per annum. The contracts have matured on 26 March 2013 and 19 April 2013. Based on the contract, Bank CIMB Niaga agreed to pay interest with fixed rate of 9.50% per annum and received a floating interest rate of 1 (one) month SBI rate.

Pada tanggal 12 Januari 2010, Bank CIMB Niaga menandatangani kontrak IRS dengan Citibank N.A., Indonesia dengan jumlah nosional sebesar Rp 200.000 dengan tujuan melakukan lindung nilai atas risiko suku bunga pada eksposur pinjaman korporasi yang diberikan dengan suku bunga tetap sebesar 11,58% per tahun. Kontrak IRS tersebut telah jatuh tempo pada tanggal 28 Agustus 2012. Berdasarkan kontrak, Bank CIMB Niaga setuju untuk membayar bunga dengan suku bunga tetap sebesar 8,25% per tahun dan menerima pembayaran bunga dengan suku bunga mengambang SBI 1 (satu) bulan.

On 12 January 2010, Bank CIMB Niaga signed IRS contract with Citibank N.A., Indonesia, with notional amount totalling to Rp 200,000 in order to hedge the interest rate risk on corporate loan exposure with fixed interest rate of 11.58% per annum. The contract has matured on 28 August 2012. Based on the contract, Bank CIMB Niaga agreed to pay interest with fixed rate of 8.25% per annum and received a floating interest rate of 1 (one) month SBI rate.

Pada tanggal 12 Juli 2010, Bank CIMB Niaga melakukan kontrak IRS dengan PT Bank ANZ Panin Tbk, dengan jumlah nosional sebesar Rp 200.000 dengan tujuan melakukan lindung nilai atas risiko suku bunga dari eksposur pinjaman korporasi yang diberikan dengan suku bunga tetap sebesar 11,75% per tahun. Kontrak IRS tersebut telah jatuh tempo pada tanggal 12 Agustus 2013. Berdasarkan kontrak tersebut, Bank CIMB Niaga setuju untuk membayar bunga dengan suku bunga tetap sebesar 8,00% per tahun dan menerima pembayaran bunga dengan suku bunga mengambang SBI 3 (tiga) bulan.

On 12 July 2010, Bank CIMB Niaga signed IRS contract with PT Bank ANZ Panin Tbk, with notional amount totalling to Rp 200,000 in order to hedge the interest rate risk on corporate loan exposure with fixed interest rate of 11.75% per annum. This contract has matured on 12 August 2013. Based on the contract, Bank CIMB Niaga agreed to pay interest with fixed rate of 8.00% per annum and received a floating interest rate of 3 (three) months SBI rates.

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11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

**11. DERIVATIVE RECEIVABLES AND PAYABLES
(continued)**

e. Lindung nilai wajar dengan kontrak swap tingkat suku bunga ("IRS") (lanjutan)

**e. Fair value hedge using interest rate swap ("IRS")
contracts (continued)**

ii) Pinjaman korporasi (lanjutan)

ii) Corporate loans (continued)

Pada tanggal 17 Januari 2011, Bank CIMB Niaga melakukan kontrak IRS dengan PT Bank ANZ Panin Tbk, dengan jumlah nosional sebesar Rp 208.333 dengan tujuan melakukan lindung nilai atas risiko suku bunga pada eksposur pinjaman korporasi yang diberikan dengan suku bunga tetap sebesar 11,25% per tahun. Kontrak IRS tersebut telah jatuh tempo pada tanggal 25 Mei 2013. Berdasarkan kontrak tersebut, Bank CIMB Niaga setuju untuk membayar bunga dengan suku bunga tetap sebesar 8,05% per tahun dan menerima pembayaran bunga dengan suku bunga mengambang SBI 3 (tiga) bulan.

On 17 January 2011, Bank CIMB Niaga signed IRS contract with PT Bank ANZ Panin Tbk, with notional amount totalling to Rp 208,333 in order to hedge the interest rate risk on corporate loan exposure with fixed interest rate of 11.25% per annum. This contract has matured on 25 May 2013. Based on the contract, Bank CIMB Niaga agreed to pay a fixed interest rate of 8.05% per annum and received floating interest rate of 3 (three) months SBI rate.

Pada tanggal 26 Januari 2011, Bank CIMB Niaga melakukan kontrak IRS dengan Standard Chartered Bank dengan jumlah nosional sebesar Rp 185.694 dengan tujuan melakukan lindung nilai atas risiko suku bunga pada eksposur pinjaman korporasi yang diberikan dengan suku bunga tetap sebesar 11,75% per tahun. Kontrak IRS tersebut akan jatuh tempo pada tanggal 3 Januari 2014. Berdasarkan kontrak tersebut, Bank CIMB Niaga setuju untuk membayar suku bunga tetap sebesar 8,50% per tahun dan menerima pembayaran bunga dengan suku bunga mengambang SBI 3 (tiga) bulan.

On 26 January 2011, Bank CIMB Niaga signed IRS contract with Standard Chartered Bank with notional amount totalling to Rp 185,694 in order to hedge the interest rate risk on corporate loan exposure with fixed interest rate of 11.75% per annum. This contract will be mature on 3 January 2014. Based on the contract, Bank CIMB Niaga agrees to pay interest with a fixed rate of 8.50% per annum and received floating interest rate of 3 (three) months SBI rate.

Pada tanggal 26 Januari 2011, Bank CIMB Niaga melakukan kontrak IRS dengan Standard Chartered Bank dengan jumlah nosional sebesar Rp 50.000 dengan tujuan melakukan lindung nilai atas risiko suku bunga pada eksposur pinjaman korporasi yang diberikan dengan suku bunga tetap sebesar 11,25% per tahun. Kontrak IRS tersebut telah jatuh tempo pada tanggal 23 Desember 2013. Berdasarkan kontrak tersebut, Bank CIMB Niaga setuju untuk membayar bunga dengan suku bunga tetap sebesar 8,60% per tahun dan menerima pembayaran bunga dengan suku bunga mengambang SBI 3 (tiga) bulan.

On 26 January 2011, Bank CIMB Niaga signed IRS contract with Standard Chartered Bank with notional amount totalling to Rp 50,000 in order to hedge the interest rate risk on corporate loan exposure with fixed interest rate of 11.25% per annum. This contract has matured on 23 December 2013. Based on the contract, Bank CIMB Niaga agreed to pay interest with a fixed rate of 8.60% per annum and received floating interest rate of 3 (three) months SBI rate.

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11. TAGIHAN DAN LIABILITAS DERIVATIF (lanjutan)

**11. DERIVATIVE RECEIVABLES AND PAYABLES
(continued)**

e. Lindung nilai wajar dengan kontrak swap tingkat suku bunga ("IRS") (lanjutan)

**e. Fair value hedge using interest rate swap ("IRS")
contracts (continued)**

ii) Pinjaman korporasi (lanjutan)

ii) Corporate loans (continued)

Pada tanggal 13 April 2011, Bank CIMB Niaga melakukan kontrak IRS dengan Standard Chartered Bank dengan jumlah nosional sebesar Rp 100.000 dengan tujuan melakukan lindung nilai atas risiko suku bunga dari eksposur pinjaman korporasi yang diberikan dengan suku bunga tetap sebesar 11,75% per tahun. Kontrak IRS tersebut akan jatuh tempo pada tanggal 23 Maret 2014. Berdasarkan kontrak tersebut, Bank CIMB Niaga setuju untuk membayar bunga dengan suku bunga tetap sebesar 8,12% per tahun dan menerima pembayaran bunga dengan suku bunga mengambang SBI 3 (tiga) bulan.

On 13 April 2011, Bank CIMB Niaga signed IRS contract with Standard Chartered Bank with notional amount totalling to Rp 100,000 in order to hedge the interest rate risk on corporate loan exposure with fixed interest rate of 11.75% per annum. This contract will be mature on 23 March 2014. Based on the contract, Bank CIMB Niaga agrees to pay interest with a fixed rate of 8.12% per annum and receives floating interest rate of 3 (three) months SBI rate.

Pada tanggal 7 Juli 2011, Bank CIMB Niaga melakukan kontrak IRS dengan PT Bank ANZ Panin Tbk dengan jumlah nosional sebesar Rp 121.528 dengan tujuan melakukan lindung nilai atas risiko suku bunga dari eksposur pinjaman korporasi yang diberikan dengan suku bunga tetap sebesar 11,50% per tahun. Kontrak IRS tersebut akan jatuh tempo pada tanggal 9 Juni 2014. Berdasarkan kontrak tersebut, Bank CIMB Niaga setuju untuk membayar bunga dengan suku bunga tetap sebesar 7,80% per tahun dan menerima pembayaran bunga dengan suku bunga mengambang SBI 3 (tiga) bulan.

On 7 July 2011, Bank CIMB Niaga signed IRS contract with PT Bank ANZ Panin Tbk with notional amount totalling to Rp 121,528 in order to hedge the interest rate risk on corporate loan exposure with fixed interest rate of 11.50% per annum. This contract will be mature on 9 June 2014. Based on the contract, Bank CIMB Niaga agrees to pay fixed interest rate of 7.80% per annum and receives floating interest rate of 3 (three) months SBI rate.

Perubahan nilai wajar dari kontrak IRS sebagai instrumen lindung nilai dan obligasi subordinasi dan pinjaman korporasi sebagai *item* yang dilindungi nilai akibat dari penerapan lindung nilai dibebankan sebagai laba/rugi. Perubahan nilai wajar instrumen lindung nilai dan *item* yang dilindungi nilai akan saling *offset* dan selisihnya merupakan bagian yang tidak efektif dan dicatat sebagai keuntungan/kerugian dari perubahan nilai wajar derivatif pada laba/rugi (lihat Catatan 39).

The changes in fair values of IRS contracts as the hedging instruments, and the subordinated bonds and, the corporate loans as the hedge items, as a result of hedge accounting implementation, are charged/credited as profit/loss. The changes in fair values of hedge instruments and hedged items are offset and the amounts representing the ineffective portion are recorded as gains/losses from changes in fair values of derivative as profit/loss (refer to Note 39).

Sejak diterapkannya akuntansi lindung nilai wajar tersebut, manajemen telah memiliki dokumentasi mengenai hubungan antara instrumen lindung nilai dan *item* yang dilindungi nilai dan juga tujuan manajemen risikonya serta strategi dalam melakukan berbagai transaksi lindung nilai.

Starting from the implementation of fair value hedge accounting, management has been able to document the relationship between hedging instruments and hedged items, as well as its risk management objective and strategy for undertaking various hedge transactions.

Dokumentasi juga meliputi penilaian efektivitas lindung nilai dari derivatif yang digunakan sebagai instrumen lindung nilai dan *item* yang dilindungi nilai. Penilaian ini dilakukan baik pada permulaan lindung nilai tersebut diterapkan dan pada saat-saat berikutnya secara berkelanjutan.

The documentation also consists of hedge effectiveness assessment of derivatives, as the hedge instruments, against the hedged items. The assessment is tested at inception of the hedge and through out the period of the hedge.

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12. KREDIT YANG DIBERIKAN

Kredit yang diberikan kepada pihak berelasi diungkapkan dalam Catatan 48. Informasi mengenai tingkat suku bunga dan jatuh tempo diungkapkan dalam Catatan 53 dan 55.

a. Berdasarkan jenis, mata uang, dan kualitas kredit

Kualitas kredit yang diberikan berdasarkan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai serta penilaian secara kolektif dan individual

12. LOANS

Loans to related parties are disclosed in Note 48. Information in respect of interest rates and maturities are disclosed in Notes 53 and 55.

a. By type, currency, and loan quality

Loans quality based on impaired and unimpaired loans, and collectively and individually assessed

	2013			
	Tidak mengalami penurunan nilai dan penilaian secara kolektif/ <i>Unimpaired and collectively assessed</i>	Mengalami penurunan nilai dan penilaian secara kolektif dan individual/ <i>Impaired and collectively and individually assessed</i>	Jumlah/ <i>Total</i>	
Pihak Berelasi Rupiah				Related parties Rupiah
Konsumsi	63,928	-	63,928	Consumer
Sub jumlah	63,928	-	63,928	Sub total
Pihak Ketiga Rupiah				Third parties Rupiah
Konsumsi	33,423,877	720,184	34,144,061	Consumer
Modal Kerja	55,399,382	983,403	56,382,785	Working capital
Investasi	32,323,586	834,834	33,158,420	Investment
Sub jumlah	121,146,845	2,538,421	123,685,266	Sub total
Dolar Singapura				Singapore Dollar
Modal Kerja	295,602	-	295,602	Working capital
Investasi	376,763	-	376,763	Investment
Sub jumlah	672,365	-	672,365	Sub total
Dolar Amerika Serikat				United States Dollar
Konsumsi	44,054	2,190	46,244	Consumer
Modal Kerja	14,725,011	1,660,064	16,385,075	Working capital
Investasi	8,041,718	795,393	8,837,111	Investment
Sub jumlah	22,810,783	2,457,647	25,268,430	Sub total
Euro				Euro
Konsumsi	1,512	-	1,512	Consumer
Sub jumlah	1,512	-	1,512	Sub total
	144,695,433	4,996,068	149,691,501	
Dikurangi: Cadangan kerugian penurunan nilai	(1,801,599)	(2,080,913)	(3,882,512)	Less: Allowance for impairment losses
Jumlah	142,893,834	2,915,155	145,808,989	Total

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12. KREDIT YANG DIBERIKAN (lanjutan)

a. Berdasarkan jenis, mata uang, dan kualitas kredit (lanjutan)

Kualitas kredit yang diberikan berdasarkan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai serta penilaian secara kolektif dan individual (lanjutan)

12. LOANS (continued)

a. By type, currency, and loan quality (continued)

Loans quality based on impaired and unimpaired loans, and collectively and individually assessed (continued)

	2012			
	Tidak mengalami penurunan nilai dan penilaian secara kolektif/ <i>Unimpaired and collectively assessed</i>	Mengalami penurunan nilai dan penilaian secara kolektif dan individual/ <i>Impaired and collectively and individually assessed</i>	Jumlah/ <i>Total</i>	
Pihak Berelasi Rupiah				Related parties Rupiah
Konsumsi	43,769	-	43,769	Consumer
Sub jumlah	43,769	-	43,769	Sub total
Pihak Ketiga Rupiah				Third parties Rupiah
Konsumsi	31,963,263	589,168	32,552,431	Consumer
Modal Kerja	52,088,444	1,122,284	53,210,728	Working capital
Investasi	30,791,998	746,927	31,538,925	Investment
Sub jumlah	114,843,705	2,458,379	117,302,084	Sub total
Dolar Singapura				Singapore Dollar
Modal Kerja	212,023	-	212,023	Working capital
Investasi	288,318	-	288,318	Investment
Sub jumlah	500,341	-	500,341	Sub total
Dolar Amerika Serikat				United States Dollar
Konsumsi	21,263	-	21,263	Consumer
Modal Kerja	13,254,976	928,608	14,183,584	Working capital
Investasi	8,262,465	461,507	8,723,972	Investment
Sub jumlah	21,538,704	1,390,115	22,928,819	Sub total
Euro				Euro
Konsumsi	-	1,146	1,146	Consumer
Sub jumlah	-	1,146	1,146	Sub total
	136,926,519	3,849,640	140,776,159	
Dikurangi: Cadangan kerugian penurunan nilai	(1,936,640)	(1,735,080)	(3,671,720)	Less: Allowance for impairment losses
Jumlah	134,989,879	2,114,560	137,104,439	Total

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12. KREDIT YANG DIBERIKAN (lanjutan)

12. LOANS (continued)

a. Berdasarkan jenis, mata uang, dan kualitas kredit (lanjutan)

a. By type, currency, and loan quality (continued)

Kualitas kredit yang diberikan berdasarkan kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai serta penilaian secara kolektif dan individual (lanjutan)

Loans quality based on impaired and unimpaired loans, and collectively and individually assessed (continued)

	2011			
	Tidak mengalami penurunan nilai dan penilaian secara kolektif/ <i>Unimpaired and collectively assessed</i>	Mengalami penurunan nilai dan penilaian secara kolektif dan individual/ <i>Impaired and collectively and individually assessed</i>	Jumlah/ <i>Total</i>	
Pihak Berelasi				Related parties
Rupiah				Rupiah
Konsumsi	29,473	-	29,473	Consumer
Sub jumlah	29,473	-	29,473	Sub total
Pihak Ketiga				Third parties
Rupiah				Rupiah
Konsumsi	25,544,129	495,659	26,039,788	Consumer
Modal Kerja	40,920,112	1,501,007	42,421,119	Working capital
Investasi	31,854,524	1,028,487	32,883,011	Investment
Sub jumlah	98,318,765	3,025,153	101,343,918	Sub total
Dolar Amerika Serikat				United States Dollar
Konsumsi	20,990	-	20,990	Consumer
Modal Kerja	10,874,210	845,540	11,719,750	Working capital
Investasi	8,884,081	648,572	9,532,653	Investment
Sub jumlah	19,779,281	1,494,112	21,273,393	Sub total
Dolar Singapura				Singapore Dollar
Modal Kerja	152,970	1,744	154,714	Working capital
Investasi	149,571	553	150,124	Investment
Sub jumlah	302,541	2,297	304,838	Sub total
Yen				Yen
Konsumsi	8,166	-	8,166	Consumer
Sub jumlah	8,166	-	8,166	Sub total
Euro				Euro
Konsumsi	1,054	-	1,054	Consumer
Sub jumlah	1,054	-	1,054	Sub total
	118,439,280	4,521,562	122,960,842	
Dikurangi: Cadangan kerugian penurunan nilai	(1,725,955)	(1,657,698)	(3,383,653)	Less: Allowance for impairment losses
Jumlah	116,713,325	2,863,864	119,577,189	Total

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12. KREDIT YANG DIBERIKAN (lanjutan)

12. LOANS (continued)

a. Berdasarkan jenis, mata uang, dan kualitas kredit (lanjutan)

a. By type, currency, and loan quality (continued)

Kredit yang mengalami penurunan nilai berdasarkan penilaian secara kolektif dan individual pada tanggal 31 Desember 2013 dan 2012 adalah:

Impaired loans based on collective and individual assessment as at 31 December 2013 and 2012 are as follows:

	2013			
	Kolektif/ Collective	Individual/ Individual	Jumlah/ Total	
Konsumsi	721,904	470	722,374	Consumer
Modal Kerja	422,555	2,220,912	2,643,467	Working capital
Investasi	328,390	1,301,837	1,630,227	Investment
	<u>1,472,849</u>	<u>3,523,219</u>	<u>4,996,068</u>	
Dikurangi: Cadangan kerugian penurunan nilai			<u>(2,080,913)</u>	Less: Allowance for impairment losses
			<u><u>2,915,155</u></u>	

	2012			
	Kolektif/ Collective	Individual/ Individual	Jumlah/ Total	
Konsumsi	590,314	-	590,314	Consumer
Modal Kerja	483,002	1,567,890	2,050,892	Working capital
Investasi	329,122	879,312	1,208,434	Investment
	<u>1,402,438</u>	<u>2,447,202</u>	<u>3,849,640</u>	
Dikurangi: Cadangan kerugian penurunan nilai			<u>(1,735,080)</u>	Less: Allowance for impairment losses
			<u><u>2,114,560</u></u>	

Kualitas kredit yang diberikan berdasarkan kolektibilitas sesuai ketentuan BI

Loans quality based on collectibility according to BI regulation

	2013						
	Lancar/ Pass	Dalam Perhatian Khusus/ Special Mention	Kurang Lancar/ Sub-Standard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total	
Pihak Berelasi							Related parties
Rupiah							Rupiah
Konsumsi	63,928	-	-	-	-	63,928	Consumer
Sub jumlah	<u>63,928</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>63,928</u>	Sub Total
Pihak Ketiga							Third parties
Rupiah							Rupiah
Konsumsi	30,545,055	2,878,238	165,404	170,964	384,400	34,144,061	Consumer
Modal Kerja	54,604,550	814,231	166,784	37,224	759,996	56,382,785	Working capital
Investasi	30,616,360	1,862,357	70,735	66,354	542,614	33,158,420	Investment
Sub jumlah	<u>115,765,965</u>	<u>5,554,826</u>	<u>402,923</u>	<u>274,542</u>	<u>1,687,010</u>	<u>123,685,266</u>	Sub Total
Dolar Amerika Serikat							United States Dollar
Konsumsi	44,042	-	2,202	-	-	46,244	Consumer
Modal Kerja	14,551,102	1,139,533	398,833	-	295,607	16,385,075	Working capital
Investasi	7,882,215	567,805	12,289	-	374,802	8,837,111	Investment
Sub jumlah	<u>22,477,359</u>	<u>1,707,338</u>	<u>413,324</u>	<u>-</u>	<u>670,409</u>	<u>25,268,430</u>	Sub Total
Dolar Singapura							Singapore Dollar
Modal Kerja	294,676	926	-	-	-	295,602	Working capital
Investasi	376,763	-	-	-	-	376,763	Investment
Sub jumlah	<u>671,439</u>	<u>926</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>672,365</u>	Sub Total
Euro							Euro
Konsumsi	1,512	-	-	-	-	1,512	Consumer
Sub jumlah	<u>1,512</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,512</u>	Sub Total
	<u>138,980,203</u>	<u>7,263,090</u>	<u>816,247</u>	<u>274,542</u>	<u>2,357,419</u>	<u>149,691,501</u>	
Dikurangi: Cadangan kerugian penurunan nilai						<u>(3,882,512)</u>	Less: Allowance for impairment losses
Jumlah						<u><u>145,808,989</u></u>	Total

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12. KREDIT YANG DIBERIKAN (lanjutan)

12. LOANS (continued)

a. Berdasarkan jenis, mata uang, dan kualitas kredit (lanjutan)

a. By type, currency, and loan quality (continued)

Kualitas kredit yang diberikan berdasarkan kolektibilitas sesuai ketentuan BI (lanjutan)

Loans quality based on collectibility according to BI regulation (continued)

		2012					
	Lancar/ Pass	Dalam Perhatian Khusus/ Special Mention	Kurang Lancar/ Sub- Standard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total	
Pihak Berelasi							Related parties
Rupiah							Rupiah
Konsumsi	43,769	-	-	-	-	43,769	Consumer
Sub jumlah	43,769	-	-	-	-	43,769	Sub Total
Pihak Ketiga							Third parties
Rupiah							Rupiah
Konsumsi	29,104,200	2,867,082	133,057	146,353	301,739	32,552,431	Consumer
Modal Kerja	51,413,289	832,769	77,208	15,207	872,255	53,210,728	Working capital
Investasi	29,146,974	1,647,738	75,118	176,823	492,272	31,538,925	Investment
Sub jumlah	109,664,463	5,347,589	285,383	338,383	1,666,266	117,302,084	Sub Total
Dolar Amerika Serikat							United States Dollar
Konsumsi	21,189	-	-	-	74	21,263	Consumer
Modal Kerja	12,920,060	620,785	445,130	-	197,609	14,183,584	Working capital
Investasi	8,180,808	233,275	15,766	-	294,123	8,723,972	Investment
Sub jumlah	21,122,057	854,060	460,896	-	491,806	22,928,819	Sub Total
Dolar Singapura							Singapore Dollar
Modal Kerja	212,023	-	-	-	-	212,023	Working capital
Investasi	288,318	-	-	-	-	288,318	Investment
Sub jumlah	500,341	-	-	-	-	500,341	Sub Total
Euro							Euro
Konsumsi	-	-	1,146	-	-	1,146	Consumer
Sub jumlah	-	-	1,146	-	-	1,146	Sub Total
	131,330,630	6,201,649	747,425	338,383	2,158,072	140,776,159	
Dikurangi: Cadangan kerugian penurunan nilai						(3,671,720)	Less: Allowance for impairment losses
Jumlah						137,104,439	Total

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12. KREDIT YANG DIBERIKAN (lanjutan)

12. LOANS (continued)

a. Berdasarkan jenis, mata uang, dan kualitas kredit (lanjutan)

a. By type, currency, and loan quality (continued)

Kualitas kredit yang diberikan berdasarkan kolektibilitas sesuai ketentuan BI (lanjutan)

Loans quality based on collectibility according to BI regulation (continued)

		2011							
		Lancar/ Pass	Dalam Perhatian Khusus/ Special Mention	Kurang Lancar/ Sub- Standard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total		
Pihak Berelasi								Related parties	
Rupiah								Rupiah	
Konsumsi	29,473	-	-	-	-	-	29,473	Consumer	
Sub jumlah	29,473	-	-	-	-	-	29,473	Sub Total	
Pihak Ketiga								Third parties	
Rupiah								Rupiah	
Konsumsi	23,338,681	2,205,488	126,011	119,304	250,304	26,039,788	26,039,788	Consumer	
Modal Kerja	40,481,662	747,212	339,550	42,747	809,948	42,421,119	42,421,119	Working capital	
Investasi	30,662,433	1,375,222	97,263	84,812	663,281	32,883,011	32,883,011	Investment	
Sub jumlah	94,482,776	4,327,922	562,824	246,863	1,723,533	101,343,918	101,343,918	Sub Total	
Dolar Amerika Serikat								United States Dollar	
Konsumsi	20,689	-	-	-	301	20,990	20,990	Consumer	
Modal Kerja	10,692,752	582,928	18,997	10,907	414,166	11,719,750	11,719,750	Working capital	
Investasi	8,840,289	407,949	32,005	-	252,410	9,532,653	9,532,653	Investment	
Sub jumlah	19,553,730	990,877	51,002	10,907	666,877	21,273,393	21,273,393	Sub Total	
Dolar Singapura								Singapore Dollar	
Modal Kerja	152,970	-	-	-	1,744	154,714	154,714	Working capital	
Investasi	149,491	-	-	-	633	150,124	150,124	Investment	
Sub jumlah	302,461	-	-	-	2,377	304,838	304,838	Sub Total	
Yen								Yen	
Konsumsi	-	-	-	-	8,166	8,166	8,166	Consumer	
Sub jumlah	-	-	-	-	8,166	8,166	8,166	Sub Total	
Euro								Euro	
Konsumsi	1,054	-	-	-	-	1,054	1,054	Consumer	
Sub jumlah	1,054	-	-	-	-	1,054	1,054	Sub Total	
		114,369,494	5,318,799	613,826	257,770	2,400,953	122,960,842		
Dikurangi: Cadangan kerugian penurunan nilai								(3,383,653)	Less: Allowance for impairment losses
Jumlah								119,577,189	Total

Termasuk dalam kredit yang diberikan dalam Rupiah pada tanggal 31 Desember 2013 adalah piutang dan pembiayaan Syariah diluar Ijarah sebesar Rp 6.567.111 (2012: Rp 7.576.973; 2011: Rp 3.213.801).

Included in loans denominated in Rupiah as at 31 December 2013 are Sharia receivables and financing excluding Ijarah amounted to Rp 6,567,111 (2012: Rp 7,576,973; 2011: Rp 3,213,801).

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12. KREDIT YANG DIBERIKAN (lanjutan)

12. LOANS (continued)

b. Berdasarkan sektor ekonomi

b. By economic sector

Kredit yang diberikan berdasarkan sektor ekonomi, serta kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai

Loans based on economic sector, also impaired and unimpaired loans

	2013			
	Tidak mengalami penurunan nilai dan penilaian secara kolektif/ <i>Unimpaired and collectively assessed</i>	Mengalami penurunan nilai dan penilaian secara kolektif dan individual/ <i>Impaired and collectively and individually assessed</i>	Jumlah/ <i>Total</i>	
Rupiah				Rupiah
Perindustrian	16,781,598	697,666	17,479,264	Manufacturing
Perdagangan, restoran, hotel, dan administrasi	25,100,280	516,630	25,616,910	Trading, restaurants, hotels, and administration
Pertanian	9,382,508	18,078	9,400,586	Agriculture
Jasa usaha	20,270,695	278,706	20,549,401	Business services
Konstruksi	2,057,711	18,408	2,076,119	Construction
Pengangkutan, pergudangan, dan komunikasi	2,823,603	92,137	2,915,740	Transportation, warehousing, and communication
Jasa pelayanan sosial	9,792,584	96,914	9,889,498	Social services
Pertambangan	1,283,435	17,723	1,301,158	Mining
Listrik, gas dan air	232,469	79,986	312,455	Electricity, gas and water
Perumahan	21,438,388	501,166	21,939,554	Housing
Konsumsi	12,047,502	221,007	12,268,509	Consumer
Sub jumlah	<u>121,210,773</u>	<u>2,538,421</u>	<u>123,749,194</u>	Sub total
Mata uang asing				Foreign currencies
Perindustrian	5,357,435	349,583	5,707,018	Manufacturing
Perdagangan, restoran, hotel, dan administrasi	5,428,978	305,894	5,734,872	Trading, restaurants, hotels, and administration
Pertanian	3,035,964	-	3,035,964	Agriculture
Jasa usaha	6,025,506	775,187	6,800,693	Business services
Konstruksi	762,275	-	762,275	Construction
Pengangkutan, pergudangan, dan komunikasi	865,323	412,536	1,277,859	Transportation, warehousing, and communication
Jasa pelayanan sosial	347,182	-	347,182	Social services
Pertambangan	1,616,431	419,292	2,035,723	Mining
Listrik, gas dan air	-	192,966	192,966	Electricity, gas and water
Konsumsi	45,566	2,189	47,755	Consumer
Sub jumlah	<u>23,484,660</u>	<u>2,457,647</u>	<u>25,942,307</u>	Sub total
	144,695,433	4,996,068	149,691,501	
Dikurangi: Cadangan kerugian penurunan nilai	<u>(1,801,599)</u>	<u>(2,080,913)</u>	<u>(3,882,512)</u>	Less: Allowance for impairment losses
	<u>142,893,834</u>	<u>2,915,155</u>	<u>145,808,989</u>	

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12. KREDIT YANG DIBERIKAN (lanjutan)

12. LOANS (continued)

b. Berdasarkan sektor ekonomi (lanjutan)

b. By economic sector (continued)

Kredit yang diberikan berdasarkan sektor ekonomi, serta kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai (lanjutan)

Loans based on economic sector, also impaired and unimpaired loans (continued)

	2012			
	Tidak mengalami penurunan nilai dan penilaian secara kolektif/ <i>Unimpaired and collectively assessed</i>	Mengalami penurunan nilai dan penilaian secara kolektif dan individual/ <i>Impaired and collectively and individually assessed</i>	Jumlah/ <i>Total</i>	
Rupiah				Rupiah
Perindustrian	15,989,650	775,406	16,765,056	Manufacturing
Perdagangan, restoran, hotel, dan administrasi	22,815,744	547,934	23,363,678	Trading, restaurants, hotels, and administration
Pertanian	7,770,532	13,447	7,783,979	Agriculture
Jasa usaha	19,607,017	268,598	19,875,615	Business services
Konstruksi	1,853,053	11,240	1,864,293	Construction
Pengangkutan, pergudangan, dan komunikasi	3,161,445	101,948	3,263,393	Transportation, warehousing, and communication
Jasa pelayanan sosial	9,444,500	139,336	9,583,836	Social services
Pertambangan	1,838,300	6,418	1,844,718	Mining
Listrik, gas, dan air	399,980	4,883	404,863	Electricity, gas, and water
Perumahan	20,177,859	409,038	20,586,897	Housing
Konsumsi	11,829,394	180,131	12,009,525	Consumer
Sub jumlah	<u>114,887,474</u>	<u>2,458,379</u>	<u>117,345,853</u>	Sub total
Mata uang asing				Foreign currencies
Perindustrian	4,600,892	264,494	4,865,386	Manufacturing
Perdagangan, restoran, hotel, dan administrasi	3,416,219	1,074	3,417,293	Trading, restaurants, hotels, and administration
Pertanian	1,892,296	-	1,892,296	Agriculture
Jasa usaha	4,100,284	165,708	4,265,992	Business services
Konstruksi	578,046	-	578,046	Construction
Pengangkutan, pergudangan, dan komunikasi	2,041,873	314,183	2,356,056	Transportation, warehousing, and communication
Jasa pelayanan sosial	133,739	-	133,739	Social services
Pertambangan	4,930,683	542,872	5,473,555	Mining
Listrik, gas, dan air	323,751	101,784	425,535	Electricity, gas, and water
Perumahan	74	-	74	Housing
Konsumsi	21,188	1,146	22,334	Consumer
Sub jumlah	<u>22,039,045</u>	<u>1,391,261</u>	<u>23,430,306</u>	Sub total
	136,926,519	3,849,640	140,776,159	
Dikurangi: Cadangan kerugian penurunan nilai	<u>(1,936,640)</u>	<u>(1,735,080)</u>	<u>(3,671,720)</u>	Less: Allowance for impairment losses
	<u>134,989,879</u>	<u>2,114,560</u>	<u>137,104,439</u>	

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12. KREDIT YANG DIBERIKAN (lanjutan)

12. LOANS (continued)

b. Berdasarkan sektor ekonomi (lanjutan)

b. By economic sector (continued)

Kredit yang diberikan berdasarkan sektor ekonomi, serta kredit yang mengalami penurunan nilai dan tidak mengalami penurunan nilai (lanjutan)

Loans based on economic sector, also impaired and unimpaired loans (continued)

	2011			
	Tidak mengalami penurunan nilai dan penilaian secara kolektif/ <i>Unimpaired and collectively assessed</i>	Mengalami penurunan nilai dan penilaian secara kolektif dan individual/ <i>Impaired and collectively and individually assessed</i>	Jumlah/ <i>Total</i>	
Rupiah				Rupiah
Perindustrian	14,520,489	917,895	15,438,384	<i>Manufacturing</i>
Perdagangan, restoran, hotel, dan administrasi	16,799,993	870,362	17,670,355	<i>Trading, restaurants, hotels, and administration</i>
Pertanian	6,428,779	14,788	6,443,567	<i>Agriculture</i>
Jasa usaha	15,425,327	108,530	15,533,857	<i>Business services</i>
Konstruksi	1,013,813	263,153	1,276,966	<i>Construction</i>
Pengangkutan, pergudangan, dan komunikasi	3,269,033	101,933	3,370,966	<i>Transportation, warehousing, and communication</i>
Jasa pelayanan sosial	11,925,215	219,915	12,145,130	<i>Social services</i>
Pertambangan	2,643,709	9,487	2,653,196	<i>Mining</i>
Listrik, gas, dan air	748,271	23,432	771,703	<i>Electricity, gas, and water</i>
Perumahan	18,667,121	214,707	18,881,828	<i>Housing</i>
Konsumsi	6,906,489	280,952	7,187,441	<i>Consumer</i>
Sub jumlah	<u>98,348,239</u>	<u>3,025,154</u>	<u>101,373,393</u>	<i>Sub total</i>
Mata uang asing				Foreign currencies
Perindustrian	3,442,733	271,664	3,714,397	<i>Manufacturing</i>
Perdagangan, restoran, hotel, dan administrasi	2,698,814	13,901	2,712,715	<i>Trading, restaurants, hotels, and administration</i>
Pertanian	2,193,775	-	2,193,775	<i>Agriculture</i>
Jasa usaha	4,253,923	27,229	4,281,152	<i>Business services</i>
Konstruksi	153,265	-	153,265	<i>Construction</i>
Pengangkutan, pergudangan, dan komunikasi	909,377	430,943	1,340,320	<i>Transportation, warehousing, and communication</i>
Jasa pelayanan sosial	223,298	-	223,298	<i>Social services</i>
Pertambangan	5,915,111	371,280	6,286,391	<i>Mining</i>
Listrik, gas, dan air	270,536	381,391	651,927	<i>Electricity, gas, and water</i>
Konsumsi	30,209	-	30,209	<i>Consumer</i>
Sub jumlah	<u>20,091,041</u>	<u>1,496,408</u>	<u>21,587,449</u>	<i>Sub total</i>
	118,439,280	4,521,562	122,960,842	
Dikurangi: Cadangan kerugian penurunan nilai	<u>(1,725,955)</u>	<u>(1,657,698)</u>	<u>(3,383,653)</u>	<i>Less: Allowance for impairment losses</i>
	<u>116,713,325</u>	<u>2,863,864</u>	<u>119,577,189</u>	

Rasio kredit yang mengalami penurunan nilai bruto dan neto pada tanggal 31 Desember 2013 masing-masing adalah sebesar 3,34% dan 1,95% (2012: 2,73% dan 1,50%; 2011: 3,68% dan 2,39%).

Gross and net impaired loan ratio as at 31 December 2013 are 3.34% and 1.95%, respectively (2012: 2.73% and 1.50%; 2011: 3.68% and 2.39%).

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12. KREDIT YANG DIBERIKAN (lanjutan)

12. LOANS (continued)

b. Berdasarkan sektor ekonomi (lanjutan)

b. By economic sector (continued)

Kualitas kredit yang diberikan berdasarkan sektor ekonomi dan kolektibilitas sesuai ketentuan BI

Loans quality based on economic sector and collectibility according to BI regulation

2013							
	Lancar/ Pass	Dalam Perhatian Khusus/ Special Mention	Kurang Lancar/ Sub- Standard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total	
Rupiah							Rupiah
Perindustrian	16,741,726	126,772	57,162	5,779	547,825	17,479,264	Manufacturing
Perdagangan, restoran, hotel, dan administrasi	24,904,254	259,509	48,706	21,388	383,053	25,616,910	Trading, restaurants, hotels, and administration
Pertanian	9,366,677	15,068	2,253	2,184	14,404	9,400,586	Agriculture
Jasa usaha	19,880,266	412,920	83,011	14,143	159,061	20,549,401	Business services
Konstruksi	2,030,766	25,922	-	9,760	9,671	2,076,119	Construction
Pengangkutan, pergudangan, dan komunikasi	2,303,725	524,786	9,411	143	77,675	2,915,740	Transportation, warehousing, and communication
Jasa pelayanan sosial	8,762,360	1,026,770	36,438	48,608	15,322	9,889,498	Social services
Pertambangan	1,000,970	282,462	539	869	16,318	1,301,158	Mining
Listrik, gas, dan air	230,089	2,380	-	704	79,282	312,455	Electricity, gas, and water
Perumahan	19,522,974	1,901,238	106,108	78,662	330,572	21,939,554	Housing
Konsumsi	11,086,086	976,999	59,295	92,302	53,827	12,268,509	Consumer
Sub jumlah	<u>115,829,893</u>	<u>5,554,826</u>	<u>402,923</u>	<u>274,542</u>	<u>1,687,010</u>	<u>123,749,194</u>	Sub Total
Mata uang asing							Foreign currencies
Perindustrian	5,485,229	-	101	-	221,688	5,707,018	Manufacturing
Perdagangan, restoran, hotel, dan administrasi	5,389,869	257,074	906	-	87,023	5,734,872	Trading, restaurants, hotels, and administration
Pertanian	3,025,522	10,442	-	-	-	3,035,964	Agriculture
Jasa usaha	5,999,219	618,624	3,976	-	178,874	6,800,693	Business services
Konstruksi	762,275	-	-	-	-	762,275	Construction
Pengangkutan, pergudangan, dan komunikasi	686,599	178,725	396,741	-	15,794	1,277,859	Transportation, warehousing, and communication
Jasa pelayanan sosial	347,182	-	-	-	-	347,182	Social services
Pertambangan	1,408,862	450,433	9,398	-	167,030	2,035,723	Mining
Listrik, gas, dan air	-	192,966	-	-	-	192,966	Electricity, gas, and water
Perumahan	-	-	-	-	-	-	Housing
Konsumsi	45,553	-	2,202	-	-	47,755	Consumer
Sub jumlah	<u>23,150,310</u>	<u>1,708,264</u>	<u>413,324</u>	<u>-</u>	<u>670,409</u>	<u>25,942,307</u>	Sub Total
	138,980,203	7,263,090	816,247	274,542	2,357,419	149,691,501	
Dikurangi: Cadangan kerugian penurunan nilai						<u>(3,882,512)</u>	Less: Allowance for impairment losses
Jumlah						<u>145,808,989</u>	Total

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12. LOANS (continued)

b. Berdasarkan sektor ekonomi (lanjutan)

b. By economic sector (continued)

Kualitas kredit yang diberikan berdasarkan sektor ekonomi dan kolektibilitas sesuai ketentuan BI (lanjutan)

Loans quality based on economic sector and collectibility according to BI regulation (continued)

2012							
	Lancar/ Pass	Dalam Perhatian Khusus/ Special Mention	Kurang Lancar/ Sub- Standard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total	
Rupiah							Rupiah
Perindustrian	15,838,843	175,904	23,598	5,600	721,111	16,765,056	Manufacturing
Perdagangan, restoran, hotel, dan administrasi	22,589,924	234,943	70,585	92,796	375,430	23,363,678	Trading, restaurants, hotels, and administration
Pertanian	7,593,486	177,188	905	226	12,174	7,783,979	Agriculture
Jasa usaha	19,421,781	311,221	1,321	1,019	140,273	19,875,615	Business services
Konstruksi	1,829,560	25,761	-	208	8,764	1,864,293	Construction
Pengangkutan, pergudangan, dan komunikasi	2,650,019	519,127	5,696	48,391	40,160	3,263,393	Transportation, warehousing, and communication
Jasa pelayanan sosial	8,457,944	976,935	46,536	43,579	58,842	9,583,836	Social services
Pertambangan	1,781,574	56,104	3,684	211	3,145	1,844,718	Mining
Listrik, gas, dan air	396,911	3,325	-	-	4,627	404,863	Electricity, gas, and water
Perumahan	18,289,451	1,886,011	73,939	76,265	261,231	20,586,897	Housing
Konsumsi	10,858,739	981,070	59,119	70,088	40,509	12,009,525	Consumer
Sub jumlah	<u>109,708,232</u>	<u>5,347,589</u>	<u>285,383</u>	<u>338,383</u>	<u>1,666,266</u>	<u>117,345,853</u>	Sub Total
Mata uang asing							Foreign currencies
Perindustrian	4,596,668	4,224	21,984	-	242,510	4,865,386	Manufacturing
Perdagangan, restoran, hotel, dan administrasi	3,347,986	68,233	-	-	1,074	3,417,293	Trading, restaurants, hotels, and administration
Pertanian	1,675,832	216,464	-	-	-	1,892,296	Agriculture
Jasa usaha	4,096,513	39,603	939	-	128,937	4,265,992	Business services
Konstruksi	578,046	-	-	-	-	578,046	Construction
Pengangkutan, pergudangan, dan komunikasi	1,928,584	113,289	314,183	-	-	2,356,056	Transportation, warehousing, and communication
Jasa pelayanan sosial	133,739	-	-	-	-	133,739	Social services
Pertambangan	4,920,091	412,247	123,790	-	17,427	5,473,555	Mining
Listrik, gas, dan air	323,751	-	-	-	101,784	425,535	Electricity, gas, and water
Perumahan	-	-	-	-	74	74	Housing
Konsumsi	21,188	-	1,146	-	-	22,334	Consumer
Sub jumlah	<u>21,622,398</u>	<u>854,060</u>	<u>462,042</u>	<u>-</u>	<u>491,806</u>	<u>23,430,306</u>	Sub Total
	131,330,630	6,201,649	747,425	338,383	2,158,072	140,776,159	
Dikurangi: Cadangan kerugian penurunan nilai						(3,671,720)	Less: Allowance for impairment losses
Jumlah						<u>137,104,439</u>	Total

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12. KREDIT YANG DIBERIKAN (lanjutan)

12. LOANS (continued)

b. Berdasarkan sektor ekonomi (lanjutan)

b. By economic sector (continued)

Kualitas kredit yang diberikan berdasarkan sektor ekonomi dan kolektibilitas sesuai ketentuan BI (lanjutan)

Loans quality based on economic sector and collectibility according to BI regulation (continued)

2011							
	Lancar/ Pass	Dalam Perhatian Khusus/ Special Mention	Kurang Lancar/ Sub- Standard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total	
Rupiah							Rupiah
Perindustrian	14,485,814	76,955	324,099	11,431	540,085	15,438,384	Manufacturing
Perdagangan, restoran, hotel, dan administrasi	16,784,624	144,936	50,280	19,445	671,070	17,670,355	Trading, restaurants, hotels, and administration
Pertanian	6,264,962	163,895	-	800	13,910	6,443,567	Agriculture
Jasa usaha	15,276,125	154,073	9,174	8,753	85,733	15,533,858	Business services
Konstruksi	986,603	270,993	241	9,746	9,382	1,276,965	Construction
Pengangkutan, pergudangan, dan komunikasi	2,719,198	597,569	4,508	801	48,890	3,370,966	Transportation, warehousing, and communication
Jasa pelayanan sosial	11,253,472	672,321	48,511	70,703	100,123	12,145,130	Social services
Pertambangan	2,625,020	22,792	-	1,348	4,036	2,653,196	Mining
Listrik, gas, dan air	748,271	18,900	-	4,532	-	771,703	Electricity, gas, and water
Perumahan	16,903,314	1,582,449	91,526	72,080	232,459	18,881,828	Housing
Konsumsi	6,464,848	623,039	34,485	47,224	17,845	7,187,441	Consumer
Sub jumlah	<u>94,512,251</u>	<u>4,327,922</u>	<u>562,824</u>	<u>246,863</u>	<u>1,723,533</u>	<u>101,373,393</u>	Sub Total
Mata uang asing							Foreign currencies
Perindustrian	3,443,571	4,751	20,723	-	245,352	3,714,397	Manufacturing
Perdagangan, restoran, hotel, dan administrasi	2,674,921	23,893	-	-	13,901	2,712,715	Trading, restaurants, hotels, and administration
Pertanian	2,002,355	191,420	-	-	-	2,193,775	Agriculture
Jasa usaha	4,253,376	397	20,932	-	6,447	4,281,152	Business services
Konstruksi	153,265	-	-	-	-	153,265	Construction
Pengangkutan, pergudangan, dan komunikasi	909,377	134,982	-	-	295,961	1,340,320	Transportation, warehousing, and communication
Jasa pelayanan sosial	223,298	-	-	-	-	223,298	Social services
Pertambangan	5,904,803	349,807	9,347	10,907	11,527	6,286,391	Mining
Listrik, gas, dan air	270,536	285,627	-	-	95,764	651,927	Electricity, gas, and water
Konsumsi	21,741	-	-	-	8,468	30,209	Consumer
Sub jumlah	<u>19,857,243</u>	<u>990,877</u>	<u>51,002</u>	<u>10,907</u>	<u>677,420</u>	<u>21,587,449</u>	Sub Total
	<u>114,369,494</u>	<u>5,318,799</u>	<u>613,826</u>	<u>257,770</u>	<u>2,400,953</u>	<u>122,960,842</u>	
Dikurangi: Cadangan kerugian penurunan nilai						<u>(3,383,653)</u>	Less: Allowance for impairment losses
Jumlah						<u>119,577,189</u>	Total

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12. KREDIT YANG DIBERIKAN (lanjutan)

b. Berdasarkan sektor ekonomi (lanjutan)

Rasio kredit bermasalah (*NPL*) dihitung sesuai dengan pedoman perhitungan rasio keuangan sebagaimana tercantum dalam Surat Edaran BI No.3/30/DPNP tanggal 14 Desember 2001 sebagaimana telah diubah dengan Surat Edaran BI No. 7/10/DPNP tanggal 31 Maret 2005 yang kemudian diubah melalui Surat Edaran BI No.12/11/DPNP tanggal 31 Maret 2010. Pada tanggal 31 Desember 2013, *NPL* bruto dan neto Bank CIMB Niaga masing-masing adalah sebesar 2,23% dan 1,55% (2012: 2,29% dan 1,11%; 2011: 2,64% dan 1,46%). *NPL* bruto dihitung dengan membagi jumlah pinjaman dalam klasifikasi kurang lancar, diragukan, dan macet dengan jumlah pinjaman. *NPL* neto dihitung dengan mengurangi jumlah pinjaman dalam klasifikasi kurang lancar, diragukan, dan macet dengan cadangan kerugian penurunan nilai dan dibagi dengan jumlah pinjaman.

c. Berdasarkan jangka waktu perjanjian kredit

	<u>2013</u>	<u>2012</u>	<u>2011</u>
Rupiah			
≤ 1 tahun	23,855,875	17,633,395	14,164,915
> 1-2 tahun	10,405,121	14,905,455	13,126,159
> 2-5 tahun	29,841,488	31,765,426	30,413,644
> 5 tahun	59,646,710	53,041,577	43,668,673
	<u>123,749,194</u>	<u>117,345,853</u>	<u>101,373,391</u>
Dolar Amerika Serikat			
≤ 1 tahun	6,008,971	4,731,390	4,060,168
> 1-2 tahun	907,281	1,528,422	2,152,372
> 2-5 tahun	5,636,382	5,218,747	5,738,116
> 5 tahun	12,715,796	11,450,260	9,322,737
	<u>25,268,430</u>	<u>22,928,819</u>	<u>21,273,393</u>
Dolar Singapura			
≤ 1 tahun	178,405	110,661	65,752
> 1-2 tahun	5,313	9,213	9,976
> 2-5 tahun	107,171	80,645	78,455
> 5 tahun	381,476	299,822	150,655
	<u>672,365</u>	<u>500,341</u>	<u>304,838</u>
Euro			
> 1-2 tahun	-	-	1,054
> 2-5 tahun	1,512	1,146	-
	<u>1,512</u>	<u>1,146</u>	<u>1,054</u>
Yen			
>1-2 tahun	-	-	8,166
	<u>-</u>	<u>-</u>	<u>8,166</u>
	<u>149,691,501</u>	<u>140,776,159</u>	<u>122,960,842</u>
Dikurangi: Cadangan kerugian penurunan nilai	(3,882,512)	(3,671,720)	(3,383,653)
	<u><u>145,808,989</u></u>	<u><u>137,104,439</u></u>	<u><u>119,577,189</u></u>

12. LOANS (continued)

b. By economic sector (continued)

Non-performing loans (NPL) is determined based on financial ratio calculation guidance as stated in Circular Letter of BI No. 3/30/DPNP dated 14 December 2001 as amended with the Circular Letter of BI No. 7/10/DPNP dated 31 March 2005 then amended by Circular Letter of BI No.12/11/DPNP dated 31 March 2010. As at 31 December 2013, the percentage of Bank CIMB Niaga's gross and net *NPL* is 2.23% and 1.55%, respectively (2012: 2.29% and 1.11%; 2011: 2.64% and 1.46%). Gross *NPL* is calculated by dividing total loans that classified as substandard, doubtful, and loss with total loans. Net *NPL* is calculated by deducting total loans that classified as substandard, doubtful, and loss with allowance of impairment loans and divided by total loans.

c. By term of credit agreements

Rupiah
≤ 1 year
> 1-2 years
> 2-5 years
> 5 years

United States Dollar
≤ 1 year
> 1-2 years
> 2-5 years
> 5 years

Singapore Dollar
≤ 1 year
> 1-2 years
> 2-5 years
> 5 years

Euro
> 1-2 years
> 2-5 years

Yen
>1-2 years

Less: Allowance for impairment losses

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12. KREDIT YANG DIBERIKAN (lanjutan)

12. LOANS (continued)

d. Berdasarkan jatuh tempo

Informasi mengenai jatuh tempo diungkapkan pada Catatan 55.

d. By maturity date

Information in respect of maturities is disclosed in Note 55.

e. Suku bunga rata-rata per tahun

e. Average annual interest rates

	2013	2012	2011	
Rupiah	11.68%	12.04%	12.42%	Rupiah
Mata uang asing	6.12%	6.29%	6.17%	Foreign currencies

f. Kredit yang direstrukturisasi

Pada tanggal 31 Desember 2013 dan 2012, jumlah kredit yang direstrukturisasi selama tahun berjalan berdasarkan kolektibilitas adalah:

f. Restructured loans

As at 31 December 2013 and 2012, total restructured loans during the year based on the collectibility are as follows:

		2013						
		Dalam Perhatian Khusus/ Special Mention	Kurang Lancar/ Sub-Standard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total		
Modal Kerja		30,693	873,141	64,643	3,563	79,205	1,051,245	Working capital
Investasi		449,320	200,119	650	291	212,791	863,171	Investment
Konsumsi		4,045	5,752	315	191	14	10,317	Consumer
		<u>484,058</u>	<u>1,079,012</u>	<u>65,608</u>	<u>4,045</u>	<u>292,010</u>	<u>1,924,733</u>	
Dikurangi: Cadangan kerugian penurunan nilai						(153,186)	<u>1,771,547</u>	Less: Allowance for impairment losses
							<u>1,771,547</u>	
		2012						
		Dalam Perhatian Khusus/ Special Mention	Kurang Lancar/ Sub-Standard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total		
Modal Kerja		53,927	71,593	318,677	-	206,827	651,024	Working capital
Investasi		1,917	38,312	-	358	208,933	249,520	Investment
Konsumsi		343	2,770	1,377	-	324	4,814	Consumer
		<u>56,187</u>	<u>112,675</u>	<u>320,054</u>	<u>358</u>	<u>416,084</u>	<u>905,358</u>	
Dikurangi: Cadangan kerugian penurunan nilai						(38,770)	<u>866,588</u>	Less: Allowance for impairment losses
							<u>866,588</u>	

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12. KREDIT YANG DIBERIKAN (lanjutan)

12. LOANS (continued)

f. Kredit yang direstrukturisasi (lanjutan)

f. Restructured loans (continued)

Pada tanggal 31 Desember 2013, 2012 dan 2011, jumlah kredit yang direstrukturisasi selama tahun berjalan dan cadangan kerugian penurunan nilai adalah:

As at 31 December 2013, 2012 and 2011, total restructured loans during the year and allowance for impairment losses are as follows:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Kredit yang direstrukturisasi selama tahun berjalan	1,924,733	905,358	1,562,346	<i>Loans restructured during the year</i>
Dikurangi: Cadangan kerugian penurunan nilai	(153,186)	(38,770)	(67,825)	<i>Less: Allowance for impairment losses</i>
	<u><u>1,771,547</u></u>	<u><u>866,588</u></u>	<u><u>1,494,521</u></u>	

Kredit yang direstrukturisasi meliputi antara lain penjadwalan ulang pembayaran pokok kredit dan bunga, pembebasan tunggakan bunga, penurunan tingkat bunga dan penambahan fasilitas kredit.

Restructured loans include loans principal and interest rescheduling, overdue interest exemption, interest rates reduction, and additional loan facilities.

Tidak ada kredit yang direstrukturisasi yang termasuk dalam kredit yang diberikan kepada pihak berelasi.

There are no restructured loans to related parties.

g. Kredit sindikasi

g. Syndicated loans

Kredit sindikasi merupakan kredit yang diberikan kepada debitur berdasarkan perjanjian pembiayaan bersama dengan bank lain.

Syndicated loans represent loans provided to the debtor under syndication agreements with other banks.

Keikutsertaan Bank CIMB Niaga dalam kredit sindikasi dengan bank lain pada tanggal 31 Desember 2013 adalah sebesar Rp 5.656.740 (2012: Rp 4.577.342; 2011: Rp 2.997.549). Partisipasi Bank CIMB Niaga dalam kredit sindikasi tersebut berkisar antara 4% - 62% pada tanggal 31 Desember 2013 (2012 dan 2011: 16% - 62%). Bank CIMB Niaga juga bertindak selaku pimpinan dan/atau *arranger* sebesar 82% dari seluruh kredit sindikasi tersebut pada tanggal 31 Desember 2013 (2012: 78%; 2011: 68%).

Bank CIMB Niaga's participation in syndicated loans with other banks as at 31 December 2013 amounted to Rp 5,656,740 (2012: Rp 4,577,342; 2011: Rp 2,997,549). Bank CIMB Niaga's participation in syndicated loans ranged between 4% - 62% as at 31 December 2013 (2012 and 2011: 16% - 62%). Bank CIMB Niaga also acted as lead manager and/or arranger on 82% of the total syndicated loans at 31 December 2013 (2012: 78%; 2011: 68%).

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12. KREDIT YANG DIBERIKAN (lanjutan)

12. LOANS (continued)

h. Cadangan kerugian penurunan nilai

h. Allowance for impairment losses

Mutasi cadangan kerugian penurunan nilai kredit yang diberikan adalah:

The movements of allowance for impairment loan losses are as follows:

	2013	2012	2011	
Saldo awal	3,671,720	3,383,653	3,271,710	Beginning balance
Pembentukan selama tahun berjalan (lihat Catatan 38)	966,316	1,039,261	881,514	Allowance during the year (refer to Note 38)
Penerimaan kembali kredit yang diberikan yang telah dihapuskan selama tahun berjalan	236,031	217,930	197,962	Recovery of written-off loans during the year
Penghapusan selama tahun berjalan	(726,155)	(519,768)	(743,564)	Write-off during the year
Lain-lain *	(265,400)	(449,356)	(223,969)	Others *
Saldo akhir	3,882,512	3,671,720	3,383,653	Ending balance

Mutasi cadangan kerugian penurunan nilai kredit yang diberikan untuk penilaian secara kolektif dan individual adalah:

The movements of allowance for impairment loan losses for both collective and individual assessments are as follows:

	2013			
	Kolektif/ Collective	Individual/ Individual	Jumlah/ Total	
Saldo awal	2,320,129	1,351,591	3,671,720	Beginning balance
Pembentukan selama tahun berjalan (lihat Catatan 38)	632,880	333,436	966,316	Allowance during the year (refer to Note 38)
Penerimaan kembali kredit yang diberikan yang telah dihapuskan selama tahun berjalan	236,031	-	236,031	Recovery of written-off loans during the year
Penghapusan selama tahun berjalan	(726,155)	-	(726,155)	Write-off during the year
Lain-lain *	(251,280)	(14,120)	(265,400)	Others *
Saldo akhir	2,211,605	1,670,907	3,882,512	Ending balance
	2012			
	Kolektif/ Collective	Individual/ Individual	Jumlah/ Total	
Saldo awal	2,102,356	1,281,297	3,383,653	Beginning balance
Pembentukan selama tahun berjalan (lihat Catatan 38)	904,260	135,001	1,039,261	Impairment during the year (refer to Note 38)
Penerimaan kembali kredit yang diberikan yang telah dihapuskan selama tahun berjalan	217,930	-	217,930	Recovery of written-off loans during the year
Penghapusan selama tahun berjalan	(482,422)	(37,346)	(519,768)	Write-off during the year
Lain-lain *	(421,995)	(27,361)	(449,356)	Others *)
Saldo akhir	2,320,129	1,351,591	3,671,720	Ending balance

* Termasuk selisih kurs karena penjabaran mata uang asing

Include effect of foreign currency translation *

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12. KREDIT YANG DIBERIKAN (lanjutan)

12. LOANS (continued)

h. Cadangan kerugian penurunan nilai (lanjutan)

h. Allowance for impairment losses (continued)

Mutasi cadangan kerugian penurunan nilai kredit yang diberikan untuk penilaian secara kolektif dan individual adalah (lanjutan)

The movements of allowance for impairment loan losses for both collective and individual assessments are as follows (continued)

	2011			
	Kolektif/ Collective	Individual/ Individual	Jumlah/ Total	
Saldo awal	2,208,201	1,063,509	3,271,710	Beginning balance
Pembentukan selama tahun berjalan (lihat Catatan 38)	438,993	442,521	881,514	Impairment during the year (refer to Note 38)
Penerimaan kembali kredit yang diberikan yang telah dihapuskan selama tahun berjalan	194,700	3,262	197,962	Recovery of written-off loans during the year
Penghapusan selama tahun berjalan	(548,272)	(195,292)	(743,564)	Write-off during the year
Lain-lain *	(191,266)	(32,703)	(223,969)	Others *)
Saldo akhir	<u>2,102,356</u>	<u>1,281,297</u>	<u>3,383,653</u>	Ending balance

* Termasuk selisih kurs karena penjabaran mata uang asing

Include effect of foreign currency translation *

Pada tanggal 31 Desember 2013, penyisihan kerugian minimum yang dihitung berdasarkan ketentuan Bank Indonesia adalah Rp 3.809.372 (2012: Rp 3.124.877; 2011: Rp 3.116.580), sehingga pemenuhan cadangan adalah sebesar 101,92% (2012: 117,50%; 2011: 108,57%).

As at 31 December 2013, the minimum allowance for possible losses calculated based on BI regulation is Rp 3,809,372 (2012: Rp 3,124,877; 2011: Rp 3,116,580), and therefore the fulfillment is 101.92% (2012: 117.50%; 2011: 108.57%).

Rincian cadangan kerugian penurunan nilai pada tanggal 31 Desember 2013 dan 2012, berdasarkan jenis adalah:

As at 31 December 2013 and 2012, the allowance for possible losses based on the type is consisted of:

	2013	2012	
Modal kerja	1,832,265	1,746,143	Working capital loans
Investasi	1,305,206	1,427,728	Investment
Konsumsi	745,041	497,849	Consumer
	<u>3,882,512</u>	<u>3,671,720</u>	

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kerugian yang timbul akibat tidak tertagihnya kredit yang diberikan.

Management believes that the allowance for impairment losses is adequate to cover losses arising from uncollectible loans.

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12. KREDIT YANG DIBERIKAN (lanjutan)

i. Penghapusbukuan kredit macet

Pada tahun yang berakhir 31 Desember 2013, Bank CIMB Niaga melaksanakan penghapusbukuan kredit sebesar Rp 726.155 (2012: Rp 519.768; 2011: Rp 743.564) (Bank saja). Adapun kriteria debitur yang dapat dihapusbukuan meliputi:

- a. Fasilitas kredit telah mengalami penurunan nilai;
- b. Fasilitas kredit telah dibentuk cadangan kerugian penurunan nilai aset sebesar 100% dari pokok kredit;
- c. Telah dilakukan berbagai upaya penagihan dan pemulihan, namun tidak berhasil;
- d. Usaha debitur sudah tidak mempunyai prospek atau kinerja debitur buruk atau tidak ada kemampuan membayar;
- e. Hapus buku dilakukan terhadap seluruh kewajiban kreditnya, termasuk yang berasal dari fasilitas *non-cash loan* sehingga penghapusbukuan tidak boleh dilakukan pada sebagian kewajiban kreditnya (*partial write-off*); dan
- f. Diumumkan secara terbuka.

j. Informasi pokok lainnya sehubungan dengan kredit yang diberikan

Pada tanggal 20 Januari 2005, BI mengeluarkan peraturan No. 7/3/PBI/2005 tentang "Batas Maksimum Pemberian Kredit (BMPK) Bank Umum" yang berlaku efektif sejak tanggal 20 Januari 2005. Peraturan tersebut menetapkan batas maksimum penyediaan dana kepada satu peminjam yang bukan merupakan pihak berelasi tidak melebihi 20% dari modal Bank. Peraturan tersebut juga menetapkan batas maksimum penyediaan dana kepada satu kelompok peminjam yang bukan pihak berelasi tidak melebihi 25% dari modal Bank. Peraturan ini telah diubah dengan peraturan BI No. 8/13/PBI/2006 tanggal 5 Oktober 2006 tentang kriteria penyediaan dana kepada pihak berelasi yang dikecualikan dari perhitungan BMPK. Pada tanggal 31 Desember 2013, 2012, dan 2011, tidak terdapat pelanggaran dan pelanggaran atas BMPK baik kepada pihak berelasi dan pihak tidak berelasi.

Kredit yang diberikan dijamin dengan agunan yang diikat dengan hipotik, hak tanggungan atau surat kuasa untuk menjual, deposito berjangka, dan jaminan lainnya.

12. LOANS (continued)

i. Write-off loans for "Loss" loans category

For the year ended 31 December 2013, Bank CIMB Niaga wrote-off loans amounted to Rp 726,155 (2012: Rp 519,768; 2011: Rp 743,564) (Bank only). Loans write-off criteria are as follows:

- a. Loan facility is classified as impaired;
- b. Loan facility has been provided with 100% provision from the loan principal;
- c. Collection and recovery efforts have been performed, but the results are unsuccessful;
- d. The debtor's business has been slow down and there is no prospect and ability to repay the loan;
- e. The write-offs are performed for all loan obligations, including non-cash loan facilities, and the loan obligations shall not be written-off partially; and
- f. Announced publicly.

j. Other significant information relating to loans

On 20 January 2005, BI issued regulation No. 7/3/PBI/2005 relating to the "Legal Lending Limit (LLL) for Commercial Banks" which was effective starting 20 January 2005. This regulation requires the maximum lending limit to one non-related party debtor which not exceed to 20% of the Bank's capital. This regulation also requires the maximum lending limit to non-related party group of debtors which not exceed to 25% of Bank's capital. This regulation has been changed by BI regulation No. 8/13/PBI/2006 dated 5 October 2006 regarding with criteria of lending to related parties which exempted from calculation of the LLL. As at 31 December 2013, 2012, and 2011, there was no breach and violation of the LLL requirements for both related parties and third parties.

Loans are generally secured by registered mortgages, collateral, powers of attorney to sell, time deposits, and by other guarantees.

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12. KREDIT YANG DIBERIKAN (lanjutan)

j. Informasi pokok lainnya sehubungan dengan kredit yang diberikan (lanjutan)

Kredit yang dijamin dengan jaminan tunai pada tanggal 31 Desember 2013 adalah sebesar Rp 14.963.081 (2012: Rp 9.892.342; 2011: Rp 11.157.393) (lihat Catatan 23, 24, dan 25).

Bank CIMB Niaga melakukan lindung nilai atas nilai wajar pada sebagian pinjaman korporasi dengan kontrak *swap* tingkat suku bunga (lihat Catatan 11). Pada tanggal 31 Desember 2013, dari total nominal kredit yang dilindung nilai adalah sebesar Rp 407.222 (2012: Rp 638.158; 2011: Rp 1.010.692), terdapat penyesuaian nilai wajar terkait dengan lindung nilai wajar atas kredit tersebut dengan kerugian sebesar Rp 8.368 (2012: Rp 24.305; 2011: Rp 13.131).

12. LOANS (continued)

j. Other significant information relating to loans (continued)

Loans secured by cash collateral as at 31 December 2013 amounted to Rp 14,963,081 (2012: Rp 9,892,342; 2011: Rp 11,157,393) (refer to Note 23, 24, and 25).

Bank CIMB Niaga hedged a portion of corporate loan's fair value using interest rate swap contracts (refer to Note 11). As at 31 December 2013, from the total hedged loans amounted to Rp 407,222 (2012: Rp 638,158; 2011: Rp 1,010,692) there were loss on fair value hedge related with those loans amounted to Rp 8,368 (2012: Rp 24,305; 2011: Rp 13,131).

13. PIUTANG PEMBIAYAAN KONSUMEN

Piutang pembiayaan konsumen Anak Perusahaan adalah:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Piutang pembiayaan konsumen - bruto	8,697,462	5,461,833	3,247,158	Consumer financing receivables - gross
Cicilan diterima dimuka	(2,588)	(1,630)	(724)	Advance installments
Dikurangi:				Less:
Pendapatan pembiayaan konsumen yang belum diakui	(1,464,355)	(889,787)	(564,262)	Unearned consumer financing income
	7,230,519	4,570,416	2,682,172	
Dikurangi: Cadangan kerugian penurunan nilai	(192,128)	(82,586)	(33,223)	Less: Allowance for impairment losses
	<u><u>7,038,391</u></u>	<u><u>4,487,830</u></u>	<u><u>2,648,949</u></u>	

13. CONSUMER FINANCING RECEIVABLES

The Subsidiary's consumer financing receivables are:

Pada tanggal 31 Desember 2013, jumlah piutang pembiayaan konsumen yang mengalami penurunan nilai adalah sebesar Rp 49.212 (2012: Rp 43.029; 2011: Rp 13.392).

As at 31 December 2013, impaired consumer financing receivables amounted to Rp 49,212 (2012: Rp 43,029; 2011: Rp 13,392).

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13. PIUTANG PEMBIAYAAN KONSUMEN (lanjutan)

Pada tanggal 31 Desember 2013, jumlah cadangan kerugian penurunan nilai untuk pembiayaan konsumen yang tidak mengalami penurunan nilai (*unimpaired*) dan yang mengalami penurunan nilai (*impaired*) adalah masing-masing sebesar Rp 168.823 dan Rp 23.305 (2012: Rp 67.379 dan Rp 15.207; 2011: Rp 26.241 dan Rp 6.982).

Analisa umur piutang pembiayaan konsumen - bruto adalah:

	<u>2013</u>	<u>2012</u>	<u>2011</u>
≤ 1 bulan	176,113	32,049	16,164
> 1 - ≤ 3 bulan	563,772	337,917	167,093
> 3 - ≤ 12 bulan	1,700,959	1,107,106	559,141
> 1 - ≤ 5 tahun	4,789,675	3,093,294	1,939,745
> 5 tahun	-	50	29
	<u>7,230,519</u>	<u>4,570,416</u>	<u>2,682,172</u>
Dikurangi: Cadangan kerugian penurunan nilai	(192,128)	(82,586)	(33,223)
	<u>7,038,391</u>	<u>4,487,830</u>	<u>2,648,949</u>

13. CONSUMER FINANCING RECEIVABLES (continued)

As at 31 December 2013, total allowances for impairment losses for unimpaired consumer financing receivables and impaired consumer financing receivables are Rp 168,823 and Rp 23,305, respectively (2012: Rp 67,379 and Rp 15,207; 2011: Rp 26,241 and Rp 6,982).

Aging analysis of the gross consumer financing receivables are as follows:

≤ 1 month
> 1 - ≤ 3 months
> 3 - ≤ 12 months
> 1 - ≤ 5 years
> 5 years

Less: Allowance for impairment losses

Mutasi cadangan kerugian penurunan nilai piutang atas pembiayaan konsumen adalah:

The movements of allowance for impairment losses on consumer financing receivables are as follows:

	<u>2013</u>	<u>2012</u>	<u>2011</u>
Saldo awal	82,586	33,223	11,223
Pembentukan selama tahun berjalan (lihat Catatan 38)	216,802	101,337	55,639
Penghapusan selama tahun berjalan	(107,260)	(51,974)	(33,639)
Saldo akhir	<u>192,128</u>	<u>82,586</u>	<u>33,223</u>

Beginning balance
Impairment during the year
(refer to Note 38)
Write-off during the year
Ending balance

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk telah memadai.

Management believes that the allowance for impairment losses is adequate.

Tingkat bunga rata-rata per tahun untuk piutang pembiayaan konsumen adalah sebesar 13,32% untuk tahun yang berakhir 31 Desember 2013 (2012: 13,87%; 2011: 13,58%).

The average annual interest rate of consumer financing receivables is 13.32% for the year ended 31 December 2013 (2012: 13.87%; 2011: 13.58%).

Piutang pembiayaan konsumen dijamin dengan Bukti Pemilikan Kendaraan Bermotor (BPKB) atau bukti lainnya atas barang jaminan yang dibiayai.

Consumer financing receivables are secured by Vehicle Ownership Certificates (BPKB) or other documents presenting ownership of financed assets.

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14. PIUTANG SEWA PEMBIAYAAN

14. FINANCING LEASE RECEIVABLES

Piutang sewa pembiayaan Anak Perusahaan adalah:

The Subsidiary's financing lease receivables are:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Piutang sewa pembiayaan - bruto	380,614	485,923	232,760	Finance lease receivables - gross
Nilai sisa yang terjamin	219,699	200,779	109,239	Guaranteed residual values
Pendapatan sewa pembiayaan yang ditangguhkan	(47,923)	(70,828)	(32,290)	Unearned lease income
Simpanan jaminan	<u>(219,699)</u>	<u>(200,779)</u>	<u>(109,239)</u>	Security deposit
	332,691	415,095	200,470	
Dikurangi: Cadangan kerugian penurunan nilai	<u>(21,634)</u>	<u>(6,348)</u>	<u>(1,500)</u>	Less: Allowance for impairment losses
	<u><u>311,057</u></u>	<u><u>408,747</u></u>	<u><u>198,970</u></u>	

Pada tanggal 31 Desember 2013, jumlah piutang sewa pembiayaan yang mengalami penurunan nilai adalah sebesar Rp 17.673 (2012: Rp 18.371; 2011: Rp 304).

As at 31 December 2013, impaired financing lease receivables is amounting to Rp 17,673 (2012: Rp 18,371; 2011: Rp 304).

Piutang sewa pembiayaan yang akan diterima berdasarkan sisa waktu dari tanggal laporan posisi keuangan sampai dengan tanggal jatuh tempo adalah:

The installment of financing lease receivables, based on remaining period from statement of financial position's date to maturity date are as follows:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
≤ 1 bulan	10,044	7,427	26,862	≤ 1 month
> 1 - 3 bulan	34,370	43,834	17,556	> 1 - 3 months
> 3 - 12 bulan	100,566	137,244	51,673	> 3 - 12 months
> 1 - 5 tahun	<u>187,711</u>	<u>226,590</u>	<u>104,379</u>	> 1 - 5 years
	332,691	415,095	200,470	
Dikurangi: Cadangan kerugian penurunan nilai	<u>(21,634)</u>	<u>(6,348)</u>	<u>(1,500)</u>	Less: Allowance for impairment losses
	<u><u>311,057</u></u>	<u><u>408,747</u></u>	<u><u>198,970</u></u>	

Mutasi cadangan kerugian penurunan nilai piutang sewa pembiayaan adalah:

The movements of the allowances for impairment losses of financing lease receivables are as follows:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Saldo awal	6,348	1,500	1,858	Beginning balance
Pembentukan/(pemulihan) selama tahun berjalan (lihat Catatan 38)	15,286	4,848	(358)	Allowance/(reversal) during the year (refer to Note 38)
Saldo akhir	<u><u>21,634</u></u>	<u><u>6,348</u></u>	<u><u>1,500</u></u>	Ending balance

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai yang dibentuk telah memadai.

Management believes that the allowance for impairment losses is adequate.

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15. TAGIHAN DAN LIABILITAS AKSEPTASI

15. ACCEPTANCE RECEIVABLES AND PAYABLES

a. Berdasarkan mata uang

a. By currencies

	2013	2012	2011	
Tagihan akseptasi				Acceptance receivables
Rupiah	713,869	495,581	584,982	Rupiah
Mata uang asing	4,697,873	2,605,639	1,799,072	Foreign currencies
	<u>5,411,742</u>	<u>3,101,220</u>	<u>2,384,054</u>	
Dikurangi: Cadangan kerugian penurunan nilai	-	-	-	Less: Allowance for impairment losses
	<u><u>5,411,742</u></u>	<u><u>3,101,220</u></u>	<u><u>2,384,054</u></u>	
 Liabilitas akseptasi				 Acceptance payables
Rupiah	713,869	436,214	493,986	Rupiah
Mata uang asing	4,697,873	2,595,160	1,789,476	Foreign currencies
	<u>5,411,742</u>	<u>3,031,374</u>	<u>2,283,462</u>	

b. Berdasarkan kolektibilitas

b. By collectibility

Pada tanggal 31 Desember 2013, 2012, dan 2011, seluruh tagihan akseptasi digolongkan sebagai Lancar.

As at 31 December 2013, 2012, and 2011, all acceptance receivables were classified as Pass.

c. Berdasarkan transaksi dengan pihak berelasi dan pihak ketiga

c. By transactions with related party and third party

Pada tanggal 31 Desember 2013, 2012, dan 2011, tidak terdapat tagihan dan liabilitas akseptasi yang berasal dari pihak berelasi.

As at 31 December 2013, 2012, and 2011, there were no acceptance receivables and payables from related party.

d. Berdasarkan jangka waktu perjanjian

d. By term of agreements

Tagihan dan liabilitas akseptasi berdasarkan jangka waktu perjanjian adalah:

The acceptance receivables and payables classified according to term of agreements are as follows:

	2013	2012	2011	
Liabilitas akseptasi				Acceptance payables
Rupiah				Rupiah
≤ 1 bulan	11,163	15,412	4,658	≤ 1 month
> 1-3 bulan	324,006	183,394	319,540	> 1-3 months
> 3-6 bulan	288,050	237,408	168,467	> 3-6 months
> 6 bulan	83,943	-	1,321	> 6 months
	<u>707,162</u>	<u>436,214</u>	<u>493,986</u>	
Mata uang asing				Foreign currencies
≤ 1 bulan	27,773	7,546	8,037	≤ 1 month
> 1-3 bulan	308,764	426,423	370,015	> 1-3 months
> 3-6 bulan	2,118,471	1,907,835	1,315,262	> 3-6 months
> 6 bulan	2,249,572	253,356	96,162	> 6 months
	<u>4,704,580</u>	<u>2,595,160</u>	<u>1,789,476</u>	
	<u><u>5,411,742</u></u>	<u><u>3,031,374</u></u>	<u><u>2,283,462</u></u>	

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15. TAGIHAN DAN LIABILITAS AKSEPTASI (lanjutan)

15. ACCEPTANCE RECEIVABLES AND PAYABLES
(continued)

e. Berdasarkan jatuh tempo

e. By maturity date

Tagihan dan liabilitas akseptasi berdasarkan sisa umur sampai dengan jatuh tempo adalah:

The acceptance receivables and payables classification according to remaining period to maturity are as follows:

	2013	2012	2011	
Tagihan akseptasi				Acceptance receivables
Rupiah				Rupiah
≤ 1 bulan	135,104	230,540	213,200	≤ 1 month
> 1-3 bulan	232,135	199,920	250,147	> 1-3 months
> 3-6 bulan	162,278	65,121	121,635	> 3-6 months
> 6 bulan	177,645	-	-	> 6 months
	<u>707,162</u>	<u>495,581</u>	<u>584,982</u>	
Mata uang asing				Foreign currencies
≤ 1 bulan	280,050	536,374	335,315	≤ 1 month
> 1-3 bulan	2,250,040	807,520	627,722	> 1-3 months
> 3-6 bulan	963,328	1,185,171	799,569	> 3-6 months
> 6 bulan	1,211,162	76,574	36,466	> 6 months
	<u>4,704,580</u>	<u>2,605,639</u>	<u>1,799,072</u>	
	<u>5,411,742</u>	<u>3,101,220</u>	<u>2,384,054</u>	
Dikurangi: Cadangan kerugian penurunan nilai	-	-	-	<i>Less: Allowance for impairment losses</i>
	<u>5,411,742</u>	<u>3,101,220</u>	<u>2,384,054</u>	
	2013	2012	2011	
Liabilitas akseptasi				Acceptance payables
Rupiah				Rupiah
≤ 1 bulan	192,700	193,956	178,053	≤ 1 month
> 1-3 bulan	415,949	177,140	219,578	> 1-3 months
> 3-6 bulan	98,513	65,118	96,355	> 3-6 months
> 6 bulan	-	-	-	> 6 months
	<u>707,162</u>	<u>436,214</u>	<u>493,986</u>	
Mata uang asing				Foreign currencies
≤ 1 bulan	336,612	530,058	325,719	≤ 1 month
> 1-3 bulan	2,618,634	805,115	627,723	> 1-3 months
> 3-6 bulan	1,720,304	1,183,413	799,568	> 3-6 months
> 6 bulan	29,030	76,574	36,466	> 6 months
	<u>4,704,580</u>	<u>2,595,160</u>	<u>1,789,476</u>	
	<u>5,411,742</u>	<u>3,031,374</u>	<u>2,283,462</u>	

f. Cadangan kerugian penurunan nilai

f. Allowance for impairment losses

Manajemen berpendapat bahwa tidak terdapat penurunan nilai atas tagihan akseptasi sehingga tidak diperlukan cadangan kerugian penurunan nilai.

Management believes that there is no impaired acceptance receivables, therefore no allowance for impairment losses is needed.

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16. PENYERTAAN

16. INVESTMENTS

	2013	2012	2011	
Metode harga perolehan	12,998	11,120	8,866	Cost method
Dikurangi: Cadangan kerugian penurunan nilai	(890)	(899)	(999)	Less: Allowance for impairment losses
	12,108	10,221	7,867	

Penyertaan saham berdasarkan metode harga perolehan adalah:

The details of investments in shares based on cost method are as follows:

		2013		2012		2011		
		Persentase Kepemilikan/ Percentage of Ownership (%)	Nilai Nominal/ Face Value Rp	Persentase Kepemilikan/ Percentage of Ownership (%)	Nilai Nominal/ Face Value Rp	Persentase Kepemilikan/ Percentage of Ownership (%)	Nilai Nominal/ Face Value Rp	
Metode Harga Perolehan								Cost method
Pihak berelasi								Related parties
PT CIMB Sun Life	Asuransi jiwa/ Life insurance	3.76	8,534	3.76	6,656	3.76	4,402	PT CIMB Sun Life
Pihak Ketiga								Third parties
PT Bank Muamalat Indonesia Tbk	Perbankan/ Banking	0.13	1,000	0.13	1,000	0.13	1,000	PT Bank Muamalat Indonesia Tbk
PT Sarana Jatim Ventura	Modal/ Capital Ventura	5.81	500	5.81	500	5.81	500	PT Sarana Jatim Ventura
PT Sarana Yogya Ventura	Modal/ Capital Ventura	3.96	300	3.96	300	3.96	300	PT Sarana Yogya Ventura
PT Sarana Sumbar Ventura	Modal/ Capital Ventura	3.51	250	4.47	250	4.47	250	PT Sarana Sumbar Ventura
PT Sarana Bali Ventura	Modal/ Capital Ventura	4.68	250	5.02	250	5.02	250	PT Sarana Bali Ventura
PT Sarana Sulsel Ventura	Modal/ Capital Ventura	5.13	250	4.71	250	4.71	250	PT Sarana Sulsel Ventura
PT Sarana Sumsel Ventura	Modal/ Capital Ventura	3.58	250	3.58	250	3.58	250	PT Sarana Sumsel Ventura
PT Sarana Jateng Ventura	Modal/ Capital Ventura	3.44	250	3.45	250	3.45	250	PT Sarana Jateng Ventura
PT Bhakti Sarana Ventura	Modal/ Capital Ventura	2.71	225	2.71	225	2.71	225	PT Bhakti Sarana Ventura
PT Sarana Papua Ventura	Modal/ Capital Ventura	5.63	200	5.63	200	5.63	200	PT Sarana Papua Ventura
PT Sarana Lampung Ventura	Modal/ Capital Ventura	2.53	150	2.53	150	2.53	150	PT Sarana Lampung Ventura
PT Sarana Surakarta Ventura	Modal/ Capital Ventura	1.85	150	1.85	150	1.85	150	PT Sarana Surakarta Ventura
PT Sarana Kalbar Ventura	Modal/ Capital Ventura	2.45	100	2.44	100	2.44	100	PT Sarana Kalbar Ventura
PT Sarana Sulut Ventura	Modal/ Capital Ventura	2.85	100	2.85	100	2.85	100	PT Sarana Sulut Ventura
PT Sarana Maluku Ventura	Modal/ Capital Ventura	2.73	100	2.73	100	2.73	100	PT Sarana Maluku Ventura
PT Sarana Jambi Ventura	Modal/ Capital Ventura	2.24	100	2.25	100	2.25	100	PT Sarana Jambi Ventura
PT Sarana Riau Ventura	Modal/ Capital Ventura	1.36	100	1.36	100	1.36	100	PT Sarana Riau Ventura
PT Sarana Aceh Ventura	Modal/ Capital Ventura	1.46	100	1.46	100	1.46	100	PT Sarana Aceh Ventura
Lainnya (dibawah Rp 100 juta)	Lembaga pembiayaan/ Leasing	0.05 - 1.04	89	0.05 - 1.04	89	0.05 - 1.04	89	Others (under Rp 100 million)
			12,998		11,120		8,866	
Dikurangi: Cadangan kerugian penurunan nilai			(890)		(899)		(999)	Less: Allowance for impairment losses
			12,108		10,221		7,867	

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16. PENYERTAAN (lanjutan)

Mutasi cadangan kerugian penurunan nilai penyertaan adalah:

	2013	2012	2011
Saldo awal	899	999	999
Pemulihan selama tahun berjalan (lihat Catatan 38)	(9)	(100)	-
Saldo akhir	<u>890</u>	<u>899</u>	<u>999</u>

16. INVESTMENTS (continued)

Movements of allowance for impairment losses on investment are as follows:

Beginning balance
Reversal during the year
(refer to Note 38)
Ending balance

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai tersebut telah memadai.

Management believes that the above allowance for impairment losses is adequate.

17. ASET TETAP

17. FIXED ASSETS

	2013				
	1 Januari/ January	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ Reclassification	
Harga perolehan					Cost
Tanah	498,343	387	(1,548)	-	497,182
Bangunan, termasuk renovasi dan Instalasi	969,704	156,414	(17,879)	2,088	1,110,327
Perlengkapan, mesin, dan perabot kantor	2,330,380	371,384	(15,432)	1,222	2,687,554
Kendaraan bermotor	21,254	4,489	(1,886)	158	24,015
	<u>3,819,681</u>	<u>532,674</u>	<u>(36,745)</u>	<u>3,468</u>	<u>4,319,078</u>
Aset dalam penyelesaian	1,579	200,603	-	(3,468)	198,714
	<u>3,821,260</u>	<u>733,277</u>	<u>(36,745)</u>	<u>-</u>	<u>4,517,792</u>
Akumulasi penyusutan					Accumulated depreciation
Bangunan, termasuk renovasi dan Instalasi	628,978	65,507	(14,384)	-	680,101
Perlengkapan, mesin, dan perabot kantor	1,523,263	247,071	(11,403)	-	1,758,931
Kendaraan bermotor	8,514	3,458	(1,130)	-	10,842
	<u>2,160,755</u>	<u>316,036</u>	<u>(26,917)</u>	<u>-</u>	<u>2,449,874</u>
Nilai buku bersih	<u>1,660,505</u>				Net book value

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17. ASET TETAP (lanjutan)

17. FIXED ASSETS (continued)

		2012				
	1 Januari/ January	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ Reclassification	31 Desember/ December	Cost
Harga perolehan						Land
Tanah	498,343	-	-	-	498,343	
Bangunan, termasuk renovasi dan Instalasi	844,223	129,317	(3,836)	-	969,704	Buildings, including renovation and installations
Perlengkapan, mesin, dan perabot kantor	1,947,472	391,875	(10,531)	1,564	2,330,380	Office equipment, machine, and furniture
Kendaraan bermotor	17,406	7,402	(3,554)	-	21,254	Motor vehicles
	<u>3,307,444</u>	<u>528,594</u>	<u>(17,921)</u>	<u>1,564</u>	<u>3,819,681</u>	
Aset dalam penyelesaian	3,143	-	-	(1,564)	1,579	Construction in Progress
	<u>3,310,587</u>	<u>528,594</u>	<u>(17,921)</u>	<u>-</u>	<u>3,821,260</u>	
Akumulasi penyusutan						Accumulated depreciation
Bangunan, termasuk renovasi dan Instalasi	576,007	56,677	(3,706)	-	628,978	Buildings, including renovation and installations
Perlengkapan, mesin, dan perabot kantor	1,323,659	208,635	(9,031)	-	1,523,263	Office equipment, machine, and furniture
Kendaraan bermotor	7,927	2,811	(2,224)	-	8,514	Motor vehicles
	<u>1,907,593</u>	<u>268,123</u>	<u>(14,961)</u>	<u>-</u>	<u>2,160,755</u>	
Nilai buku bersih	<u>1,402,994</u>				<u>1,660,505</u>	Net book value
		2011				
	1 Januari/ January	Penambahan/ Additions	Pengurangan/ Disposals	Reklasifikasi/ Reclassification	31 Desember/ December	Cost
Harga perolehan						Land
Tanah	448,854	49,489	-	-	498,343	
Bangunan, termasuk renovasi, dan Instalasi	789,899	44,607	(781)	10,498	844,223	Buildings, including renovation, and installations
Perlengkapan, mesin, dan perabot kantor	1,616,971	320,631	(1,683)	11,553	1,947,472	Office equipment, machine, and furniture
Kendaraan bermotor	9,405	8,603	(1,117)	515	17,406	Motor vehicles
	<u>2,865,129</u>	<u>423,330</u>	<u>(3,581)</u>	<u>22,566</u>	<u>3,307,444</u>	
Aset dalam penyelesaian	2,108	23,601	-	(22,566)	3,143	Construction in Progress
	<u>2,867,237</u>	<u>446,931</u>	<u>(3,581)</u>	<u>-</u>	<u>3,310,587</u>	
Akumulasi penyusutan						Accumulated depreciation
Bangunan, termasuk renovasi, dan Instalasi	527,554	49,235	(782)	-	576,007	Buildings, including renovation, and installations
Perlengkapan, mesin, dan perabot kantor	1,141,019	184,314	(1,674)	-	1,323,659	Office equipment, machine, and furniture
Kendaraan bermotor	6,807	2,225	(1,105)	-	7,927	Motor vehicles
	<u>1,675,380</u>	<u>235,774</u>	<u>(3,561)</u>	<u>-</u>	<u>1,907,593</u>	
Nilai buku bersih	<u>1,191,857</u>				<u>1,402,994</u>	Net book value

Rincian keuntungan penjualan aset tetap adalah:

Details of gains from the disposal of fixed assets are as follows:

	2013	2012	2011	
Hasil penjualan aset tetap	1,372	1,665	451	Proceeds from sale of fixed assets
Nilai buku bersih	(840)	(1,455)	(20)	Net book value
Keuntungan penjualan aset	<u>532</u>	<u>210</u>	<u>431</u>	Gain from sale of fixed asset

Pengurangan aset tetap termasuk penghapusbukuan aset tetap berupa mesin kantor, peralatan, dan perabot kantor serta kendaraan bermotor yang tidak ada, rusak dan tidak terpakai dengan nilai buku sebesar Rp 8.988 untuk tahun yang berakhir 31 Desember 2013 (2012: Rp 1.505; 2011: Rp Nihil).

The disposals of fixed assets include the write-off, damaged and unused office machines and furnitures, equipments, and motor vehicles with book value of Rp 8,988 for the year ended 31 December 2013 (2012: Rp 1,505; 2011: Rp Nil).

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17. ASET TETAP (lanjutan)

Pada tanggal 31 Desember 2013, 2012, dan 2011, Bank CIMB Niaga masing-masing memiliki 206 (dua ratus enam) bidang tanah, dengan sertifikat Hak Guna Bangunan (HGB) yang mempunyai masa manfaat 20 (dua puluh) hingga 40 (empat puluh) tahun. Masa berlaku Hak Guna Bangunan (HGB) berakhir antara tahun 2015 sampai dengan 2041. Manajemen berpendapat tidak terdapat masalah dengan perpanjangan hak atas tanah karena seluruh tanah diperoleh secara sah dan didukung dengan bukti kepemilikan yang memadai.

Pada tanggal 31 Desember 2013, aset tetap Bank CIMB Niaga berupa bangunan dan kendaraan bermotor telah diasuransikan kepada PT Lippo General Insurance Tbk dengan nilai pertanggungan Rp 1.722.428 (2012: Rp 1.659.977, 2011: Rp 1.544.301) dan USD 85 juta (2012: USD 89 juta, 2011: USD 107 juta). Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutup kemungkinan kerugian atas aset yang diasuransikan.

Pada tanggal 31 Desember 2013, estimasi nilai wajar aset tetap (tanah dan bangunan berdasarkan nilai jual objek pajak) adalah sebesar Rp 2.235.661 (2012: Rp 2.250.204, 2011: Rp 498.343). Manajemen berpendapat tidak terdapat indikasi penurunan nilai atas aset tetap yang dimiliki Bank CIMB Niaga.

Manajemen telah mengkaji ulang estimasi umur ekonomis, metode penyusutan, dan nilai residu aset tetap pada tanggal 31 Desember 2013

18. ASET YANG DIAMBIL ALIH

Agunan yang diambil alih untuk penyelesaian kredit dicatat dalam akun "Aset yang Diambil Alih" (AYDA). Rincian dalam akun ini adalah:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Aset yang diambil alih	182,389	164,636	104,323	Foreclosed assets Less: Allowance for impairment losses
Dikurangi: Cadangan kerugian penurunan nilai	(8,004)	(3,292)	(1,328)	
	<u>174,385</u>	<u>161,344</u>	<u>102,995</u>	

Berdasarkan Peraturan BI (PBI) No. 14/15/PBI/2012 tanggal 24 Oktober 2012 tentang "Penilaian Kualitas Aktiva Bank Umum", khususnya AYDA, Bank CIMB Niaga diwajibkan untuk melakukan upaya penyelesaian terhadap AYDA yang dimiliki.

17. FIXED ASSETS (continued)

As at 31 December 2013, 2012, and 2011, Bank CIMB Niaga has 206 (two hundred and six) plots of land, respectively, with "Hak Guna Bangunan" (HGB) titles which have a economic useful life of 20 (twenty) to 40 (forty) years. The landrights (HGB) have expiry date ranging from 2015 until 2041. Management believes that there will be no difficulty in obtaining the extension of the landrights as all the land was acquired legally and was supported by sufficient evidence of ownership.

As at 31 December 2013, fixed assets, including buildings and motor vehicles, have been insured by PT Bank CIMB Niaga to PT Lippo General Insurance Tbk with an insured amount of Rp 1,722,428 (2012: Rp 1,659,977, 2011: Rp 1,544,301) and USD 85 million (2012: USD 89 juta, 2011: USD 107 juta), respectively. Management believes that the insured amount is adequate to cover possible losses of these assets.

As at 31 December 2013, the estimated fair value of fixed assets (land and building based on tax object sale value) is Rp 2,235,661 (2012: Rp 2,250,204, 2011: Rp 498,343). Management believes that there is no indication of fixed asset impairment in the value of Bank CIMB Niaga's fixed assets.

Management has reviewed the economic useful life, depreciation method, and residual value of fixed assets as at 31 December 2013.

18. FORECLOSED ASSETS

Foreclosed assets in settlement of loans are included under "Foreclosed assets" account. The details in this account are as follows:

Based on BI Regulation (PBI) No. 14/15/PBI/2012 dated 24 October 2012 regarding with "Asset Quality Ratings for Commercial Banks" and particularly on the foreclosed assets, Bank CIMB Niaga is required to have an action plan for settlement of its foreclosed assets.

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18. ASET YANG DIAMBIL ALIH (lanjutan)

18. FORECLOSED ASSETS (continued)

Mutasi cadangan kerugian penurunan AYDA adalah:

The changes in allowance for impairment losses of foreclosed assets are as follows:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Saldo awal	3,292	1,328	24,700	Beginning balance
Pembentukan/(pemulihan) selama tahun berjalan (lihat Catatan 38)	4,712	99	(1,540)	Allowance/(reversal) during the year (refer to Note 38)
Penambahan/(pengurangan) selama tahun berjalan	-	1,865	(21,832)	Increase/(decrease) during the year
Saldo akhir	<u>8,004</u>	<u>3,292</u>	<u>1,328</u>	Ending balance

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai yang telah dibentuk cukup untuk menutup kemungkinan kerugian atas AYDA.

Management believes that the above allowance for impairment losses is adequate to cover possible losses on foreclosed assets.

19. PENDAPATAN YANG MASIH HARUS DITERIMA

19. ACCRUED INCOME

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Piutang bunga dari kredit yang diberikan	944,251	855,442	771,177	Interest receivable from loans
Piutang bunga dari efek-efek, efek-efek yang dibeli dengan janji dijual kembali, dan Obligasi Pemerintah	205,992	190,244	202,589	Interest receivable from marketable securities, securities purchased under resale agreements, and Government Bonds
Lainnya	24,912	33,073	25,668	Others
	<u>1,175,155</u>	<u>1,078,759</u>	<u>999,434</u>	

Lainnya terutama terdiri dari pendapatan yang akan diterima sehubungan dengan jasa keuangan dan investasi.

Others are mainly representing accrued income related with financial advisory and investment fees.

20. BEBAN DIBAYAR DI MUKA

20. PREPAID EXPENSES

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Premi asuransi	628,365	539,199	465,630	Insurance premium
Sewa	588,435	467,795	458,424	Rental
Hadiah untuk nasabah	251,518	191,384	220,346	Gifts for customers
Gedung dan renovasi	177,757	192,762	237,591	Building and renovation
Pemeliharaan terkait hardware dan software	173,241	58,117	43,366	Maintenance of hardware and software
Beban ditangguhkan terkait pinjaman karyawan	130,551	155,287	-	Deferred expense of employee loans
Promosi produk dan komunikasi	38,817	37,145	17,796	Promotion product and communication
Program Kepemilikan Saham (EOP)	26,869	14,335	11,890	Equity Ownership Plan (EOP)
Persediaan dan inventaris	9,033	7,366	12,385	Inventory and office equipment
Pembukaan cabang	3,508	58,096	21,665	Opening branches
Kegiatan perusahaan	1,573	7,662	5,303	Office activity
Perjalanan dinas	1,062	810	1,063	Office travelling
Lainnya	97,158	94,283	39,433	Others
	<u>2,127,887</u>	<u>1,824,241</u>	<u>1,534,892</u>	

Pada tanggal 31 Desember 2013, beban dibayar di muka sehubungan dengan sewa gedung kantor kepada pihak berelasi adalah sebesar Rp 156.034 (2012: Rp 162.276; 2011: Rp 168.517) (lihat Catatan 48).

As at 31 December 2013, prepaid expenses in relation to rental of office building to related parties amounted to Rp 156,034 (2012: Rp 162,276; 2011: Rp 168,517) (refer to Note 48).

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21. ASET LAIN-LAIN

21. OTHER ASSETS

	2013	2012	2011	
Tagihan terkait dengan transaksi ATM dan kartu kredit	389,777	340,164	160,516	Receivables relating to ATM and credit card transactions
Setoran jaminan	105,361	31,991	27,353	Security deposits
Aset ijarah - bersih	62,085	52,554	58,729	Ijarah asset - net
Properti terbengkalai	9,714	8,163	8,163	Abandoned properties
Tagihan terkait dengan transaksi derivatif gagal bayar	429,499	429,499	429,499	Receivables relating to defaulted derivative transactions
Lainnya	122,282	50,910	25,099	Others
	1,118,718	913,281	709,359	
Dikurangi:				Less:
Cadangan kerugian penurunan nilai atas tagihan terkait transaksi derivatif gagal bayar	(429,499)	(429,499)	(429,499)	Allowance for impairment losses on receivables related to defaulted derivatives transactions
Cadangan kerugian penurunan nilai atas aset lainnya	(8,876)	(7,199)	(17,441)	Allowance for impairment losses on other assets
	(438,375)	(436,698)	(446,940)	
	680,343	476,583	262,419	

Atas tagihan terkait dengan transaksi derivatif gagal bayar, Bank CIMB Niaga telah membentuk penyisihan penuh untuk menutup kerugian yang mungkin timbul akibat tidak tertagihnya tagihan tersebut.

For receivables related to defaulted derivative transactions, Bank CIMB Niaga has provided full allowance to cover the possible losses which may arise from failure to collect the receivables.

Properti terbengkalai merupakan aset tetap yang dimiliki Bank CIMB Niaga tetapi tidak digunakan untuk kegiatan usaha perbankan yang lazim sesuai dengan PBI No. 14/15/PBI/2012 tanggal 24 Oktober 2012 dan Surat Edaran No. 7/3/DPNP tanggal 31 Januari 2005 dan perubahannya Surat Edaran No. 15/28/DPNP tanggal 31 Juli 2013 perihal Penilaian Kualitas Aset Bank Umum.

The abandoned properties are fixed assets held by Bank CIMB Niaga but not used for its customary banking business based on PBI No. 14/15/PBI/2012 dated 24 October 2012 and Circular Letter No. 7/3/DPNP dated 31 January 2005 and its changes Circular Letter No. 15/28/DPNP dated 31 July 2013 concerning Evaluation of Asset Quality in Commercial Bank.

Properti terbengkalai pada tanggal 31 Desember 2013 terdiri atas tanah dan bangunan dengan nilai tercatat (setelah dikurangi cadangan kerugian penurunan nilai) masing-masing adalah sebesar Rp 6.611 dan Rp 3.103 (2012: Rp 5.451 dan Rp 2.712; 2011: Rp 5.451 dan Rp 2.712).

The abandoned properties as at 31 December 2013 consists of land and buildings with carrying value (less allowance for impairment losses) amounted to Rp 6,611 and Rp 3,103, respectively (2012: Rp 5,451 and Rp 2,712; 2011: Rp 5,451 and Rp 2,712).

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai yang dibentuk atas aset lain-lain telah memadai.

Management believes that the above allowance for impairment losses on other assets is adequate.

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22. LIABILITAS SEGERA

22. OBLIGATIONS DUE IMMEDIATELY

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Titipan transfer	372,008	407,057	118,935	<i>Transfer liabilities</i>
Titipan <i>Visa card</i>	232,650	214,607	98,614	<i>Visa card liabilities</i>
Titipan umum	126,182	40,975	27,255	<i>General liabilities</i>
Titipan <i>Master card</i>	47,897	100,997	13,233	<i>Master card liabilities</i>
Titipan <i>merchant</i>	41,881	50,370	18,524	<i>Merchant liabilities</i>
Titipan kredit	21,413	5,126	9,917	<i>Credit related liabilities</i>
Titipan personalia	3,775	4,103	2,835	<i>Personnel related liabilities</i>
Lainnya	204,036	70,528	130,039	<i>Others</i>
	<u>1,049,842</u>	<u>893,763</u>	<u>419,352</u>	

23. SIMPANAN DARI NASABAH – GIRO

23. DEPOSITS FROM CUSTOMERS - DEMAND DEPOSITS

Berdasarkan mata uang, pihak berelasi dan pihak ketiga:

By currency, related parties and third parties:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Pihak berelasi				<i>Related parties</i>
Rupiah	109,078	92,634	102,391	<i>Rupiah</i>
Dolar Amerika Serikat	11,643	4,579	4,379	<i>United States Dollar</i>
Mata uang asing lainnya	798	772	1,000	<i>Other foreign currencies</i>
	<u>121,519</u>	<u>97,985</u>	<u>107,770</u>	
Pihak ketiga				<i>Third parties</i>
Rupiah	22,993,275	24,124,851	20,314,444	<i>Rupiah</i>
Dolar Amerika Serikat	12,353,354	9,686,400	9,216,230	<i>United States Dollar</i>
Mata uang asing lainnya	1,324,852	1,848,519	1,030,550	<i>Other foreign currencies</i>
	<u>36,671,481</u>	<u>35,659,770</u>	<u>30,561,224</u>	
	<u>36,793,000</u>	<u>35,757,755</u>	<u>30,668,994</u>	

Pada tanggal 31 Desember 2013, giro yang didasarkan pada prinsip perbankan syariah adalah sebesar Rp 430.179 (2012: Rp 328.176; 2011: Rp 237.207).

As at 31 December 2013, current account based on sharia banking principles amounted to Rp 430,179 (2012: Rp 328,176; 2011: Rp 237,207).

Giro dari pihak berelasi diungkapkan dalam Catatan 48. Informasi mengenai tingkat suku bunga dan jatuh tempo diungkapkan pada Catatan 53 dan 55.

Demand deposits from related parties are disclosed in Note 48. Information in respect of interest rates and maturities are disclosed in Notes 53 and 55.

Pada tanggal 31 Desember 2013, giro sebesar Rp 25.114 dijadikan jaminan atas kredit yang diberikan Bank (2012: Rp 27.538; 2011: Rp 98.168) (lihat Catatan 12j).

As at 31 December 2013, demand deposits amounted to Rp 25,114 was pledged as collateral for the loans granted by the Bank (2012: Rp 27,538; 2011: Rp 98,168) (refer to Note 12j).

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24. SIMPANAN DARI NASABAH – TABUNGAN

Berdasarkan mata uang, pihak berelasi, dan pihak ketiga:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Pihak berelasi				Related parties
Rupiah	36,899	39,212	29,092	Rupiah
Dolar Amerika Serikat	2,264	1,657	1,393	United States Dollar
Mata uang asing lainnya	6,378	3,810	438	Other foreign currencies
	<u>45,541</u>	<u>44,679</u>	<u>30,923</u>	
Pihak ketiga				Third parties
Rupiah	30,279,421	29,286,821	27,273,845	Rupiah
Dolar Amerika Serikat	3,904,316	404,528	227,166	United States Dollar
Mata uang asing lainnya	1,003,684	156,963	215,613	Other foreign currencies
	<u>35,187,421</u>	<u>29,848,312</u>	<u>27,716,624</u>	
	<u>35,232,962</u>	<u>29,892,991</u>	<u>27,747,547</u>	

Tabungan dari pihak berelasi diungkapkan dalam Catatan 48. Informasi mengenai tingkat suku bunga dan jatuh tempo diungkapkan pada Catatan 53 dan 55.

Berdasarkan Undang-Undang No. 24 tentang Lembaga Penjaminan Simpanan (LPS) tanggal 22 September 2004, efektif sejak tanggal 22 September 2005, sebagaimana diubah dengan Undang-Undang No. 7 Tahun 2009 tanggal 13 Januari 2009 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 3 Tahun 2008, LPS dibentuk untuk menjamin liabilitas tertentu bank-bank umum berdasarkan program penjaminan yang berlaku, yang besaran nilai jaminannya dapat berubah jika memenuhi kriteria tertentu yang berlaku.

Berdasarkan Peraturan Pemerintah Republik Indonesia No. 66/2008 tanggal 13 Oktober 2008 mengenai besarnya nilai simpanan yang dijamin LPS, pada tanggal 31 Desember 2013, 2012, dan 2011, jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp 2.000 untuk per nasabah per bank. Pada tanggal 31 Desember 2013, berdasarkan Surat Edaran LPS No. SE.017/DPMR/XI/2013 tanggal 26 November 2013, simpanan nasabah dijamin hanya jika suku bunganya sama dengan atau dibawah 7,25% untuk simpanan dalam Rupiah dan 1,50% untuk simpanan dalam mata uang asing.

24. DEPOSITS FROM CUSTOMERS - SAVING DEPOSITS

By currency, related parties, and third parties:

Saving deposits from related to parties is disclosed in Note 48. Information in respect interest rates and maturities are disclosed in Notes 53 and 55.

Based on Law No. 24 concerning the Indonesia Deposit Insurance Agency (LPS) dated 22 September 2004, effective on 22 September 2005, which was amended by Law No. 7 Year 2009 dated 13 January 2009 regarding with the Determination of Government Regulation as Substitution of Law No. 3 Year 2008, LPS was formed to guarantee certain liabilities of commercial banks under the applicable guarantee program, which the amount of guarantee can be adjusted if meet certain criterias.

Based on Government Regulation No. 66/2008 dated 13 October 2008 regarding with the amount of deposit guaranteed by LPS, as at 31 December 2013, 2012, and 2011, the amount of deposits covered by LPS is customer deposits up to Rp 2,000 per depositor per bank. As at 31 December 2013, based on LPS's Circular Letter No. SE.017/DPMR/IX/2013 dated 26 November 2013, deposit from customers are only covered if the rate of interest is equal to or below 7.25% for deposits denominated in Rupiah and 1.50% for deposits denominated in foreign currencies.

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24. SIMPANAN DARI NASABAH – TABUNGAN (lanjutan)

Pada tanggal 31 Desember 2013, 2012, dan 2011, Bank CIMB Niaga adalah peserta dari program penjaminan tersebut.

Pada tanggal 31 Desember 2013, tabungan didasarkan pada prinsip perbankan syariah adalah sebesar Rp 1.906.879 (2012: Rp 1.436.545; 2011: Rp 912.622).

Pada tanggal 31 Desember 2013, tabungan sebesar Rp 66.846 dijadikan jaminan atas kredit yang diberikan Bank (2012: Rp 775.957; 2011: Rp 131.674) (lihat Catatan 12j).

**24. DEPOSITS FROM CUSTOMERS - SAVING DEPOSITS
(continued)**

As at 31 December 2013, 2012, and 2011, Bank CIMB Niaga was a participant of the guarantee program.

As at 31 December 2013, saving deposit based on sharia banking principles amounted to Rp 1,906,879 (2012: Rp 1,436,545; 2011: Rp 912,622).

As at 31 December 2013, saving deposits amounting to Rp 66,846 was pledged as collateral for the loans granted by the Bank (2012: Rp 775,957; 2011: Rp 131,674) (refer to Note 12j).

25. SIMPANAN DARI NASABAH - DEPOSITO BERJANGKA

25. DEPOSITS FROM CUSTOMERS - TIME DEPOSITS

a. Berdasarkan mata uang, pihak berelasi dan pihak ketiga:

a. By currency, related parties and third parties:

	2013	2012	2011	
Pihak berelasi				Related parties
Rupiah	74,168	156,613	83,237	Rupiah
Dolar Amerika Serikat	19,797	21,752	3,454	United States Dollar
Mata uang asing lainnya	97	79	70	Other foreign currencies
	<u>94,062</u>	<u>178,444</u>	<u>86,761</u>	
Pihak ketiga				Third parties
Rupiah	69,563,305	65,392,153	59,431,945	Rupiah
Dolar Amerika Serikat	21,723,792	19,623,332	13,637,083	United States Dollar
Mata uang asing lainnya	330,241	170,444	241,974	Other foreign currencies
	<u>91,617,338</u>	<u>85,185,929</u>	<u>73,311,002</u>	
	<u>91,711,400</u>	<u>85,364,373</u>	<u>73,397,763</u>	

b. Berdasarkan jangka waktu kontrak

b. By period of contract

	2013	2012	2011	
≤ 1 bulan	24,444,112	29,390,555	33,490,487	≤ 1 month
> 1-3 bulan	29,523,166	27,380,114	19,148,922	> 1-3 months
> 3-6 bulan	17,565,784	13,354,600	9,615,073	> 3-6 months
> 6-12 bulan	9,235,379	13,523,312	4,826,721	> 6-12 months
> 12 bulan	10,942,959	1,715,792	6,316,560	> 12 months
	<u>91,711,400</u>	<u>85,364,373</u>	<u>73,397,763</u>	

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25. SIMPANAN DARI NASABAH - DEPOSITO BERJANGKA
(lanjutan)

25. DEPOSITS FROM CUSTOMERS - TIME DEPOSITS
(continued)

c. Berdasarkan jatuh tempo

c. By maturity

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
≤ 1 bulan	54,881,502	55,174,100	51,687,678	≤ 1 month
> 1-3 bulan	19,666,603	16,225,114	12,529,421	> 1-3 months
> 3-12 bulan	12,804,751	12,096,766	8,077,074	> 3-12 months
> 1-5 tahun	4,261,461	1,743,222	994,273	> 1-5 years
> 5 tahun	97,083	125,171	109,317	> 5 years
	<u>91,711,400</u>	<u>85,364,373</u>	<u>73,397,763</u>	

Pada tanggal 31 Desember 2013, deposito berjangka berdasarkan prinsip perbankan syariah adalah sebesar Rp 4.130.564 (2012: Rp 5.228.261; 2011: Rp 2.992.280).

As at 31 December 2013, time deposit based on sharia banking principles amounted to Rp 4,130,564 (2012: Rp 5,228,261; 2011: Rp 2,992,280).

Deposito berjangka dari pihak berelasi diungkapkan dalam Catatan 48. Informasi mengenai tingkat suku bunga dan jatuh tempo diungkapkan pada Catatan 53 dan 55.

Time deposits from related parties are disclosed in Note 48. Information in respect to interest rates and maturities are disclosed in Notes 53 and 55.

Pada tanggal 31 Desember 2013, deposito berjangka sebesar Rp 6.798.723 dijadikan jaminan kredit yang diberikan Bank CIMB Niaga (2012: Rp 9.088.847; 2011: Rp 10.927.551) (lihat Catatan 12j).

As at 31 December 2013, time deposits amounting to Rp 6,798,723 was pledged as collateral for the loans granted by Bank CIMB Niaga (2012: Rp 9,088,847; 2011: Rp 10,927,551) (refer to Note 12j).

26. SIMPANAN DARI BANK LAIN – GIRO DAN TABUNGAN

26. DEPOSITS FROM OTHER BANKS – DEMAND AND SAVING DEPOSITS

Berdasarkan jenis dan mata uang

By type and currency

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Giro				Demand deposits
Rupiah	433,064	483,437	335,242	Rupiah
Dolar Amerika Serikat	101,701	94,693	231,542	United States Dollar
Mata uang asing lainnya	-	32	29	Other foreign currencies
Jumlah Giro	<u>534,765</u>	<u>578,162</u>	<u>566,813</u>	Total demand deposits
Tabungan				Saving deposits
Rupiah	18,913	24,724	13,156	Rupiah
	<u>553,678</u>	<u>602,886</u>	<u>579,969</u>	

Pada tanggal 31 Desember 2013, giro dari pihak berelasi adalah sebesar Rp 20.018 (2012: Rp 78.679; 2011: Rp 37.913) (lihat Catatan 48).

As at 31 December 2013, demand deposits from related parties amounted to Rp 20,018 (2012: Rp 78,679; 2011: Rp 37,913) (refer to Note 48).

Informasi mengenai tingkat suku bunga dan jatuh tempo diungkapkan pada Catatan 53 dan 55.

Information in respect to interest rates and maturities are disclosed in Notes 53 and 55.

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**26. SIMPANAN DARI BANK LAIN – GIRO DAN TABUNGAN
(lanjutan)**

Pada tanggal 31 Desember 2013, 2012, dan 2011, tidak terdapat simpanan dari bank lain – giro dan tabungan yang dijadikan jaminan atas kredit yang diberikan Bank.

26. DEPOSITS FROM OTHER BANKS – DEMAND AND SAVING DEPOSITS (continued)

As at 31 December 2013, 2012, and 2011, there were no deposits from other banks – demand and saving deposits pledged as collateral for the loans granted by the Bank.

27. SIMPANAN DARI BANK LAIN – DEPOSITO BERJANGKA

a. Berdasarkan mata uang

Rupiah
Dolar Amerika Serikat

	<u>2013</u>	<u>2012</u>	<u>2011</u>
	252,584	2,616,919	1,174,090
	68	54	51
	<u>252,652</u>	<u>2,616,973</u>	<u>1,174,141</u>

Rupiah
United States Dollar

b. Berdasarkan jangka waktu kontrak

≤ 1 bulan
> 1 - 3 bulan
> 3 - 6 bulan
> 6 - 12 bulan
> 12 bulan

	<u>2013</u>	<u>2012</u>	<u>2011</u>
	93,795	2,037,533	1,028,113
	69,839	500,042	79,231
	9,473	12,472	12,095
	14,383	11,506	9,102
	65,162	55,420	45,600
	<u>252,652</u>	<u>2,616,973</u>	<u>1,174,141</u>

≤ 1 month
> 1 - 3 months
> 3 - 6 months
> 6 - 12 months
> 12 months

Pada tanggal 31 Desember 2013, 2012, dan 2011, tidak terdapat saldo deposito berjangka dari bank berelasi.

Informasi mengenai tingkat suku bunga dan jatuh tempo diungkapkan pada Catatan 53 dan 55.

Pada tanggal 31 Desember 2013, 2012, dan 2011, tidak terdapat simpanan dari bank lain - deposito berjangka yang dijadikan jaminan atas kredit yang diberikan.

As at 31 December 2013, 2012, and 2011, there were no time deposits from related parties banks.

Information in respect to interest rates and maturities are disclosed in Notes 53 and 55.

As at 31 December 2013, 2012, and 2011, there were no deposits from other banks – time deposits pledged as loans collateral.

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28. EFEK-EFEK YANG DITERBITKAN

28. MARKETABLE SECURITIES ISSUED

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Obligasi I Bank CIMB Niaga Tahun 2011 dengan Tingkat Suku Bunga Tetap (lihat Catatan 1c)				<i>Bank CIMB Niaga Bonds I Year 2011 with Fixed Interest Rate (see Note 1c)</i>
Seri A	180,000	180,000	180,000	<i>Series A</i>
Seri B	1,320,000	1,320,000	1,320,000	<i>Series B</i>
	<u>1,500,000</u>	<u>1,500,000</u>	<u>1,500,000</u>	
Obligasi Berkelanjutan I Bank CIMB Niaga Tahap I Tahun 2012 dengan Tingkat Suku Bunga Tetap (lihat Catatan 1c)				<i>The Continuous Bonds I of Bank CIMB Niaga Phase I Year 2012 with Fixed Interest Rate (see Note 1c)</i>
Seri A	600,000	600,000	-	<i>Series A</i>
Seri B	1,400,000	1,400,000	-	<i>Series B</i>
	<u>2,000,000</u>	<u>2,000,000</u>	<u>-</u>	
Obligasi Berkelanjutan I Bank CIMB Niaga Tahap II Tahun 2013 dengan Tingkat Suku Bunga Tetap (lihat Catatan 1c)				<i>The Continuous Bonds I of Bank CIMB Niaga Phase II Year 2013 with Fixed Interest Rate (see Note 1c)</i>
Seri A	285,000	-	-	<i>Series A</i>
Seri B	315,000	-	-	<i>Series B</i>
Seri C	850,000	-	-	<i>Series C</i>
	<u>1,450,000</u>	<u>-</u>	<u>-</u>	
Obligasi I CIMB Niaga Auto Finance Tahun 2012 dengan Tingkat Suku Bunga Tetap (lihat Catatan 1c)				<i>CIMB Niaga Auto Finance Bond I Year 2012 with Fixed Interest Rate (see Note 1c)</i>
Seri A	-	152,000	-	<i>Series A</i>
Seri B	448,000	448,000	-	<i>Series B</i>
	<u>448,000</u>	<u>600,000</u>	<u>-</u>	
Surat Hutang Jangka Menengah I CIMB Niaga Auto Finance Tahun 2013 dengan Tingkat Suku Bunga Tetap (lihat Catatan 1c)	200,000	-	-	<i>Medium Term Notes I CIMB Niaga Auto Finance Year 2013 with Fixed Interest Rate (see Note 1c)</i>
Surat Hutang Jangka Menengah II CIMB Niaga Auto Finance Tahun 2013 dengan Tingkat Suku Bunga Tetap (lihat Catatan 1c)	400,000	-	-	<i>Medium Term Notes II CIMB Niaga Auto Finance Year 2013 with Fixed Interest Rate (see Note 1c)</i>
Total	5,998,000	4,100,000	1,500,000	<i>Total</i>
Dikurangi :				<i>Less:</i>
Biaya emisi obligasi yang belum diamortisasi	(21,530)	(16,425)	(7,147)	<i>Unamortised bond issuance costs</i>
Jumlah - bersih	<u>5,976,470</u>	<u>4,083,575</u>	<u>1,492,853</u>	Total - net

29. PINJAMAN YANG DITERIMA

29. BORROWINGS

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Rupiah				Rupiah
- Bank Indonesia	-	74,566	103,900	<i>Bank Indonesia -</i>
- Kredit Penerusan	2,354	4,868	9,442	<i>Two step loans -</i>
- Bank lain	5,374,660	3,428,301	2,042,949	<i>Other banks -</i>
	<u>5,377,014</u>	<u>3,507,735</u>	<u>2,156,291</u>	
Mata uang asing				Foreign currencies
- Bank lain	3,214,357	2,718,828	2,843,546	<i>Other banks -</i>
	<u>3,214,357</u>	<u>2,718,828</u>	<u>2,843,546</u>	
	<u>8,591,371</u>	<u>6,226,563</u>	<u>4,999,837</u>	

Informasi mengenai tingkat suku bunga dan saat jatuh tempo diungkapkan pada Catatan 53 dan 55.

Information in respect to interest rates and maturities is disclosed in Notes 53 and 55.

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29. PINJAMAN YANG DITERIMA (lanjutan)

Bank Indonesia

Pinjaman yang diterima dari Bank Indonesia merupakan fasilitas pinjaman likuiditas yang diperoleh dari BI yang kemudian diteruskan kepada nasabah Bank CIMB Niaga yang memenuhi persyaratan program fasilitas pinjaman yang bersangkutan. Kredit yang diberikan kepada nasabah Bank CIMB Niaga dalam program ini diasuransikan kepada PT Asuransi Kredit Indonesia (ASKRINDO). Seluruh pinjaman yang diterima dari Bank Indonesia telah dilunasi pada tanggal 30 Juni 2013.

Tingkat bunga per tahun untuk fasilitas ini untuk tahun 2013 adalah sebesar 7,00% (2012 dan 2011: 7,00%).

Kredit penerusan

Kredit penerusan terdiri dari fasilitas kredit dalam mata uang Rupiah dan mata uang asing yang diperoleh dari beberapa lembaga pembiayaan internasional melalui pemerintah Indonesia yang ditujukan untuk membiayai proyek-proyek tertentu di Indonesia.

Kredit penerusan ini akan jatuh tempo antara tahun 2013 - 2017. Tingkat bunga per tahun untuk kredit penerusan dalam mata uang Rupiah masing-masing berkisar antara 7,00%-7,75% untuk tahun yang berakhir 31 Desember 2013 (2012 dan 2011: 1,73%-7,75%).

29. BORROWINGS (continued)

Bank Indonesia

Borrowings from Bank Indonesia represents liquidity borrowing facilities obtained from BI which are channelled to Bank CIMB Niaga's qualified customers as intended by the borrowing facilities program. The corresponding loans granted to Bank CIMB Niaga's customers are insured to PT Asuransi Kredit Indonesia (ASKRINDO). All borrowings from Bank Indonesia have been paid on 30 June 2013.

Annual interest rates on the above facilities for the year ended 31 December 2013 is 7.00% (2012 and 2011: 7.00%).

Two-step loans

Two-step loans consist of credit facilities in Rupiah and foreign currencies obtained from several international funding institutions through the Indonesian Government which are designated to finance specific projects in Indonesia.

Two-step loans will be mature in the period of 2013 - 2017. The annual range of interest rates for two-step loans in Rupiah ranged between 7.00%-7.75% for the year ended 31 December 2013 (2012 and 2011: 1.73%-7.75%).

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29. PINJAMAN YANG DITERIMA (lanjutan)

29. BORROWINGS (continued)

Bank lain

Other banks

	2013	2012	2011	
Rupiah - Pihak ketiga				Rupiah - Third parties
PT Bank Mandiri (Persero) Tbk	1,495,336	586,345	235,343	PT Bank Mandiri (Persero) Tbk
PT Bank Pan Indonesia Tbk	1,192,500	758,750	450,246	PT Bank Pan Indonesia Tbk
PT Bank Muamalat Indonesia Tbk	408,289	169,287	-	PT Bank Muamalat Indonesia Tbk
PT Bank Danamon Indonesia Tbk	343,867	221,517	245,545	PT Bank Danamon Indonesia Tbk
PT Bank DKI	304,154	10,000	-	PT Bank DKI
PT Bank OCBC NISP Tbk	287,500	170,833	200,000	PT Bank OCBC NISP Tbk
PT Bank Permata Tbk	255,024	218,645	151,698	PT Bank Permata Tbk
PT Bank Permata Syariah	194,153	-	-	PT Bank Permata Syariah
PT Bank Negara Indonesia (Persero) Tbk	174,750	181,346	-	PT Bank Negara Indonesia (Persero) Tbk
PT Bank QNB Kesawan Tbk	158,556	94,444	-	PT Bank QNB Kesawan Tbk
PT Bank Victoria International Tbk	126,944	134,028	86,250	PT Bank Victoria International Tbk
PT Bank Central Asia Tbk	94,444	194,444	294,444	PT Bank Central Asia Tbk
PT Bank BNI Syariah	83,417	-	-	PT Bank BNI Syariah
PT Bank DKI Syariah	50,115	-	-	PT Bank DKI Syariah
PT Bank BCA Syariah	49,848	45,130	-	PT Bank BCA Syariah
PT Bank Himpunan Saudara 1906 Tbk	37,682	-	-	PT Bank Himpunan Saudara 1906 Tbk
PT Bank Nationalnobi Tbk	31,250	-	-	PT Bank Nationalnobi Tbk
PT Bank BRISyariah	23,839	28,032	-	PT Bank BRISyariah
PT Bank ICBC Indonesia	23,611	40,278	-	PT Bank ICBC Indonesia
PT Bank Windu Kentjana International Tbk	23,056	51,389	53,333	PT Bank Windu Kentjana International Tbk
PT Bank Victoria Syariah	16,325	23,833	-	PT Bank Victoria Syariah
Bank of Tokyo Mitsubishi-UFJ	-	250,000	226,000	Bank of Tokyo Mitsubishi-UFJ
PT Bank Mizuho Indonesia	-	250,000	100,000	PT Bank Mizuho Indonesia
Lain-lain	-	-	90	Others
	5,374,660	3,428,301	2,042,949	

Mata uang asing - Pihak berelasi

Foreign currency – Related parties

Pinjaman yang diterima Bank CIMB Niaga dari CIMB Bank Berhad mempunyai plafon sebesar USD 200 juta. Pada tanggal 31 Desember 2013, saldo pinjaman adalah sebesar USD 147 juta (2012: USD 173 juta; 2011: USD 200 juta). Pinjaman ini terkait dengan pinjaman penerusan yang diterima CIMB Bank Berhad dari Japan Bank for International Cooperation (JBIC). Pinjaman ini akan jatuh tempo pada tanggal 29 Maret 2014. Tingkat suku bunga per tahun untuk tahun yang berakhir pada tanggal 31 Desember 2013 adalah sebesar 1,12% (2012: 1,49%; 2011: 1,30%).

Borrowing obtained by Bank CIMB Niaga from CIMB Bank Berhad has plafond of USD 200 million. As at 31 December 2013, the borrowing balance amounted to USD 147 million (2012: USD 173 million; 2011: USD 200 million). This loan related to two step loan received by CIMB Bank Berhad from Japan Bank for International Cooperation (JBIC). This borrowing will mature on 29 March 2014. The annual interest rate for the year ended 31 December 2013 is 1.12% (2012: 1.49%; 2011: 1.30%).

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29. PINJAMAN YANG DITERIMA (lanjutan)

Bank lain (lanjutan)

Mata uang asing – Pihak ketiga

Pinjaman yang diterima Bank CIMB Niaga dari International Finance Corporation (IFC) merupakan pinjaman jangka panjang sebesar USD 75 juta. Pinjaman ini diterima pada 20 November 2012 dan akan jatuh tempo pada 16 November 2020. Tingkat suku bunga per tahun untuk tahun yang berakhir pada tanggal 31 Desember 2013 adalah sebesar 2,12% (2012: 2,28%).

Pinjaman yang diterima Bank CIMB Niaga dari CoBank sebesar USD 45 juta diterima dalam 3 (tiga) tahap. Pinjaman ini telah jatuh tempo pada tanggal 8 Juni 2012. Tingkat suku bunga per tahun untuk tahun yang berakhir per 31 Desember 2012 adalah 1,31% (2011: 1,09% - 1,31%; 2010: 0,99% - 1,83%).

Pinjaman yang diterima Bank CIMB Niaga dari Royal Bank of Scotland (RBS) merupakan pinjaman jangka panjang sebesar USD 25 juta. Pada tanggal 31 Desember 2011, jumlah penempatan (SBPU) pada RBS yang dijaminan terkait dengan pinjaman tersebut adalah sebesar Rp Nihil (2010: Rp 281.875) (lihat Catatan 7). Pinjaman ini telah jatuh tempo dan dilunasi seluruhnya pada tanggal 13 Juni 2011. Tingkat suku bunga per tahun untuk tahun yang berakhir pada tanggal 31 Desember 2011 adalah 1,61% (2010: 1,56% - 4,12%).

Pinjaman lainnya sebagian besar merupakan pinjaman yang diterima Anak Perusahaan dalam menjalankan bisnisnya. Pinjaman tersebut akan jatuh tempo pada berbagai tahun antara 2014-2018. Tingkat suku bunga per tahun untuk fasilitas tersebut untuk tahun yang berakhir pada tanggal 31 Desember 2013 berkisar antara 9,00%-12,75% (2012: 7,00%-12,25%; 2011: 6,10%-13,86%).

30. PAJAK PENGHASILAN

a. Hutang pajak

	2013	2012	2011
Bank CIMB Niaga			
Pajak penghasilan badan			
- Pasal 25	103,161	127,495	56,737
- Pasal 29	61,613	21,278	3,228
Pajak penghasilan lainnya			
- Pasal 4(2)	209,792	148,955	186,416
- Pasal 21, 23, dan 26	66,183	57,255	36,952
- Pajak Pertambahan Nilai	4,137	4,773	5,944
	<u>444,886</u>	<u>359,756</u>	<u>289,277</u>
Anak perusahaan	<u>6,310</u>	<u>11,921</u>	<u>28,740</u>
	<u>451,196</u>	<u>371,677</u>	<u>318,017</u>

29. BORROWINGS (continued)

Other banks (continued)

Foreign currency – Third parties

Borrowing obtained by Bank CIMB Niaga from International Finance Corporation (IFC) is a long term borrowing denominated in USD with plafond of USD 75 million. The borrowing was drawdown on 20 November 2012 and will mature on 16 November 2020. The annual interest rate for the year ended 31 December 2013 was 2.12% (2012: 2.28%).

Borrowing obtained by Bank CIMB Niaga from CoBank amounting to USD 45 million was received in 3 (three) steps. The borrowing has matured and fully paid on 8 June 2012. The annual range of interest rate for the year ended 31 December 2012 was 1.31% (2011: 1.09% - 1.31%; 2010: 0.99% - 1.83%).

Borrowing obtained by Bank CIMB Niaga from Royal Bank of Scotland (RBS) is a long term borrowing denominated in USD with plafond of USD 25 million. As at 31 December 2011, the placements (money market securities) pledge at RBS related to this borrowing is amounted to Rp Nil, (2010: Rp 281,875) (refer to Note 7). The borrowing has matured and fully paid on 13 June 2011. The annual range of interest rates for the borrowing for the year ended 31 December 2011 has 1.61% (2010: 1.56% - 4.12%).

Other borrowings mostly represent borrowings received by Subsidiaries to finance their business. The borrowing will mature in the years between 2014-2018. The annual interest rates for the year ended 31 December 2013 ranged between 9.00%-12.75% (2012: 7.00%-12.25%; 2011: 6.10%-13.86%).

30. INCOME TAX

a. Taxes payable

Bank CIMB Niaga
Corporate income tax
Article 25 -
Article 29 -
Other income taxes
Article 4(2) -
Article 21, 23 and 26 -
Value Added Tax -

Subsidiaries

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30. PAJAK PENGHASILAN (lanjutan)

30. INCOME TAX (continued)

b. Beban pajak penghasilan

b. Income tax expense

Rekonsiliasi antara laba sebelum pajak seperti yang disajikan sebagai laba/rugi dengan beban pajak penghasilan kini adalah:

The reconciliation between income before tax, as shown in profit/loss, with current year income tax expense are as follows:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Bank CIMB Niaga				Bank CIMB Niaga
Pajak kini	(1,410,124)	(1,402,914)	(788,623)	Current tax
Pajak tahun sebelumnya	(23,323)	-	(5,943)	Previous year tax
Pajak tangguhan	(52,450)	(60,238)	(347,328)	Deferred tax
	<u>(1,485,897)</u>	<u>(1,463,152)</u>	<u>(1,141,894)</u>	
Anak perusahaan				Subsidiaries
Pajak kini	(55,375)	(76,343)	(72,180)	Current tax
Pajak tangguhan	5,406	2,429	(748)	Deferred tax
	<u>(49,969)</u>	<u>(73,914)</u>	<u>(72,928)</u>	
Konsolidasian				Consolidated
Pajak kini	(1,465,499)	(1,479,257)	(860,803)	Current tax
Pajak tahun sebelumnya	(23,323)	-	(5,943)	Previous year tax
Pajak tangguhan	(47,044)	(57,809)	(348,076)	Deferred tax
	<u>(1,535,866)</u>	<u>(1,537,066)</u>	<u>(1,214,822)</u>	

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30. PAJAK PENGHASILAN (lanjutan)

30. INCOME TAX (continued)

b. Beban pajak penghasilan (lanjutan)

b. Income tax expense (continued)

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Laba konsolidasian sebelum pajak	5,832,017	5,786,927	4,391,782	<i>Consolidated income before tax</i>
Laba sebelum pajak- Anak perusahaan	(197,773)	(231,496)	(150,730)	<i>Income before tax - Subsidiaries</i>
Laba sebelum pajak- Bank CIMB Niaga	5,634,244	5,555,431	4,241,052	<i>Income before tax - Bank CIMB Niaga</i>
Perbedaan temporer				Temporary differences
Perbedaan antara komersial dan fiskal pada:				<i>Differences between commercial and fiscal amounts on:</i>
- Beban penyusutan aset tetap	(50,886)	(38,387)	(683)	<i>Fixed asset depreciation -</i>
- (Keuntungan)/kerugian yang belum direalisasi atas perubahan nilai wajar efek untuk tujuan diperdagangkan	(9,731)	2,088	3,157	<i>Unrealised (gains)/losses from changes in fair value of trading securities</i>
- Beban cadangan kerugian penurunan nilai	(192,088)	(11,575)	(1,206,607)	<i>Allowance for losses -</i>
- Cadangan tunjangan bonus, THR, dan tantiem	(16,689)	(27,639)	(46,830)	<i>Accrued bonus, vacation - pay, and tantiem</i>
- Lain-lain	59,628	(24,041)	50,646	<i>Others -</i>
	<u>(209,766)</u>	<u>(99,554)</u>	<u>(1,200,317)</u>	
Perbedaan tetap				Permanent differences
Perbedaan antara komersial dan fiskal pada:				<i>Differences between commercial and fiscal amounts on:</i>
- Beban lain yang tidak dapat diperhitungkan untuk tujuan perpajakan	229,948	160,705	122,079	<i>Other non deductible - expense</i>
- Lain-lain	(13,929)	(4,920)	(8,320)	<i>Others -</i>
	<u>216,019</u>	<u>155,785</u>	<u>113,759</u>	
Penghasilan kena pajak	5,640,497	5,611,662	3,154,494	<i>Taxable income</i>
Beban pajak penghasilan (kini)	1,410,124	1,402,914	788,623	<i>Income tax expense (current)</i>
Dikurangi:				<i>Less:</i>
Pajak dibayar dimuka	(1,245,350)	(1,254,141)	(728,658)	<i>Prepaid tax</i>
Pajak penghasilan badan (pasal 25 dan 29)	<u>164,774</u>	<u>148,773</u>	<u>59,965</u>	<i>Corporate income tax (article 25 and 29)</i>

Perhitungan perpajakan untuk tahun-tahun yang berakhir pada tanggal 31 Desember 2012 dan 2011 sesuai dengan SPT Bank CIMB Niaga.

The calculation of income tax for the years ended 31 December 2012 and 2011 conforms with Bank CIMB Niaga's annual tax return.

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30. PAJAK PENGHASILAN (lanjutan)

30. INCOME TAX (continued)

b. Beban pajak penghasilan (lanjutan)

b. Income tax expense (continued)

Rekonsiliasi antara laba sebelum pajak seperti yang disajikan sebagai laba/rugi dengan beban pajak penghasilan dengan menggunakan tarif pajak yang berlaku adalah:

The reconciliation between income before tax, as shown in profit/loss, with income tax expense using applicable tax rate are as follows:

	2013	2012	2011	
Laba konsolidasian sebelum pajak	5,832,017	5,786,927	4,391,782	Consolidated income before tax
Beban pajak penghasilan sesuai tarif pajak	1,458,004	1,446,732	1,097,946	Income tax expense at effective tax rates
Pengaruh pajak atas perbedaan tetap:				Tax effect of permanent differences:
- Beban lain yang tidak dapat diperhitungkan untuk tujuan perpajakan	60,827	47,962	40,190	Other non taxable expense -
- Lain-lain	17,035	42,372	70,743	Others -
	<u>77,862</u>	<u>90,334</u>	<u>110,933</u>	
Jumlah beban pajak	<u>1,535,866</u>	<u>1,537,066</u>	<u>1,208,879</u>	Total tax expense

c. Aset pajak tangguhan – bersih

c. Deferred tax asset – net

	2013			
	1 Januari/ January	Dikreditkan/ (dibebankan) ke laba/rugi/ Credit/(charged) to profit/loss	Dikreditkan/ (dibebankan) ke pendapatan komprehensif lainnya/ Credit/(charged) to other comprehensive income	
Aset/(liabilitas) pajak tangguhan:				Deferred tax assets/(liabilities):
- Beban penyusutan aset tetap	(26,278)	(12,721)	-	Fixed assets depreciation -
- (Kerugian)/keuntungan yang belum direalisasi atas perubahan nilai wajar efek-efek - bersih	(100,923)	(2,433)	352,721	Unrealised (losses)/gains from - changes in fair value of marketable securities - net
- Beban cadangan kerugian penurunan nilai	177,687	(48,359)	-	Impairment of losses -
- Cadangan tunjangan bonus, THR, dan tantiem	209,657	(4,172)	-	Accrued bonus, vacation pay, - and tantiem
- Lain-lain	51,437	20,641	(1,215)	Others -
Jumlah aset pajak tangguhan - bersih	<u>311,580</u>	<u>(47,044)</u>	<u>351,506</u>	Total deferred tax asset - net

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30. PAJAK PENGHASILAN (lanjutan)

30. INCOME TAX (continued)

c. Aset pajak tangguhan – bersih (lanjutan)

c. Deferred tax asset – net (continued)

		2012				
		1 Januari/ January	Dikreditkan/ (dibebankan) ke laba/rugi/ Credit/(charged) to profit/loss	Dikreditkan/ (dibebankan) ke pendapatan komprehensif lainnya/ Credit to other comprehensive income	31 Desember/ December	
Aset/(liabilitas) pajak tangguhan:						Deferred tax assets/(liabilities):
- Beban penyusutan aset tetap	(16,681)	(9,597)	-	(26,278)		Fixed assets depreciation -
- Kerugian yang belum direalisasi atas perubahan nilai wajar efek-efek - bersih	(55,581)	(34,828)	(10,514)	(100,923)		Unrealised losses from changes - in fair value of marketable securities - net
- Beban cadangan kerugian penurunan nilai	180,595	(2,908)	-	177,687		Impairment of losses -
- Cadangan tunjangan bonus, THR, dan tantiem	216,567	(6,910)	-	209,657		Accrued bonus, vacation pay, - and tantiem
- Lain-lain	55,003	(3,566)	-	51,437		Others -
Jumlah aset pajak tangguhan - bersih	<u>379,903</u>	<u>(57,809)</u>	<u>(10,514)</u>	<u>311,580</u>		Total deferred tax asset - net
		2011				
		1 Januari/ January	Dikreditkan/ (dibebankan) ke laba/rugi/ Credit/(charged) to profit/loss	Dikreditkan (dibebankan) ke pendapatan komprehensif lainnya/ Charged to other comprehensive income	31 Desember/ December	
Aset/(liabilitas) pajak tangguhan:						Deferred tax assets/(liabilities):
- Beban penyusutan aset tetap	(19,118)	2,437	-	(16,681)		Fixed assets depreciation -
- Kerugian yang belum direalisasi atas perubahan nilai wajar efek-efek - bersih	(131)	(33,354)	(22,096)	(55,581)		Unrealised losses from changes - in fair value of marketable securities - net
- Beban cadangan kerugian penurunan nilai	482,247	(301,652)	-	180,595		Impairment of losses -
- Cadangan tunjangan bonus, THR, dan tantiem	228,274	(11,707)	-	216,567		Accrued bonus, vacation pay, - and tantiem
- Lain-lain	55,469	(3,800)	3,334	55,003		Others -
Jumlah aset pajak tangguhan - bersih	<u>746,741</u>	<u>(348,076)</u>	<u>(18,762)</u>	<u>379,903</u>		Total deferred tax asset - net

d. Administrasi

d. Administration

Berdasarkan Undang-Undang Perpajakan yang berlaku di Indonesia, Perseroan menghitung, menetapkan, dan membayar sendiri besarnya jumlah pajak yang terhutang. Direktur Jenderal Pajak (DJP) dapat menetapkan atau mengubah liabilitas pajak dalam batas waktu 10 (sepuluh) tahun sejak saat terhutangnya pajak, atau akhir tahun 2013, mana yang lebih awal. Ketentuan ini berlaku untuk tahun pajak sebelum tahun 2008. Sedangkan, untuk tahun pajak 2008 dan tahun-tahun selanjutnya menentukan bahwa DJP dapat menetapkan dan mengubah liabilitas pajak tersebut dalam batas waktu 5 (lima) tahun sejak saat terhutangnya pajak.

Under the taxation laws in Indonesia, the Company submits tax returns on the basis of self assessment. The Director General of Tax (DGT) may assess or amend taxes within 10 (ten) years since the tax becomes due, or until the end of 2013, whichever is earlier. This rule applicable for fiscal year prior to 2008. While for fiscal year 2008 and subsequent years stipulate that the DGT may assess or amend taxes within 5 (five) years since the tax becomes due.

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30. PAJAK PENGHASILAN (lanjutan)

e. Surat ketetapan pajak

Tahun fiskal 2008 eks PT Bank Lippo Tbk

Pada tanggal 17 September 2010, sebagai kelanjutan dari audit pajak yang dilakukan oleh kantor pajak atas tahun fiskal 2008 terkait dengan eks PT Bank Lippo Tbk, Bank CIMB Niaga menerima Surat Ketetapan Pajak untuk tahun pajak 2008 yang menyatakan kurang bayar atas pajak penghasilan badan pasal 29, pajak penghasilan pasal 23, 4(2), 26, dan 21, dan pajak pertambahan nilai dengan jumlah Rp 537.348 (termasuk denda dan sanksi administrasi). Setelah melakukan evaluasi atas surat ketetapan pajak tersebut dan walaupun Bank CIMB Niaga tidak setuju terhadap sebagian temuan tersebut, Bank CIMB Niaga telah membayar seluruh pajak kurang bayar tersebut pada tanggal 14 Oktober 2010. Pada tanggal 10 Desember 2010, Bank CIMB Niaga telah mengajukan keberatan kepada kantor pajak dan atas keberatan tersebut saat ini sedang dilakukan banding pada Pengadilan Pajak. Pajak kurang bayar sebesar Rp 537.348 tersebut dicatat sebesar Rp 479.411 pada akun uang muka pajak dan sebesar Rp 57.937 pada akun beban bukan operasional. Atas sebagian sengketa yang diajukan, Bank CIMB Niaga telah menerima hasil Putusan Pengadilan Pajak. Dari hasil putusan pengadilan tersebut, total kasus yang dimenangkan oleh Bank CIMB Niaga adalah sebesar Rp 2.600. Untuk beberapa kasus yang tidak dimenangkan, Bank CIMB Niaga telah mengajukan proses peninjauan kembali ke Mahkamah Agung pada tanggal 4 Juni 2013, dan sampai dengan tanggal laporan keuangan ini, Bank CIMB Niaga belum mendapatkan hasil atas peninjauan kembali tersebut.

30. INCOME TAX (continued)

e. Tax assessment letters

Fiscal year 2008 ex PT Bank Lippo Tbk

On 17 September 2010, as a result of tax audit conducted by the tax authority in respect of fiscal year 2008 related with ex PT Bank Lippo Tbk, Bank CIMB Niaga has received the tax assessment letter for the fiscal year 2008 which stated that there was an underpayment of corporate income tax article 29, income tax articles 23, 4(2), 26, and 21, and value added tax with total amounting to Rp 537,348 (include penalty and administrative charges). After evaluating the tax assessment letter, and even though Bank CIMB Niaga did not agree to some tax findings, Bank CIMB Niaga has already paid to the tax office full underpayment amount on 14 October 2010. On 10 December 2010, Bank CIMB Niaga has submitted the tax objection letter to the tax office and subsequently the objection has been submitted to tax court. The above underpayment of tax amounted to Rp 537,348 has been recorded as prepaid taxes and non-operating expenses amounted to Rp 479,411 and Rp 57,937, respectively. Regarding some of disputed items, Bank CIMB Niaga has received the result of the tax court ruling. Based on the tax court ruling result, total items that were won by Bank CIMB Niaga amounted to Rp 2,600. For those items not won, Bank CIMB Niaga has submitted reconsideration to the Supreme Court on 4 June 2013 and up to this financial statement released, Bank CIMB Niaga has not received any outcome yet on the said reconsideration.

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30. PAJAK PENGHASILAN (lanjutan)

30. INCOME TAX (continued)

e. Surat ketetapan pajak (lanjutan)

e. Tax assessment letters (continued)

Tahun fiskal 2008 eks PT Bank Niaga Tbk

Fiscal year 2008 ex PT Bank Niaga Tbk

Pada tanggal 2 Desember 2011, sebagai kelanjutan dari audit pajak yang dilakukan oleh kantor pajak atas tahun fiskal 2008 terkait dengan eks PT Bank Niaga Tbk, Bank CIMB Niaga menerima Surat Ketetapan Pajak untuk tahun pajak 2008 yang menyatakan kurang bayar atas Pajak Penghasilan Badan Pasal 29, Pajak Penghasilan Pasal 23, 4(2), 26, dan 21, dan Pajak Pertambahan Nilai dengan jumlah Rp 341.212 (termasuk denda dan sanksi administrasi). Setelah melakukan evaluasi atas surat ketetapan pajak tersebut dan walaupun Bank CIMB Niaga tidak setuju terhadap sebagian temuan tersebut, Bank CIMB Niaga telah membayar seluruh kurang bayar pajak tersebut pada tanggal 30 Desember 2011. Kurang bayar pajak sebesar Rp 341.212 tersebut dicatat masing-masing sebesar Rp 303.867 pada akun uang muka pajak, Rp 31.402 pada akun beban bukan operasional, dan Rp 5.943 pada akun beban pajak penghasilan.

On 2 December 2011, as a result of tax audit conducted by the tax authority in respect of fiscal year 2008 related with ex PT Bank Niaga Tbk, Bank CIMB Niaga has received the tax assessment letter which stated that there was an underpayment of corporate income tax article 29, income tax articles 23, 4(2), 26, and 21, and value added tax with total amounting to Rp 341,212 (include penalty and administrative charges). After evaluating the tax assessment letter, and even though Bank CIMB Niaga did not agree to some tax findings, Bank CIMB Niaga has already paid to the tax office full underpayment amount on 30 December 2011. The underpayment of tax amounted to Rp 341,212 has been recorded as prepaid taxes, non-operating expenses and income tax expense amounted to Rp 303,867, Rp 31,402, and Rp 5,943, respectively.

Pada tanggal 29 Februari 2012, Bank CIMB Niaga mengajukan keberatan ke Direktorat Jenderal Pajak atas sebagian surat ketetapan pajak tersebut dan pada tanggal 27 November 2012 dan 26 Desember 2012, Direktorat Jendral Pajak menyatakan menolak keberatan tersebut. Pada tanggal 15 Februari 2013, Bank CIMB Niaga mengajukan banding sebagian atas hasil penolakan keberatan tersebut dengan total banding yang diajukan sebesar Rp 240.378 yang sudah dicatat pada akun uang muka pajak. Sedangkan sebagian jumlah yang tidak diajukan banding masing-masing dicatat pada akun beban bukan operasional dan beban pajak penghasilan masing-masing sebesar Rp 41.606 dan Rp 21.883. Sampai dengan tanggal laporan keuangan ini, Bank CIMB Niaga belum mendapatkan keputusan dari majelis hakim.

On 29 February 2012, Bank CIMB Niaga submitted the tax objection letter to the tax office regarding with some of the tax assessment letters and on 27 November 2012 and 26 December 2012, the tax office has rejected the objection. On 15 February 2013, Bank CIMB Niaga has appealed regarding some portion of that objection amounting to Rp 240,378 which has been recorded as prepaid tax. The remaining amounts that were not appealed have been recorded as non operational expense and income tax expense amounting to Rp 41,606 and Rp 21,883, respectively. Up to the date of these consolidated financial statements, Bank CIMB Niaga has not received the final decision yet.

Tahun fiskal 2009, 2010, dan 2011 PT Bank CIMB Niaga Tbk

Fiscal year 2009, 2010, and 2011 PT Bank CIMB Niaga Tbk

Per 31 Desember 2013, Bank CIMB Niaga mencatat biaya sebesar Rp 1.441 pada akun beban pajak penghasilan atas koreksi pembetulan SPT pajak penghasilan badan untuk tahun pajak 2009, 2010 dan 2011.

As at 31 December 2013, Bank CIMB Niaga recorded income tax expense of Rp 1,441 as rectification of Annual Tax Return for the fiscal year ended 2009, 2010 and 2011.

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30. PAJAK PENGHASILAN (lanjutan)

e. Surat ketetapan pajak (lanjutan)

Tahun fiskal 2007 eks PT Bank Lippo Tbk

Pada tanggal 27 Desember 2013, sebagai kelanjutan dari audit pajak yang dilakukan oleh kantor pajak atas tahun fiskal 2007 terkait dengan eks PT Bank Lippo Tbk, Bank CIMB Niaga menerima Surat Ketetapan Pajak yang menyatakan kurang bayar atas Pajak Penghasilan Badan Pasal 29, Pajak Penghasilan Pasal 23, 26, 4(2), 21, dan Pajak Pertambahan Nilai dengan jumlah Rp 179.947 (termasuk denda dan sanksi administrasi). Bank CIMB Niaga telah membayar seluruh kurang bayar pajak tersebut pada tanggal 26 Januari 2014. Sampai dengan tanggal laporan keuangan ini, Bank CIMB Niaga masih melakukan evaluasi atas Surat Ketetapan Pajak tersebut dan memiliki hak untuk melakukan banding kepada kantor pajak sampai dengan tanggal 26 Maret 2014.

30. INCOME TAX (continued)

e. Tax assessment letters (continued)

Fiscal year 2007 ex PT Bank Lippo Tbk

On 27 December 2013, as a result of tax audit conducted by the tax authority in respect of fiscal year 2007 related with ex PT Bank Lippo Tbk, Bank CIMB Niaga has received the tax assessment letter which stated that there was an underpayment of corporate income tax article 29, income tax articles 23, 26, 4(2), 21 and value added tax with total amount of Rp 179,947 (including penalty and administrative charges). Bank CIMB Niaga has paid the underpayment amount on 26 January 2014. Up to the date of these consolidated financial statements, Bank CIMB Niaga is still evaluating the tax assessment letter and has the right to submit appeal to the tax office up to 26 March 2014.

31. BEBAN YANG MASIH HARUS DIBAYAR DAN LIABILITAS LAIN-LAIN

31. ACCRUALS AND OTHER LIABILITIES

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Beban yang masih harus dibayar	797,724	607,357	474,052	Accrued expenses
Bunga yang masih harus dibayar	453,270	422,791	353,735	Accrued interest
Setoran jaminan	298,682	187,343	132,229	Security deposits
Komisi diterima dimuka	266,113	322,206	174,053	Unearned commission
Pendapatan yang ditangguhkan	66,844	76,299	63,285	Deferred income
Lain-lain	278,865	261,105	124,565	Others
	<u>2,161,498</u>	<u>1,877,101</u>	<u>1,321,919</u>	

Beban yang masih harus dibayar terutama terdiri dari beban kantor dan umum dan beban promosi produk.

Accrued expenses mainly consist of office general expenses and product promotion expenses.

Termasuk ke dalam bunga yang masih harus dibayar pada tanggal 31 Desember 2013 adalah hutang bunga pinjaman subordinasi sebesar Rp 39.811 (2012 dan 2011: Rp 39.811). Informasi mengenai pinjaman subordinasi diungkapkan pada Catatan 32.

As at 31 December 2013, accrued interest was also consisted of accrued interest for subordinated loans amounting to Rp 39,811 (2012 and 2011: Rp 39,811). Information in respect to subordinated loans is disclosed in Note 32.

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32. PINJAMAN SUBORDINASI

32. SUBORDINATED LOANS

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Obligasi subordinasi				Subordinated bonds
Rupiah				Rupiah
Nilai nominal	2,980,000	2,980,000	2,980,000	Par value
Dikurangi:				Less:
Biaya emisi yang belum diamortisasi	(11,131)	(12,770)	(14,235)	Unamortised issuance cost
Penyesuaian nilai wajar	(6,300)	61,163	51,351	Fair value changes
Nilai tercatat	<u>2,962,569</u>	<u>3,028,393</u>	<u>3,017,116</u>	Carrying value

Informasi mengenai tingkat suku bunga dan jatuh tempo diungkapkan pada Catatan 53 dan 55.

Information in respect to interest rates and maturities is disclosed in Notes 53 and 55.

Berikut adalah rincian obligasi subordinasi pada tanggal 31 Desember 2013, 2012, dan 2011.

Below is the detail of subordinated bonds as at 31 December 2013, 2012, and 2011.

	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>Tercatat/ Listed</u>	<u>Tanggal jatuh tempo/ Due date</u>	<u>Opsi Pelunasan/ Call option</u>	<u>Tingkat bunga/ Interest rate</u>
Obligasi Subordinasi I Tahun/ Subordinated Bonds I Year 2010	1,380,000	1,380,000	1,380,000	Bursa Efek Indonesia/ Indonesia Stock Exchange	8 Juli/July 2017	N/A	11,30% per tahun/per annum
Obligasi Subordinasi II Tahun/ Subordinated Bonds II Year 2010	1,600,000	1,600,000	1,600,000	Bursa Efek Indonesia/ Indonesia Stock Exchange	23 Desember/ December 2020	N/A	10,85% per tahun/per annum
	<u>2,980,000</u>	<u>2,980,000</u>	<u>2,980,000</u>				
Penyesuaian nilai wajar/ Fair value changes	(6,300)	61,163	51,351				
Biaya emisi yang belum diamortisasi/ Unamortised issuance cost	(11,131)	(12,770)	(14,235)				
Nilai tercatat/ Carrying value	<u>2,962,569</u>	<u>3,028,393</u>	<u>3,017,116</u>				

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32. PINJAMAN SUBORDINASI (lanjutan)

Pada tanggal 8 Juli 2010, Bank CIMB Niaga menerbitkan Obligasi Subordinasi I Tahun 2010 dengan Tingkat Suku Bunga Tetap sebesar Rp 1.380.000. Pada tanggal 9 Juli 2010, obligasi tersebut telah dicatat pada Bursa Efek Indonesia. Penerbitan Obligasi Subordinasi ini telah disetujui oleh BI melalui Surat No. 12/121/DPB3/TPB3-3/Rahasia pada tanggal 8 Juli 2010 dan mendapatkan pernyataan efektif dari Bapepam-LK melalui Surat No. S-5902/BL/2010 tanggal 29 Juni 2010.

Pada tanggal 23 Desember 2010, Bank CIMB Niaga menerbitkan Obligasi Subordinasi II Tahun 2010 sebesar Rp 1.600.000. Penerbitan obligasi ini telah disetujui oleh BI melalui Surat No. 12/196/DPB3/TPB-3/Rahasia tanggal 29 Desember 2010 dan mendapatkan pernyataan efektif dari Ketua Bapepam-LK melalui Surat No. S-11156/BL/2010 tanggal 15 Desember 2010.

Bank CIMB Niaga telah melakukan pembayaran bunga dan pokok secara tepat waktu dan sesuai dengan jumlah yang diperjanjikan.

Sehubungan dengan penerbitan obligasi tersebut, PT Bank CIMB Niaga memperoleh peringkat "AA (idn)" dari PT Fitch Indonesia.

Transaksi lindung nilai

Pada tanggal 3 September 2010, Bank CIMB Niaga melakukan lindung nilai atas nilai wajar pada sebagian Obligasi Subordinasi I Tahun 2010 sebesar Rp 500.000 dengan kontrak *swap* suku bunga, dengan nilai nosional sebesar Rp 500.000 (lihat Catatan 11).

Pada tanggal 8 Desember 2010, Bank CIMB Niaga melakukan lindung nilai atas nilai wajar sebagian Obligasi Subordinasi I Tahun 2010 sebesar Rp 250.000 dengan kontrak *swap* suku bunga, dengan nilai nosional sebesar Rp 250.000 (lihat Catatan 11).

Pada tanggal 31 Desember 2013, 2012, dan 2011, Bank CIMB Niaga telah melakukan evaluasi terhadap lindung nilai tersebut dengan menggunakan metode regresi dan hasilnya efektif.

32. SUBORDINATED LOANS (continued)

On 8 July 2010, Bank CIMB Niaga issued Subordinated Bonds I Year 2010 with Fixed Interest Rate amounted to Rp 1,380,000. On 9 July 2010, these bonds were listed in Indonesia Stock Exchange. This issuance has been approved by BI through its Letter No. 12/121/DPB3/TPB3-3/Rahasia dated 8 July 2010 and has obtained notice of effectivity from Bapepam-LK through its letter No. S-5902/BL/2010 dated 29 June 2010.

On 23 December 2010, Bank CIMB Niaga issued Subordinated Bonds II Year 2010 amounted to Rp 1,600,000. This issuance has been approved by BI through its Letter No. 12/196/DPB3/TPB-3/Rahasia dated 29 December 2010 and has obtained notice of effectivity from Chairman of Bapepam-LK through its Letter No. S-11156/BL/2010 dated 15 December 2010.

Bank CIMB Niaga has paid interest and principal on schedule and in accordance with the amount agreed.

In connection with the bond issuance, PT Bank CIMB Niaga obtained a rating of "AA (idn)" from PT Fitch Indonesia.

Hedge transactions

On 3 September 2010, Bank CIMB Niaga hedged a proportion of the fair value of Subordinated Bonds I Year 2010 amounted to Rp 500,000 using interest rate swap contracts with notional amount of Rp 500,000 (refer to Note 11).

On 8 December 2010, Bank CIMB Niaga hedged a proportion of the fair value of Subordinated Bonds I Year 2010 amounted to Rp 250,000 using interest rate swap contracts with notional amount of Rp 250,000 (refer to Note 11).

As at 31 December 2013, 2012, and 2011 Bank CIMB Niaga has performed the hedging evaluation of bond fair value by using regression method and the result is effective.

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32. PINJAMAN SUBORDINASI (lanjutan)

Transaksi lindung nilai (lanjutan)

Hasil net dari keuntungan instrumen lindung nilai dan kerugian *hedge item* yang dilindungi nilainya (pinjaman subordinasi) disajikan pada tabel berikut ini:

	2013	2012	2011	
(Kerugian)/Keuntungan instrumen lindung nilai	(69,114)	14,205	67,429	Gains on hedging instrument
Keuntungan/(Kerugian) <i>hedged item</i> yang berhubungan dengan risiko yang dilindung nilai	67,463	(12,414)	(64,494)	Losses on hedged item attributable to hedged risk
Keuntungan bersih dari transaksi lindung nilai	<u>(1,651)</u>	<u>1,791</u>	<u>2,935</u>	Net gains from hedging transaction

32. SUBORDINATED LOANS (continued)

Hedge transactions (continued)

The net effect of the gain from the hedging instrument and the loss from the hedged item (subordinated loans) are summarised below:

Perhitungan Kewajiban Penyediaan Modal Minimum

Pada bulan Juli 2010, melalui Surat No. 12/121/DPB3/TPB3-3/Rahasia, Bank CIMB Niaga telah memperoleh persetujuan dari BI untuk memperhitungkan Obligasi Subordinasi sebesar Rp 1.380.000 sebagai komponen pelengkap dalam perhitungan rasio KPMM.

Pada tanggal 29 Desember 2010, melalui Surat No. 12/196/DPB3/TPB3-3/Rahasia, Bank CIMB Niaga telah memperoleh persetujuan dari BI untuk memperhitungkan Obligasi Subordinasi sebesar Rp 1.600.000 sebagai komponen pelengkap dalam perhitungan rasio KPMM.

Peringkat obligasi subordinasi

Peringkat obligasi subordinasi ini berdasarkan PT Fitch Indonesia pada tanggal 31 Desember 2013 adalah AA (idn) (2012: AA (idn), 2011: AA)

Tidak terdapat pembatasan-pembatasan yang diwajibkan dalam perjanjian pinjaman subordinasi.

Capital Adequacy Ratio calculation

In July 2010, based on Letter from BI No. 12/121/DPB3/TPB3-3/Rahasia, BI had given an approval to Bank CIMB Niaga to include the Subordinated Bonds of Rp 1,380,000 as a component of tier 2 capital in CAR calculation.

On 29 December 2010, based on Letter from BI No. 12/196/DPB3/TPB3-3/Rahasia, BI had given an approval to Bank CIMB Niaga to include the Subordinated Bonds of Rp 1,600,000 as a component of tier 2 capital in CAR calculation.

Subordinated bonds ratings

The ratings for the subordinated bonds, based on PT Fitch Indonesia as at 31 December 2013 as follows is AA (idn) (2012: AA (idn), 2011: AA)

There were no negative covenants in the subordinated loans agreements.

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33. MODAL SAHAM DAN TAMBAHAN MODAL DISETOR

33. SHARE CAPITAL AND ADDITIONAL PAID IN CAPITAL

Susunan pemegang saham pada tanggal 31 Desember 2013, 2012, dan 2011 adalah:

The shareholders' composition as at 31 December 2013, 2012, and 2011 were as follows:

Pemegang saham	2013 dan/and 2012 dan/and 2011			Shareholders
	Jumlah lembar saham ditempatkan dan disetor penuh/ Number of shares issued and fully paid	Persentase kepemilikan/ Percentage of ownership	Jumlah dalam Rupiah/ Amount in Rupiah	
Saham biasa kelas A				Class A ordinary share
- Pemegang saham lainnya (kepemilikan di bawah 5%)	71,853,936	0.29%	359,270	Other shareholders - (ownership interest below 5%)
Saham biasa kelas B				Class B ordinary share
- CIMB Group Sdn Bhd, Malaysia	24,358,324,638	96.92%	1,217,916	CIMB Group Sdn Bhd, Malaysia -
- Pemegang saham lainnya (kepemilikan di bawah 5%)	701,428,269	2.79%	35,071	Other shareholders - (ownership interest below 5%)
	25,131,606,843	100.00%	1,612,257	

Dari jumlah saham yang beredar dan disetor penuh pada tanggal 31 Desember 2013, 2012, dan 2011 terdapat jumlah saham yang dimiliki oleh direksi, yaitu:

Of the total issued and fully paid capital as at 31 December 2013, 2012, and 2011 there are number of shares owned by directors, namely:

	2013	2012	2011	
Bpk. Arwin Rasyid	1,381	1,381	1,381	Mr. Arwin Rasyid
Bpk. Handoyo Soebali	288,750	288,750	288,750	Mr. Handoyo Soebali

Saham biasa kelas A dan saham biasa kelas B adalah saham biasa yang memiliki hak yang sama.

Class A and class B ordinary shares are ordinary shares that have the same rights.

Efektif sejak tanggal 24 Agustus 2007, CIMB Group Holdings Berhad sebagai pemegang saham mayoritas sekaligus pengendali Bank CIMB Niaga telah mengalihkan seluruh kepemilikan sahamnya pada Bank CIMB Niaga sejumlah 7.779.138.350 saham kepada CIMB Group Sdn Bhd sehingga Bank CIMB Niaga telah menjadi bagian dari CIMB Group. Pengalihan saham tersebut telah mendapat persetujuan BI melalui Surat No. 9/67/GBI/DPIP/Rahasia tanggal 29 Juni 2007. CIMB Group Sdn Bhd dimiliki seluruhnya oleh CIMB Group Holdings Berhad.

On 24 August 2007, CIMB Group Holdings Berhad as Bank CIMB Niaga's majority and controlling shareholder has transferred the ownership in Bank CIMB Niaga of 7,779,138,350 shares to CIMB Group Sdn Bhd. As a result, Bank CIMB Niaga is part of CIMB Group. This ownership transfer has been approved by BI through Letter No. 9/67/GBI/DPIP/Rahasia dated 29 June 2007. CIMB Group Sdn Bhd is fully owned by CIMB Group Holdings Berhad.

Pada tanggal 16 Agustus 2010, CIMB Group Sdn Bhd membeli saham Bank CIMB Niaga dari Santubong Ventures Sdn Bhd, Greatville Pte.Ltd dan PT Pantai Damai masing-masing sebanyak 3.982.024.793 saham atau 16,64%, 615.993.242 saham atau 2,57%, dan 110.511.515 saham atau 0,46%. Dengan transaksi tersebut, maka kepemilikan CIMB Group Sdn Bhd di Bank CIMB Niaga mengalami peningkatan dari 77,24% menjadi 96,92%.

On 16 August 2010, CIMB Group Sdn Bhd purchased Bank CIMB Niaga's shares from Santubong Ventures Sdn Bhd, Greatville Pte.Ltd and PT Pantai Damai of 3,982,024,793 shares or 16.64%, 615,993,242 shares or 2.57%, and 110,511,515 shares or 0.46%, respectively. After this transaction CIMB Group Sdn Bhd ownership in Bank CIMB Niaga increased from 77.24% to 96.92%.

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**33. MODAL SAHAM DAN TAMBAHAN MODAL DISETOR
(lanjutan)**

Pemegang saham akhir CIMB Group Holdings Berhad pada tanggal 31 Desember 2013, 2012, dan 2011 adalah:

**33. SHARE CAPITAL AND ADDITIONAL PAID IN CAPITAL
(continued)**

The ultimate shareholders of CIMB Group Holdings Berhad as at 31 December 2013, 2012, and 2011 were as follows:

Pemegang saham	Persentase kepemilikan/ Percentage of ownership			Shareholders
	2013	2012	2011	
Khazanah Nasional Berhad	30.14%	29.90%	28.64%	Khazanah Nasional Berhad
Employee Provident Fund	15.93%	13.68%	12.91%	Employee Provident Fund
Mitsubishi UFJ Financial Group Inc	4.95%	5.00%	5.00%	Mitsubishi UFJ Financial Group Inc
Lain-lain dan Masyarakat	48.98%	51.42%	53.45%	Others and Public
	100.00%	100.00%	100.00%	

Khazanah Nasional Berhad adalah entitas yang dimiliki oleh Pemerintah Malaysia.

Khazanah Nasional Berhad is an entity owned by the Government of Malaysia.

Tambahan modal disetor pada tanggal 31 Desember 2013, 2012, dan 2011, termasuk selisih nilai transaksi restrukturisasi entitas sepengendali masing-masing sebesar Rp 1.115.123 (lihat Catatan 1b).

Included in additional paid in capital as at 31 December 2013, 2012, and 2011, is the previous difference in restructuring value of transaction of entities under common control amounting to Rp 1,115,123 (refer to Note 1b).

34. PENGGUNAAN LABA BERSIH

Penggunaan laba bersih tahun 2011

Direksi dan Dewan Komisaris Bank CIMB Niaga dalam Keputusan Sirkular Direksi dan Keputusan Sirkular Dewan Komisaris masing-masing No. 001/CIR/DIR/IX/2011 tanggal 20 September 2011 dan No. 001/CIR/BOC/X/2011 tanggal 21 Oktober 2011 memutuskan untuk melakukan pembayaran dividen interim tahun buku 2011 sebesar Rp 199.796 (gros) atau sebesar Rp 7,95 (nilai penuh) per saham. Pembayaran dividen tersebut telah dilakukan pada tanggal 30 November 2011.

Penggunaan laba bersih tahun 2011 berdasarkan Rapat Umum Pemegang Saham Tahunan (RUPST) pada tanggal 21 Maret 2012, disetujui laba bersih yang tersisa untuk tahun buku 2011 sebesar Rp 2.974.349 dicatat sebagai laba ditahan.

34. APPROPRIATION OF NET INCOME

Appropriation of 2011 net income

The Board of Directors and Board of Commissioners of Bank CIMB Niaga in their circular decision letters No. 001/CIR/DIR/IX/2011 dated 20 September 2011 and No. 001/CIR/BOC/X/2011 dated 21 October 2011, respectively, decided to pay interim dividend for the 2011 financial year with total amount of Rp 199,796 (gross) or Rp 7.95 (full amount) per share. This dividend has been paid on 30 November 2011.

Appropriation of 2011 net income, based on Annual Shareholders General Meeting dated 21 March 2012, the shareholders agreed to record the remaining net income for the year of 2011 amounting to Rp 2,974,349 as retained earnings.

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34. PENGGUNAAN LABA BERSIH (lanjutan)

Penggunaan laba bersih tahun 2012

Berdasarkan Rapat Umum Pemegang Saham Tahunan ("RUPST") pada tanggal 28 Maret 2013, disetujui seluruh laba bersih untuk tahun buku 2012 sebesar Rp 4.233.111 dicatat sebagai laba ditahan.

Cadangan umum dan wajib

Pada tanggal 31 Desember 2013, 2012, dan 2011, cadangan umum dan wajib adalah sebesar Rp 351.538. Cadangan umum dan wajib ini dibentuk sehubungan dengan Undang-undang Republik Indonesia No. 1/1995 yang telah digantikan dengan Undang-undang No. 40/2007 efektif tanggal 16 Agustus 2007 mengenai Perseroan Terbatas, yang mengharuskan perusahaan-perusahaan untuk membuat penyisihan cadangan umum sebesar sekurang-kurangnya 20% dari jumlah modal yang ditempatkan dan disetor penuh. Undang-undang tersebut tidak mengatur jangka waktu untuk penyisihan tersebut.

35. PENDAPATAN BUNGA DAN SYARIAH

	<u>2013</u>	<u>2012</u>	<u>2011</u>
Kredit yang diberikan	15,488,792	14,415,863	12,911,749
Efek-efek, efek-efek yang dibeli dengan janji dijual kembali dan Obligasi Pemerintah	1,267,001	1,000,435	1,063,122
Pembiayaan konsumen dan sewa guna usaha	650,100	406,817	322,408
Penempatan pada bank lain dan Bank Indonesia	358,710	290,917	400,184
Giro pada bank lain dan Bank Indonesia	69,319	59,395	53,874
Lain-lain	36,281	22,144	39,957
	<u>17,870,203</u>	<u>16,195,571</u>	<u>14,791,294</u>

Termasuk dalam pendapatan bunga konsolidasian adalah pendapatan berdasarkan prinsip syariah untuk tahun yang berakhir 31 Desember 2013 adalah sebesar Rp 900.106 (2012: Rp 661.456; 2011: 404.542).

Pendapatan bunga berdasarkan klasifikasi aset keuangan adalah:

	<u>2013</u>	<u>2012</u>
Diukur pada nilai wajar melalui laporan laba rugi	177,308	423,699
Lainnya	17,692,895	15,771,872
	<u>17,870,203</u>	<u>16,195,571</u>

34. APPROPRIATION OF NET INCOME (continued)

Appropriation of 2012 net income

Based on Annual Shareholders General Meeting dated 28 March 2013, the shareholders agreed to record all net income for the year of 2012 amounted to Rp 4,233,111 as retained earnings.

General and statutory reserve

As at 31 December 2013, 2012, and 2011, the general and statutory reserve amounted to Rp 351,538. This general and statutory reserve was provided in relation with the Law of Republic Indonesia No.1/1995 which has been replaced with Law No. 40/2007 effective on 16 August 2007 regarding with the limited company, which requires companies to set up a general reserve at least 20% of the issued and paid up share capital. There is no timeline over which this amount should be provided.

35. INTEREST AND SHARIA INCOME

	<u>2013</u>	<u>2012</u>	<u>2011</u>
Kredit yang diberikan	15,488,792	14,415,863	12,911,749
Efek-efek, efek-efek yang dibeli dengan janji dijual kembali dan Obligasi Pemerintah	1,267,001	1,000,435	1,063,122
Pembiayaan konsumen dan sewa guna usaha	650,100	406,817	322,408
Penempatan pada bank lain dan Bank Indonesia	358,710	290,917	400,184
Giro pada bank lain dan Bank Indonesia	69,319	59,395	53,874
Lain-lain	36,281	22,144	39,957
	<u>17,870,203</u>	<u>16,195,571</u>	<u>14,791,294</u>

Included in consolidated interest income is income based on sharia principles for the year ended 31 December 2013 amounted to Rp 900,106 (2012: Rp 661,456; 2011: Rp 404,542).

Interest income based on the classification of financial assets are as follows:

	<u>2013</u>	<u>2012</u>
Diukur pada nilai wajar melalui laporan laba rugi	177,308	423,699
Lainnya	17,692,895	15,771,872
	<u>17,870,203</u>	<u>16,195,571</u>

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35. PENDAPATAN BUNGA DAN SYARIAH (lanjutan)

Termasuk dalam pendapatan bunga dari kredit yang diberikan adalah pendapatan bunga atas bagian yang tidak mengalami penurunan nilai terhadap kredit yang diberikan yang mengalami penurunan nilai (*time value unwinding*) untuk tahun yang berakhir 31 Desember 2013 adalah sebesar Rp 108.814 (2012: Rp165.469; 2011: Rp 107.201).

Lihat Catatan 48 untuk transaksi dengan pihak-pihak berelasi.

35. INTEREST AND SHARIA INCOME (continued)

Included in interest income from loans is interest income recognised on the unimpaired portion of the impaired loans (*time value unwinding*) for the year ended 31 December 2013 amounted to Rp 108,814 (2012: Rp 165,469; 2011: Rp 107,201).

Refer to Note 48 for transactions with related parties.

36. BEBAN BUNGA DAN SYARIAH

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Simpanan nasabah:				Deposits from customers:
Giro	650,834	544,646	589,224	Demand deposits
Tabungan	754,791	833,237	1,363,271	Saving deposits
Deposito berjangka dan Sertifikat Deposito	4,983,784	4,152,703	4,208,030	Time deposits and certificates of deposits
Pinjaman yang diterima dan obligasi subordinasi	882,100	671,668	661,200	Borrowings and subordinated bonds
Efek-efek yang diterbitkan	341,511	155,076	2,777	Marketable securities issued
Simpanan dari bank lain	117,100	119,938	39,345	Deposits from other banks
Lain-lain	19,392	9,084	617	Others
	<u>7,749,512</u>	<u>6,486,352</u>	<u>6,864,464</u>	

Termasuk dalam beban bunga adalah beban bunga berdasarkan prinsip syariah untuk tahun yang berakhir 31 Desember 2013 adalah sebesar Rp 394.761 (2012: Rp 257.430; 2011: Rp 162.206).

Lihat Catatan 48 untuk transaksi dengan pihak-pihak berelasi.

36. INTEREST AND SHARIA EXPENSE

Included in interest expense is interest expense based on sharia principle for the year ended 31 December 2013 amounted to Rp 394,761 (2012: Rp 257,430; 2011: 162,206).

Refer to Note 48 for transactions with related parties.

37. PROVISI DAN KOMISI LAINNYA

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Jasa administrasi nasabah	312,334	225,917	219,751	Customer administration fees
Komisi <i>merchant</i>	251,565	211,697	189,554	Merchant commission
Pendapatan <i>bancassurance</i>	231,640	175,998	145,841	Bancassurance income
Pendapatan <i>interchange fee</i> kartu kredit	174,226	144,526	116,568	Credit card interchange fee income
Jasa kliring dan transfer	147,476	133,225	121,751	Clearing and transfer fees
Jasa dokumen ekspor-impor	133,533	90,383	66,380	Export-import document fees
Jasa agensi	107,541	170,369	197,387	Agency fee
Jasa servis kustodian	59,731	70,952	81,972	Custodial services fees
Pendapatan <i>annual fee</i>	34,169	30,245	29,769	Annual fee income
Lain-lain	751,628	687,865	460,885	Others
	<u>2,203,843</u>	<u>1,941,177</u>	<u>1,629,858</u>	

Lain-lain terutama terdiri dari pendapatan komisi yang berasal dari jasa pembayaran tagihan pajak dan telepon, transaksi kartu debit dan ATM serta transaksi *fee based income* lainnya.

37. OTHER FEES AND COMMISSIONS

Others mainly consist of commission income from tax and telephone bill payment service, transactions related to debit card and ATM and other fee based income transactions.

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38. PEMBENTUKAN/(PEMULIHAN) CADANGAN KERUGIAN
PENURUNAN NILAI ATAS ASET KEUANGAN DAN
NONKEUANGAN

38. ALLOWANCE FOR IMPAIRMENT LOSSES ON
FINANCIAL AND NON-FINANCIAL ASSETS

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Pembentukan/(pemulihan)				
cadangan kerugian penurunan				Allowance for impairment
nilai atas :				losses on :
Aset keuangan				Financial assets
Kredit yang diberikan	966,316	1,039,261	881,514	Loans
Piutang pembiayaan konsumen	216,802	101,337	55,639	Consumer financing receivable
Piutang sewa pembiayaan	15,286	4,848	(358)	Financing lease receivables
Suspense account dan				Suspense account and
piutang lainnya	10,265	2,866	9,722	other receivables
Efek-efek	(1,875)	3,781	11,303	Marketable securities
Penyertaan	(9)	(100)	-	Investments
Penempatan pada bank lain				Placements with other banks
dan Bank Indonesia	(8,016)	(9,203)	(18,136)	and Bank Indonesia
Estimasi kerugian atas				Estimated losses on
komitmen dan kontinjensi	-	-	(103,895)	commitments and contingencies
Aset nonkeuangan				Non-financial assets
Aset yang diambil alih	4,712	99	(1,540)	Foreclosed assets
Properti terbengkalai	-	-	(3,858)	Abandoned properties
	<u>1,203,481</u>	<u>1,142,889</u>	<u>830,391</u>	

39. KEUNTUNGAN/(KERUGIAN) DARI PERUBAHAN NILAI
WAJAR INSTRUMEN KEUANGAN YANG
DIPERDAGANGKAN

39. GAINS/(LOSSES) FROM CHANGES IN FAIR VALUE OF
TRADING FINANCIAL INSTRUMENTS

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Efek-efek	(2,231)	(2,711)	(5,380)	Marketable securities
Obligasi Pemerintah	(11,822)	714	1,933	Government Bonds
Derivatif	641,330	28,568	(142,554)	Derivatives
	<u>627,277</u>	<u>26,571</u>	<u>(146,001)</u>	

40. KEUNTUNGAN DARI PENJUALAN EFEK-EFEK

40. GAINS FROM SALE OF MARKETABLE SECURITIES

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Obligasi Pemerintah	190,663	445,690	343,146	Government Bonds
Efek-efek	6,013	43,394	13,958	Marketable securities
	<u>196,676</u>	<u>489,084</u>	<u>357,104</u>	

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40. KEUNTUNGAN DARI PENJUALAN EFEK-EFEK
(lanjutan)

Keuntungan dari penjualan efek-efek berdasarkan klasifikasinya adalah:

	2013	2012	2011	
Diperdagangkan	30,755	123,831	60,711	<i>Trading</i>
Tersedia untuk dijual	165,921	365,253	296,393	<i>Available-for-sale</i>
	196,676	489,084	357,104	

40. GAINS FROM SALE OF MARKETABLE SECURITIES
(continued)

Gains from sale of marketable securities based on its classifications:

41. BEBAN TENAGA KERJA

	2013	2012	2011	
Gaji dan upah	1,702,708	1,472,997	1,293,223	<i>Salaries and wages</i>
Tunjangan karyawan	1,148,502	1,131,856	744,225	<i>Allowances for employees</i>
Pelatihan dan pendidikan	146,717	136,876	113,736	<i>Trainings and educations</i>
Lain-lain	231,127	139,975	76,555	<i>Others</i>
	3,229,054	2,881,704	2,227,739	

41. PERSONNEL EXPENSES

Termasuk di dalam beban tenaga kerja adalah tunjangan bonus dan Tunjangan Hari Raya (THR), pensiun dan liabilitas imbalan pasca kerja lainnya, dan tantiem untuk tahun yang berakhir 31 Desember 2013 sebesar Rp 896.037 (2012: Rp 745.403; 2011: Rp 476.021).

Included in personnel expenses are bonus and vacation pay (THR), pension and other post retirement obligations, and tantiem for the year ended 31 December 2013 amounted to Rp 896,037 (2012: Rp 745,403; 2011: Rp 476,021).

Termasuk ke dalam beban tenaga kerja adalah gaji dan kompensasi lainnya yang dibayarkan kepada Komisaris, Direksi, dan Pejabat Eksekutif Bank CIMB Niaga adalah:

Included in personnel expenses are also salaries and other allowances for Commissioners, Directors, and Executive Bank Officers of Bank CIMB Niaga as follows:

	2013	2012	2011	
Komisaris				<i>Commissioners</i>
Gaji dan tunjangan	14,009	15,770	15,041	<i>Salaries and allowances</i>
Bonus dan THR	921	921	921	<i>Bonus and Vacation Pay</i>
	14,930	16,691	15,962	
Direksi				<i>Directors</i>
Gaji dan tunjangan	63,209	48,428	49,615	<i>Salaries and allowances</i>
Bonus dan THR	63,460	57,479	61,436	<i>Bonus and Vacation Pay</i>
Kompensasi berbasis saham	12,999	29,688	8,164	<i>Share-based payments</i>
	139,668	135,595	119,215	
Pejabat Eksekutif Bank				<i>Executive Bank Officers</i>
Gaji dan tunjangan	87,233	63,147	60,384	<i>Salaries and allowances</i>
Bonus dan THR	69,793	42,969	32,345	<i>Bonus and Vacation Pay</i>
Pensiun	5,322	3,607	2,623	<i>Pension</i>
Kompensasi berbasis saham	1,594	2,367	892	<i>Share-based payments</i>
	163,942	112,090	96,244	
	318,540	264,376	231,421	

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42. BEBAN UMUM DAN ADMINISTRASI

42. GENERAL AND ADMINISTRATIVE EXPENSES

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Sewa, penyusutan, dan pemeliharaan gedung	650,128	449,913	471,914	<i>Rental, depreciation, and maintenance of building</i>
Telepon, telex, dan komputer	593,740	545,227	474,489	<i>Telephone, telex, and computer</i>
Biaya pihak ketiga	457,886	624,912	507,954	<i>Outsourced service expenses</i>
Iklan dan promosi	381,433	411,874	384,901	<i>Advertising and promotion</i>
Asuransi penjaminan simpanan	325,461	291,131	267,176	<i>Deposit insurance guarantee</i>
Transportasi	152,169	150,759	145,596	<i>Transportation</i>
Perlengkapan kantor	109,850	125,850	130,820	<i>Office supplies</i>
Jasa profesional	106,445	106,625	110,136	<i>Professional fees</i>
Penyusutan dan pemeliharaan perabot kantor	51,260	97,576	84,555	<i>Depreciation and maintenance of office furniture</i>
Premi asuransi	7,300	10,583	14,957	<i>Insurance premium</i>
Lain-lain	327,804	221,299	267,811	<i>Others</i>
	<u>3,163,476</u>	<u>3,035,749</u>	<u>2,860,309</u>	

Beban umum dan administrasi lain-lain antara lain terdiri dari beban penyusutan aset ijarah, utilitas, dan biaya aktivitas kantor lainnya.

Other general and administrative expenses consist of depreciation of ijarah assets, utilities, and other office activities expenses.

43. (BEBAN)/PENDAPATAN BUKAN OPERASIONAL - BERSIH

43. NON OPERATING (EXPENSES)/INCOME – NET

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Pendapatan sewa	7,021	8,298	9,680	<i>Rental income</i>
Keuntungan atas penjualan aset tetap	532	210	431	<i>Gain on sale of fixed assets</i>
Kerugian penjualan aset yang diambil alih	(31,762)	(27,903)	(42,412)	<i>Loss on sale of foreclosed assets</i>
Denda	(61,119)	(1,066)	(13,067)	<i>Fines</i>
Lain-lain - bersih	51,375	66,559	98,434	<i>Others - net</i>
	<u>(33,953)</u>	<u>46,098</u>	<u>53,066</u>	

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44. LIABILITAS IMBALAN KERJA

Liabilitas imbalan kerja terdiri dari :

	2013	2012	2011
Beban bonus yang masih harus dibayar	468,257	520,549	471,115
Pensiun dan liabilitas imbalan pasca kerja lainnya	445,812	332,111	407,301
	<u>914,069</u>	<u>852,660</u>	<u>878,416</u>

Sesuai dengan kebijakan Bank CIMB Niaga, pegawai mendapat fasilitas imbalan pensiun dan imbalan kerja lainnya, sebagai berikut:

Imbalan Pensiun

Bank CIMB Niaga menyelenggarakan 2 (dua) program pensiun terdiri dari program pensiun manfaat pasti dan program iuran pasti sebagai berikut:

a. Manfaat pasti

Manfaat pasti diselenggarakan untuk sebagian karyawan tetap Bank CIMB Niaga yang dikelola dan diadministrasikan oleh "Dana Pensiun PT Bank CIMB Niaga Tbk".

Program tersebut memberikan manfaat pensiun yang akan dibayarkan kepada karyawan yang berhak pada saat karyawan pensiun atau pada saat karyawan tersebut berhenti sesuai dengan peraturan dana pensiun yang bersangkutan yang dibuat sesuai dengan UU Ketenagakerjaan. Manfaat pensiun dihitung berdasarkan masa kerja karyawan yang bersangkutan pada Bank CIMB Niaga dan tingkat gaji terakhir pada saat pensiun.

Pendanaan program pensiun ini dilakukan oleh Bank CIMB Niaga dengan membayar iuran tahunan yang setidaknya memenuhi jumlah minimum seperti yang diharuskan oleh peraturan perundang-undangan dana pensiun yang berlaku. Jumlah iuran ini umumnya meliputi imbalan pensiun untuk jasa karyawan masa kini, amortisasi biaya masa lalu, dan koreksi aktuarial.

Penilaian liabilitas pensiun pada tanggal 31 Desember 2013, 2012 dan 2011 dilakukan oleh aktuaria independen PT Dayamandiri Dharmakonsilindo menggunakan metode "Projected Unit Credit".

44. EMPLOYEE BENEFIT OBLIGATIONS

Employee benefit obligations consist as follows:

In accordance with Bank CIMB Niaga's policy, employees are entitled to the pension employee benefit and other employee benefits, as follows:

Pension benefits

Bank CIMB Niaga sponsors 2 (two) pension employee program plans consisting of a defined benefit plan and defined contribution plan, as follows:

a. Defined benefit plan

Bank CIMB Niaga sponsors a defined benefit pension retirement program covering a certain number of its permanent employees which is managed and administered by "Dana Pensiun PT Bank CIMB Niaga Tbk".

The plan calls for benefits to be paid to eligible employees at retirement or when the employees resign according to the pension fund regulation which is designed to comply with Labor Law. The benefits paid at retirement are based primarily upon years of service with Bank CIMB Niaga and the last compensation rates at the retirement age.

Bank CIMB Niaga has funded the plan through annual contributions which are sufficient to meet the minimum requirements set forth in applicable pension fund laws. This contribution usually reflects benefits attributed to employees' current service costs, as well as amortisation of past service cost, and actuary adjustments.

The calculation of pension obligation as at 31 December 2013, 2012 and 2011 were prepared by an independent actuary PT Dayamandiri Dharmakonsilindo using the "Projected Unit Credit" method.

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44. LIABILITAS IMBALAN KERJA (lanjutan)

44. EMPLOYEE BENEFIT OBLIGATIONS (continued)

Imbalan Pensiun (lanjutan)

Pension benefits (continued)

a. Manfaat pasti (lanjutan)

a. Defined benefit plan (continued)

Asumsi-asumsi utama yang digunakan oleh aktuaria independen dalam perhitungan di atas adalah:

The key assumptions used by the independent actuary in the above calculation are as follows:

	2013	2012	2011	
Asumsi ekonomi:				Economic assumptions:
Tingkat diskonto	9,3% per tahun/ 9.3% per annum	6,5% per tahun/ 6.5% per annum	7,3% per tahun/ 7.3% per annum	Discount rate
Tingkat proyeksi / kenaikan gaji	8% per tahun/ 8% per annum	8% per tahun/ 8% per annum	8% per tahun/ 8% per annum	Salary increase rate
Asumsi lainnya:				Other assumptions:
Proyeksi kenaikan pensiun di masa datang	5% per tahun/ 5% per annum	5% per tahun/ 5% per annum	5% per tahun/ 5% per annum	Expected future pension increases
Usia pensiun normal	55 tahun/ 55 years	55 tahun/ 55 years	55 tahun/ 55 years	Normal retirement age
Tingkat kematian	Tabel Mortalitas Indonesia 2011 (TMI 2011)/ Indonesian Mortality Table 2011 (TMI 2011)	Tabel Mortalitas Indonesia 2011 (TMI 2011)/ Indonesian Mortality Table 2011 (TMI 2011)	Tabel Mortalitas Indonesia 1999 (TMI 1999)/ Indonesian Mortality Table 1999 (TMI 1999)	Mortality rate
Tingkat cacat	10% dari TMI 2011/ 10% of TMI 2011	10% dari TMI 2011/ 10% of TMI 2011	10% dari TMI 1999/ 10% of TMI 1999	Disability rate
Tingkat pengembalian investasi	9,3% per tahun/ 9.3% per annum	9,0% per tahun/ 9.0% per annum	11,0% per tahun/ 11.0% per annum	Rate of return on investment
Tingkat pengunduran diri	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ 10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ 10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ 10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter	Resignation rate
Proporsi pensiun normal	100%	100%	100%	Proportion of retirement

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44. LIABILITAS IMBALAN KERJA (lanjutan)

44. EMPLOYEE BENEFIT OBLIGATIONS (continued)

Imbalan Pensiun (lanjutan)

Pension benefits (continued)

a. Manfaat pasti (lanjutan)

a. Defined benefit plan (continued)

Berikut ini adalah hal-hal yang diungkapkan dalam laporan aktuarial tanggal 15 Januari 2014, 21 Januari 2013 dan 18 Januari 2012, masing-masing dalam menghitung liabilitas pensiun pada tanggal 31 Desember 2013, 2012 dan 2011:

The following are disclosed in the actuarial report dated 15 January 2014, 21 January 2013 and 18 January 2012 to calculate the retirement benefits liability as at 31 December 2013, 2012 and 2011:

Jumlah yang diakui di laporan posisi keuangan konsolidasian ditentukan sebagai berikut:

The amounts recognised in the consolidated statements of financial position are determined as follows:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Bank CIMB Niaga				Bank CIMB Niaga
Nilai wajar aset program	832,764	879,884	835,059	Fair value of plan assets
Nilai kini liabilitas manfaat pasti yang didanai	<u>(792,603)</u>	<u>(870,409)</u>	<u>(767,349)</u>	Present value of funded defined benefit obligation
	40,161	9,475	67,710	
Biaya jasa tahun lalu (<i>non-vested</i>) yang belum diakui	(13,402)	(15,504)	(17,605)	Unrecognised prior service cost (<i>non-vested</i>)
(Keuntungan)/kerugian aktuarial yang belum diakui	<u>(16,115)</u>	<u>16,563</u>	<u>(51,935)</u>	Unrecognised actuarial (<i>gains</i>)/losses
	10,644	10,534	(1,830)	
Anak Perusahaan	<u>(24,748)</u>	<u>(16,968)</u>	<u>(9,113)</u>	Subsidiaries
Liabilitas di laporan posisi keuangan konsolidasian	<u><u>(14,104)</u></u>	<u><u>(6,434)</u></u>	<u><u>(10,943)</u></u>	Liability recognised in consolidated statements of financial position

Imbal hasil aktual atas aset program untuk 5 (lima) tahun terakhir yaitu:

The actual plan assets return for the latest of 5 (five) years is as follows:

	<u>Jumlah/Total</u>	<u>Persentase/Percentage</u>	
31 Desember 2013	4,465	0.54	31 December 2013
31 Desember 2012	96,635	10.98	31 December 2012
31 Desember 2011	49,295	5.90	31 December 2011
31 Desember 2010	164,967	19.89	31 December 2010
31 Desember 2009	158,374	22.68	31 December 2009

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44. LIABILITAS IMBALAN KERJA (lanjutan)

44. EMPLOYEE BENEFIT OBLIGATIONS (continued)

Imbalan Pensiun (lanjutan)

Pension benefits (continued)

a. Manfaat pasti (lanjutan)

a. Defined benefit plan (continued)

Rekonsiliasi nilai wajar aset program adalah:

The reconciliation of fair value of plan assets is as follows:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Saldo awal	879,884	835,059	829,393	Beginning balance
Tingkat pengembalian aset program yang diharapkan	79,042	89,959	91,783	Expected return on plan assets
Kontribusi karyawan	10,300	10,488	10,377	Employees' contributions
(Kerugian)/keuntungan aktuarial	(74,577)	6,677	(42,488)	Actuarial (loss)/gain
Pembayaran selama tahun berjalan	<u>(61,885)</u>	<u>(62,299)</u>	<u>(54,006)</u>	Benefit payments during the year
Saldo akhir	<u>832,764</u>	<u>879,884</u>	<u>835,059</u>	Ending balance

Jumlah nilai wajar kategori utama aset program untuk 5 (lima) tahun terakhir adalah:

The fair value of main categories of plan assets for the last 5 (five) years are as follows:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	
Saham	217,990	235,803	210,834	226,344	127,191	Shares
Obligasi (termasuk Obligasi Pemerintah)	294,554	332,282	316,714	288,616	311,054	Bonds (including Government Bonds)
Reksadana	129,054	121,808	126,889	124,714	74,653	Mutual funds
Lain-lain	191,166	189,991	180,622	189,719	185,488	Others
	<u>832,764</u>	<u>879,884</u>	<u>835,059</u>	<u>829,393</u>	<u>698,386</u>	

Jumlah yang diakui sebagai laporan laba/rugi adalah:

The amounts recognised as profit/loss are as follows:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Bank CIMB Niaga				Bank CIMB Niaga
Biaya jasa kini setelah dikurangi kontribusi karyawan	(24,898)	(22,816)	(17,042)	Current service cost net of employees' contributions
Beban bunga	(56,135)	(56,879)	(64,622)	Interest cost
Hasil yang diharapkan dari aset program	79,042	89,958	91,783	Expected return on plan assets
Amortisasi biaya jasa tahun lalu (non-vested)	2,101	2,101	2,101	Amortization of recognised past service cost (non-vested)
Biaya jasa tahun lalu (vested)	-	-	(2,485)	Immediate recognition of past service cost (vested)
Amortisasi keuntungan yang belum diakui	110	12,364	13,430	Amortization of unrecognised gains
	<u>(8,799)</u>	<u>(8,676)</u>	<u>(3,996)</u>	
Anak Perusahaan				Subsidiaries
Jumlah, disajikan sebagai bagian dari beban tenaga kerja	<u>(8,689)</u>	<u>3,688</u>	<u>9,434</u>	Total, included in personnel expenses

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44. LIABILITAS IMBALAN KERJA (lanjutan)

44. EMPLOYEE BENEFIT OBLIGATIONS (continued)

Imbalan Pensiun (lanjutan)

Pension benefits (continued)

a. Manfaat pasti (lanjutan)

a. Defined benefit plan (continued)

Mutasi saldo liabilitas yang diakui di dalam laporan posisi keuangan konsolidasian adalah:

The liability movement recognised in the consolidated statements of financial position:

	2013	2012	2011	
Saldo awal	10,534	(1,830)	(15,260)	<i>Beginning balance</i>
Pendapatan tahun berjalan	110	12,364	13,430	<i>Current year income</i>
	10,644	10,534	(1,830)	
Anak Perusahaan	(24,748)	(16,968)	(9,113)	Subsidiaries
Saldo akhir	(14,104)	(6,434)	(10,943)	<i>Ending balance</i>

Nilai kini liabilitas yang didanai, nilai wajar aset program dan surplus pada program serta keuntungan/(kerugian) aktuarial atas penyesuaian historis untuk 5 (lima) tahun terakhir yaitu:

Present value of funded obligations, fair value of plan assets and surplus of program and actuarial gains/losses on historical adjustments for the last 5 (five) years are as follows:

	2013	2012	2011	2010	2009	
Nilai kini liabilitas yang didanai	(792,603)	(870,409)	(767,349)	(647,744)	(572,997)	<i>Present value of funded obligations</i>
Nilai wajar aset program	832,764	879,884	835,059	829,393	698,386	<i>Fair value of plan assets</i>
Surplus pada program	40,161	9,475	67,710	181,649	125,389	<i>Surplus in plan</i>
Penyesuaian yang timbul pada liabilitas program	6,013	(41,537)	34,236	11,572	(52,401)	<i>Experience adjustments on plan liabilities</i>
Penyesuaian yang timbul pada aset program	(74,577)	6,676	(42,488)	85,321	92,663	<i>Experience adjustments on plan assets</i>

b. Program iuran pasti

b. Defined contribution plan

Program pensiun untuk seluruh karyawan eks Bank Lippo adalah Program Iuran Pasti yang dikelola oleh PT AIA Financial. Sedangkan untuk sebagian karyawan eks Bank Niaga dikelola oleh PT Asuransi Manulife.

The defined contribution retirement plan for all ex Bank Lippo permanent employees is administered by PT AIA Financial. Meanwhile the defined contribution retirement plan for ex Bank Niaga employees is administered by PT Asuransi Manulife.

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44. LIABILITAS IMBALAN KERJA (lanjutan)

44. EMPLOYEE BENEFIT OBLIGATIONS (continued)

Imbalan Pensiun (lanjutan)

Pension benefits (continued)

b. Program iuran pasti (lanjutan)

b. Defined contribution plan (continued)

Asumsi-asumsi utama yang digunakan dalam menentukan biaya imbalan pensiun oleh aktuaria independen adalah:

The key assumptions used by the independent actuary for the calculation of pension benefit expenses, are as follows:

	2013	2012	2011	
Asumsi ekonomi:				Economic assumptions:
Tingkat diskonto	8,8% per tahun/ 8.8% per annum	5,8% per tahun/ 5.8% per annum	6,5% per tahun/ 6.5% per annum	Discount rate
Tingkat proyeksi / kenaikan gaji	8% per tahun/ 8% per annum	8% per tahun/ 8% per annum	8% per tahun/ 8% per annum	Salary increase rate
Asumsi lainnya:				Other assumptions:
Usia pensiun normal	55 tahun/ 55 years	55 tahun/ 55 years	55 tahun/ 55 years	Normal retirement age
Tingkat Kematian	Tabel Mortalitas Indonesia 2011 (TMI 2011)/ Indonesian Mortality Table 2011 (TMI 2011)	Tabel Mortalitas Indonesia 2011 (TMI 2011)/ Indonesian Mortality Table 2011 (TMI 2011)	Tabel Mortalitas Indonesia 1999 (TMI 1999)/ Indonesian Mortality Table 1999 (TMI 1999)	Mortality rate
Tingkat cacat	10% dari TMI 2011/ 10% of TMI 2011	10% dari TMI 2011/ 10% of TMI 2011	10% dari TMI 1999/ 10% of TMI 1999	Disability rate
Tingkat pengembalian investasi	4,5% per tahun/ 4.5% per annum	4,3% per tahun/ 4.3% per annum	0,0% per tahun/ 0.0% per annum	Rate of return on investment
Tingkat pengunduran diri	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ 10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ 10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ 10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter	Resignation rate
Proporsi pensiun normal	100%	100%	100%	Proportion of retirement

Asumsi tingkat pengembalian investasi dihitung berdasarkan proyeksi jangka panjang dengan mengacu pada tingkat pengembalian aktual historis.

The rate of return on investment is calculated based on long term outlook and take into account actual historical rate of return.

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44. LIABILITAS IMBALAN KERJA (lanjutan)

44. EMPLOYEE BENEFIT OBLIGATIONS (continued)

Imbalan pensiun (lanjutan)

Pension benefits (continued)

b. Program iuran pasti (lanjutan)

b. Defined contribution plan (continued)

Penilaian atas liabilitas pensiun pada tanggal 31 Desember 2013, 2012 dan 2011 dilakukan oleh aktuaris independen PT Dayamandiri Dharmakonsilindo dengan menggunakan metode "Projected Unit Credit".

The calculation of pension liabilities as at 31 December 2013, 2012 and 2011 were prepared by an independent actuary PT Dayamandiri Dharmakonsilindo using the "Projected Unit Credit" method.

Jumlah yang diakui di laporan posisi keuangan konsolidasian adalah:

The amounts recognised in the consolidated statements of financial position are as follows:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Bank CIMB Niaga				Bank CIMB Niaga
Nilai wajar aset program	160,370	160,927	-	Fair value of plan assets
Nilai kini liabilitas	(556,861)	(690,250)	(568,320)	Present value of obligation
Biaya jasa tahun lalu yang belum diakui (<i>non vested</i>)	5,505	11,203	19,559	Unrecognised prior service cost (<i>non vested</i>)
(Keuntungan)/kerugian aktuarial yang belum diakui	(13,334)	222,404	179,792	Unrecognised actuarial (<i>gain</i>)/losses
Liabilitas yang diakui di laporan posisi keuangan konsolidasian	<u>(404,320)</u>	<u>(295,716)</u>	<u>(368,969)</u>	Liability recognised in consolidated statements of financial position

Imbal hasil aktual atas aset program untuk tahun 2013 adalah sebesar negatif Rp 557 atau -0,35% dari total nilai wajar aset program iuran pasti.

The actual plan assets return for the year ended 2013 is negative Rp 557 or -0.35% of total fair value of plan assets for defined contribution plan.

Rekonsiliasi nilai wajar aset program adalah:

The reconciliation of fair value of plan assets is as follows:

	<u>2013</u>	<u>2012</u>	
Saldo awal	160,927	-	Beginning balance
Tingkat pengembalian aset program yang diharapkan	6,549	-	Expected return on plan assets
Kontribusi Perusahaan	-	160,927	Company's contributions
Kontribusi karyawan	-	-	Employees' contributions
Keuntungan/(kerugian) aktuarial	(7,106)	-	Actuarial gain/(loss)
Saldo akhir	<u>160,370</u>	<u>160,927</u>	Ending balance

Aset program pada tanggal 31 Desember 2013 dan 2012 adalah dalam bentuk giro dan deposito berjangka.

Plan assets as at 31 December 2013 and 2012 were in form of current accounts and time deposits.

Jumlah yang diakui sebagai laba/rugi adalah:

The amounts recognised as profit/loss are as follows:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Bank CIMB Niaga				Bank CIMB Niaga
Biaya jasa kini	(85,581)	(61,431)	(40,454)	Current service cost
Beban bunga	(39,297)	(38,327)	(33,458)	Interest cost
Hasil yang diharapkan dari aset program	6,549	-	-	Expected return on plan assets
Biaya jasa tahun lalu - <i>non vested</i>	(1,906)	(2,256)	(2,544)	Prior service cost - <i>non vested</i>
Amortisasi (kerugian) aktuarial	(12,163)	(8,515)	(2,890)	Amortisation of actuarial (<i>loss</i>)
Jumlah, disajikan sebagai bagian dari beban tenaga kerja	<u>(132,398)</u>	<u>(110,529)</u>	<u>(79,346)</u>	Total, included in personnel expenses

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44. LIABILITAS IMBALAN KERJA (lanjutan)

44. EMPLOYEE BENEFIT OBLIGATIONS (continued)

Imbalan pensiun (lanjutan)

Pension benefits (continued)

b. Program iuran pasti (lanjutan)

b. Defined contribution plan (continued)

Mutasi saldo liabilitas yang diakui di dalam laporan posisi keuangan konsolidasian adalah:

The liability movement recognised in the consolidated statements of financial position:

	2013	2012	2011	
Saldo awal	(295,716)	(368,969)	(305,885)	Beginning balance
Beban imbalan kerja yang diakui tahun berjalan	(132,398)	(110,529)	(79,346)	Employee benefit expense recognised in the current year
Pembayaran imbalan	23,794	22,855	16,262	Actual benefit payments
Kontribusi pemberi kerja terhadap dana pensiun	-	160,927	-	Employer contribution to the pension fund
Saldo akhir	<u>(404,320)</u>	<u>(295,716)</u>	<u>(368,969)</u>	Ending balance

Nilai kini liabilitas, nilai wajar aset program dan defisit pada program, serta keuntungan (kerugian) aktuarial atas penyesuaian historis untuk 5 (lima) tahun terakhir yaitu:

Present value of obligation, fair value of plan assets and deficit of program, and actuarial gains (losses) on historical adjustments for the latest of 5 (five) years are as follows:

	2013	2012	2011	2010	2009	
Nilai kini liabilitas	(556,861)	(690,250)	(568,320)	(368,832)	(298,476)	Present value of obligations
Nilai wajar aset program	160,370	160,927	-	-	-	Fair value of plan assets
Defisit pada program	<u>(396,491)</u>	<u>(529,323)</u>	<u>(568,320)</u>	<u>(368,832)</u>	<u>(298,476)</u>	Deficit in program
Penyesuaian yang timbul pada liabilitas program	(27,077)	15,619	(18,380)	30,476	20,755	Experience adjustments on plan liabilities
Penyesuaian yang timbul pada aset program	(7,106)	-	-	-	-	Experience adjustments on plan assets

c. Imbalan kerja lainnya

c. Other employee benefits

Imbalan kerja lainnya meliputi uang jasa, uang pisah, pesangon, imbalan kerja jangka panjang dan kompensasi lainnya, dikompensasikan dengan imbalan pensiun.

Other employee benefits consist of service payments, severance payments, termination benefits, long term service awards and other compensation, compensated with retirement benefits.

Penilaian atas liabilitas imbalan kerja Bank CIMB Niaga pada tanggal 31 Desember 2013, 2012 and 2011 dilakukan oleh aktuarial independen PT Dayamandiri Dharmakonsilindo dengan menggunakan metode "Projected Unit Credit".

The calculation of Bank CIMB Niaga's other employee benefits obligation as at 31 December 2013, 2012 and 2011 were prepared by an independent actuary PT Dayamandiri Dharmakonsilindo using the "Projected Unit Credit" method.

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44. LIABILITAS IMBALAN KERJA (lanjutan)

44. EMPLOYEE BENEFIT OBLIGATIONS (continued)

Imbalan pensiun (lanjutan)

Pension benefits (continued)

c. Imbalan kerja lainnya (lanjutan)

c. Other employee benefits (continued)

Asumsi-asumsi utama yang digunakan dalam menentukan biaya imbalan pensiun oleh aktuaria independen adalah:

The key assumptions used by the independent actuary for the calculation of pension benefit expenses, are as follows:

	2013	2012	2011	
Asumsi ekonomi:				Economic assumptions:
Tingkat diskonto	8,8% per tahun/ 8.8% per annum	5,8% per tahun/ 5.8% per annum	6,5% per tahun/ 6.5% per annum	Discount rate
Tingkat proyeksi / kenaikan gaji	8% per tahun/ per annum	8% per tahun/ per annum	8% per tahun/ per annum	Salary increase rate
Asumsi lainnya:				Other assumptions:
Usia pensiun normal	55 tahun/ years	55 tahun/ years	55 tahun/ years	Normal retirement age
Tingkat Kematian	Tabel Mortalitas Indonesia 2011 (TMI 2011)/ Indonesian Mortality Table 2011 (TMI 2011)	Tabel Mortalitas Indonesia 2011 (TMI 2011)/ Indonesian Mortality Table 2011 (TMI 2011)	Tabel Mortalitas Indonesia 1999 (TMI 1999)/ Indonesian Mortality Table 1999 (TMI 1999)	Mortality rate
Tingkat cacat	10% dari TMI 2011/ 10% of TMI 2011	10% dari TMI 2011/ 10% of TMI 2011	10% dari TMI 1999/ 10% of TMI 1999	Disability rate
Tingkat pengunduran diri	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ 10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ 10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter	10% untuk usia sampai dengan 25 tahun, dan menurun dengan garis lurus 0% pada usia 44 tahun dan 1% setelahnya/ 10% up to age 25, then decreasing linearly to 0% at age 44 and 1% thereafter	Resignation rate
Proporsi pensiun normal	100%	100%	100%	Proportion of retirement

Jumlah yang diakui di laporan posisi keuangan konsolidasian adalah:

The amounts recognised in the consolidated statements of financial position are as follows:

	2013	2012	2011	
Nilai kini liabilitas	(27,388)	(29,961)	(27,389)	Present value of obligation
Liabilitas yang diakui di laporan posisi keuangan konsolidasian	(27,388)	(29,961)	(27,389)	Liability recognised in consolidated statements of financial position

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44. LIABILITAS IMBALAN KERJA (lanjutan)

44. EMPLOYEE BENEFIT OBLIGATIONS (continued)

c. Imbalan kerja lainnya (lanjutan)

c. Other employee benefits (continued)

Jumlah yang diakui sebagai laba/rugi adalah:

The amounts recognised as profit/loss are as follows:

	2013	2012	2011	
Biaya jasa kini	(3,110)	(2,681)	(1,704)	Current service cost
Beban bunga	(1,667)	(1,794)	(1,425)	Interest cost
Kerugian/(keuntungan) aktuarial	5,482	(1,333)	(5,574)	Actuarial losses/(gain)
Biaya jasa tahun lalu - vested	-	-	(11,815)	Prior service cost - vested
Jumlah, disajikan sebagai bagian dari beban tenaga kerja	<u>705</u>	<u>(5,808)</u>	<u>(20,518)</u>	Total, included in personnel expense

Mutasi saldo liabilitas yang diakui di dalam laporan posisi keuangan konsolidasian adalah:

The liability movement recognised in the consolidated statements of financial position:

	2013	2012	2011	
Saldo awal	(29,961)	(27,389)	(11,883)	Beginning balance
Pendapatan/(beban) tahun berjalan	705	(5,808)	(20,518)	Current year income/expense
Pembayaran imbalan	1,868	3,236	5,012	Actual benefit payments
Saldo akhir	<u>(27,388)</u>	<u>(29,961)</u>	<u>(27,389)</u>	Ending balance

Pada tanggal 31 Desember 2013, karyawan Bank CIMB Niaga yang memperoleh imbalan pensiun dan imbalan kerja lainnya berjumlah 13.109 (2012: 13.069; 2011: 12.508).

As at 31 December 2013, the total Bank CIMB Niaga employees who are eligible for retirement and other employee benefits was 13,109 (2012:13,069; 2011: 12,508).

45. PROGRAM SAHAM MANAJEMEN DAN PROGRAM KEPEMILIKAN SAHAM

45. MANAGEMENT EQUITY SCHEME AND EQUITY OWNERSHIP PLAN

a. Program Opsi Manajemen (MOP)

a. Management Option Program (MOP)

CIMB Group Holdings Berhad mengalokasikan sejumlah 162.180.111 lembar saham Bank CIMB Niaga yang dimilikinya untuk diberikan kepada manajemen Bank CIMB Niaga melalui MOP. CIMB Group Holdings Berhad, melalui suratnya tanggal 22 Juni 2006 menawarkan program ini kepada manajemen Bank CIMB Niaga tertentu. Tanggal pemberian (*grant date*) program ini adalah tanggal 30 Juni 2006, yaitu tanggal dimana manajemen menyatakan keikutsertaan dalam program.

CIMB Group Holdings Berhad set aside 162,180,111 Bank CIMB Niaga shares to be offered to Bank CIMB Niaga's Management under a MOP. CIMB Group Holdings Berhad, through its letter dated 22 June 2006, offered certain members of Bank CIMB Niaga's management an entitlement to participate in the program. The grant date for this program was 30 June 2006, being the date when management confirmed their participation.

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**45. PROGRAM SAHAM MANAJEMEN DAN PROGRAM
KEPEMILIKAN SAHAM (lanjutan)**

**45. MANAGEMENT EQUITY SCHEME AND EQUITY
OWNERSHIP PLAN (continued)**

a. Program Opsi Manajemen (MOP) (lanjutan)

a. Management Option Program (MOP) (continued)

Opsi ini dapat dieksekusi pada tanggal pemberian sampai dengan tanggal 31 Oktober 2008 sesuai persentase yang dialokasikan untuk tiap periode. Harga eksekusi yang telah ditetapkan adalah antara Rp 292 (nilai penuh) sampai Rp 368 (nilai penuh).

Under the program, options can be exercised from grant date up to 31 October 2008 in accordance with an allocated percentage for each period. The exercise price was determined between Rp 292 (full amount) to Rp 368 (full amount).

Eksekusi MOP dicatat pada laporan keuangan konsolidasian Bank CIMB Niaga seperti yang diatur dalam PSAK 53 - Akuntansi Kompensasi Berbasis Saham. Oleh karena Bank CIMB Niaga tidak memiliki liabilitas untuk memberikan kas kepada manajemen (tidak ada dampak terhadap arus kas Bank CIMB Niaga), Bank CIMB Niaga memperlakukan transaksi ini sebagai transaksi yang diselesaikan dengan pemberian saham (*equity-settled*) dalam laporan keuangan konsolidasian, di mana Bank CIMB Niaga mencatat beban tersebut dan mengkredit cadangan kompensasi berbasis saham (sehingga tidak ada dampak terhadap jumlah ekuitas Bank CIMB Niaga secara keseluruhan). Beban tersebut diukur pada tanggal pemberian opsi (*grant date*) berdasarkan nilai wajar dari opsi yang diberikan dengan menggunakan metode *Binomial* dan diamortisasi selama periode *vesting*.

The grant of MOP is recorded in Bank CIMB Niaga's consolidated financial statements as required by SFAS 53 - Accounting for Share-based Compensation. Because Bank CIMB Niaga does not have the obligation to deliver cash to management (no cash flow impact to Bank CIMB Niaga), Bank CIMB Niaga accounts for the transaction as equity-settled in its consolidated financial statements where Bank CIMB Niaga recognises the expense and corresponding credit to share-based compensation reserve (therefore no impact on Bank CIMB Niaga's overall equity). The cost is measured at grant date based on the fair value of the options issued under the program using the Binomial model and is amortised over the vesting period.

b. Program Ekuitas Manajemen (MES)

b. Management Equity Scheme (MES)

Program ini merupakan program kompensasi yang berkaitan dengan kinerja yang merupakan bagian dari CIMB Group Holdings Berhad yang diberikan oleh pemegang saham utama Grup CIMB. Program ini pertama kali diberikan pada tanggal 1 Maret 2004 dan akan berlanjut hingga 28 Februari 2012 (periode yang telah diperpanjang). Dalam kaitannya dengan Bank CIMB Niaga, program ini diberikan kepada manajemen yang telah ditentukan oleh CIMB Group Holdings Berhad pada tahun 2009. Dalam program ini, manajemen terkait akan menerima kompensasi dalam bentuk kas (*cash-settled*) berdasarkan pergerakan harga saham biasa CIMB Group Holdings Berhad.

This scheme was initiated as part of CIMB Group Holdings Berhad's performance linked compensation scheme by one of its substantial shareholder for the CIMB Group. The scheme was initially launched on 1 March 2004 and the scheme will continue to be in force until 28 February 2012 (extended time). In respect of Bank CIMB Niaga, the scheme was introduced only in 2009 to certain management determined by CIMB Group Holdings Berhad. Under this program, the related management will receive compensation in cash (cash-settled) based on the movement of the price of ordinary shares of CIMB Group Holdings Berhad.

Sejak tanggal 1 Januari 2012 dan sesuai dengan PSAK 53 (Revisi 2010) Pembayaran Berbasis Saham, beban atas MES harus dicatat secara retrospektif sebagai laba/rugi tahun 2009-2012. Manajemen tidak mencatat beban MES karena jumlahnya tidak material terhadap laporan keuangan konsolidasian secara keseluruhan.

Since 1 January 2012 and based on SFAS 53 (Revised 2010) Share Based Payment, MES' expense should be recorded retrospectively as profit/loss year 2009-2012. Management did not record MES' expense since the amount was not significant to the consolidated financial statements as a whole.

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**45. PROGRAM SAHAM MANAJEMEN DAN PROGRAM
KEPEMILIKAN SAHAM (lanjutan)**

b. Program Ekuitas Manajemen (MES) (lanjutan)

Pemberian hak dalam program ini dilakukan oleh Komite Nominasi dan Remunerasi CIMB Group Holdings Berhad. Hak ini adalah tidak dapat diberikan kepada pihak lain (*non-assignable* dan *non-transferable*) dimana Komite Nominasi dan Remunerasi yang melakukan administrasi mewakili pemegang saham utama Grup CIMB. Pemberian kompensasi ini memasuki tahap *vesting* secara proporsional dalam beberapa tahap periode eksekusi.

Pada tanggal 28 Februari 2012, pemegang saham utama CIMB Group Holdings Berhad telah memperpanjang periode MES dari 28 Februari 2012 menjadi 31 Mei 2012. MES dapat di eksekusi hingga 31 Mei 2012, setelah itu hak *voting* atas jumlah yang belum dieksekusi akan tetap menjadi hak pemegang saham utama CIMB Group Holdings Berhad.

Berikut ini adalah mutasi jumlah hak atas lembar saham yang telah diberikan:

	2012	2011	
Saldo awal	1,430,738	2,704,868	Beginning balance
Dieksekusi	(1,430,738)	(1,274,130)	Exercised
Jumlah pada akhir periode	-	1,430,738	Ending balance

Di tahun 2012 dan 2011, hak memiliki harga referensi adalah sebesar RM 1,74.

c. Program Kepemilikan Saham (EOP)

EOP diberikan pada bulan Maret 2011 oleh Grup CIMB dimana Grup CIMB dalam hal ini memberikan saham biasa atas Grup CIMB untuk karyawan-karyawan tertentu (*Senior Vice President (SVP)* dan *Executive Vice President (EVP)* dan Direksi) yang akan dibebankan langsung kepada Bank CIMB Niaga. Berdasarkan EOP tersebut, bagian dari remunerasi karyawan-karyawan tertentu tersebut akan digunakan untuk membeli saham biasa Grup CIMB dari pasar. Saham yang dibeli akan diberikan secara progresif kepada karyawan yang berhak berdasarkan tanggal-tanggal tertentu setelah tanggal pembelian, tergantung pada hubungan kerja antara karyawan tersebut dan Bank CIMB Niaga.

45. MANAGEMENT EQUITY SCHEME AND EQUITY OWNERSHIP PLAN (continued)

b. Management Equity Scheme (MES) (continued)

The eligibility participation in the scheme shall be at the discretion of the Nomination and Remuneration Committee of CIMB Group Holdings Berhad. Entitlements of eligible members of senior management are non-assignable and non-transferable whereby the Nomination and Remuneration Committee administer the scheme on behalf of the substantial shareholder of CIMB Group. The entitlements granted vest in proportion across various exercised periods.

On 28 February 2012, the substantial shareholder of CIMB Group Holdings Berhad had approved the extension of MES from 28 February 2012 to 31 May 2012. The MES could be exercised until 31 May 2012, after which the voting rights of unexercised balances will remain with the substantial shareholder of CIMB Group Holdings Berhad.

Below is the movement of entitlements shares granted:

In 2012 and 2011, entitlements the reference price is RM 1.74.

c. Equity Ownership Plan (EOP)

The EOP was introduced in March 2011 by CIMB Group where CIMB Group will grant ordinary shares of CIMB Group to selected employees of Bank CIMB Niaga (*Senior Vice President (SVP)* and *Executive Vice President (EVP)* and Boards of Directors) with a re-charge to Bank CIMB Niaga. Under the EOP, earmarked portions of variable remuneration of selected employees of Bank CIMB Niaga will be utilised to purchase ordinary shares of CIMB Group from the market. The purchased shares will be released progressively to the eligible employees at various dates after the purchase date, subject to continued employment.

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**45. PROGRAM SAHAM MANAJEMEN DAN PROGRAM
KEPEMILIKAN SAHAM (lanjutan)**

c. Program Kepemilikan Saham (EOP) (lanjutan)

Perusahaan terkait akan bertindak mewakili Grup CIMB untuk melakukan administrasi atas EOP dan menyimpan saham tersebut selama periode sebelum tanggal penyerahan. Kelayakan akan keikutsertaan pada EOP ditentukan oleh kebijakan dari *Group Compensation Review Committee CIMB Group*.

Atas pemutusan hubungan kerja selain pensiun, cacat atau kematian, saham-saham yang belum diberikan akan dilepas berdasarkan harga pasar dan hasil yang diterima akan didonasikan kepada CIMB Foundation atas nama karyawan yang bersangkutan. Untuk kondisi pensiun, cacat atau kematian atas karyawan yang memiliki hak EOP, pemberian saham akan di akselerasi berdasarkan tanggal pemutusan hubungan kerja dan saham akan diberikan kepada pihak-pihak yang mewakili.

Untuk seluruh program EOP ini, Bank CIMB Niaga telah membayar Rp 35.030 (termasuk pajak) kepada perusahaan yang dibentuk oleh Grup CIMB (dan kepada kantor pajak terkait dengan pajak penghasilan karyawan) untuk membeli 1.034.802 lembar saham pada harga rata-rata RM 8,27 per lembar saham. Hal ini efektif pada tanggal 1 April 2011. Pemberian hak EOP ini terbagi atas 4 (empat) *tranche* masing-masing sebesar 25% dari total EOP dengan *vesting period* masing-masing pada 1 Oktober 2011, 1 April 2012, 1 Oktober 2012 dan 1 April 2013.

Pada tanggal 28 Maret 2012, tambahan EOP diberikan dengan persyaratan dan ketentuan yang sama dengan EOP sebelumnya. Untuk seluruh program EOP ini, Bank CIMB Niaga telah membayar Rp 35.533 (termasuk pajak) kepada perusahaan yang dibentuk oleh Grup CIMB (dan kepada kantor pajak terkait dengan pajak penghasilan karyawan) untuk membeli 1.108.502 lembar saham dengan harga rata-rata RM 7,70 per lembar saham. Hal ini efektif pada tanggal 1 April 2012. Pemberian hak EOP ini terbagi atas 4 (empat) *tranche* masing-masing sebesar 25% dari total EOP dengan *vesting period* masing-masing pada 1 Oktober 2012, 1 April 2013, 1 Oktober 2013 dan 1 April 2014.

**45. MANAGEMENT EQUITY SCHEME AND EQUITY
OWNERSHIP PLAN (continued)**

c. Equity Ownership Plan (EOP) (continued)

A related company will act on behalf of CIMB Group to administer the EOP and to hold the shares in trust up to the pre-determined transfer date. The eligibility of participation in the EOP shall be at the discretion of the Group Compensation Review Committee of CIMB Group.

Upon termination of employment other than retirement, disability or death, any unreleased shares will be disposed at market price and proceeds received will be donated to CIMB Foundation on behalf of the related employees. In the event of retirement, disability or death of the eligible employee, the release of shares will be accelerated to the date of termination of employment and the shares will be assigned to the designated beneficiary.

For this EOP program, Bank CIMB Niaga has paid Rp 35,030 (including tax) to the entity established by CIMB Group (and tax office in relation to the employee tax) to purchase 1,034,802 shares at an average price of RM 8.27 per share. This is effective on 1 April 2011. This EOP is divided into 4 (four) tranches, which are 25% each from the total EOP, with each vesting periods of 1 October 2011, 1 April 2012, 1 October 2012 and 1 April 2013.

On 28 March 2012, additional EOP was given based on the same terms and conditions as previous EOP. For this EOP program, Bank CIMB Niaga has paid Rp 35,533 (including tax) to the entity established by CIMB Group (and tax office in relation to the employee tax) to purchase 1,108,502 shares at an average price of RM 7.70 per share. This is effective on 1 April 2012. This EOP is divided into 4 (four) tranches, which are 25% each from the total EOP, with each vesting periods of 1 October 2012, 1 April 2013, 1 October 2013 and 1 April 2014.

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**45. MANAGEMENT EQUITY SCHEME AND EQUITY
OWNERSHIP PLAN (continued)**

c. Program Kepemilikan Saham (EOP) (lanjutan)

c. Equity Ownership Plan (EOP) (continued)

Pada tanggal 25 Maret 2013, tambahan EOP diberikan dengan persyaratan dan ketentuan yang sama dengan EOP sebelumnya. Untuk seluruh program EOP ini, Bank CIMB Niaga telah membayar Rp 43.374 (termasuk pajak) kepada perusahaan yang dibentuk oleh Grup CIMB (dan kepada kantor pajak terkait dengan pajak penghasilan karyawan) untuk membeli 1.220.675 lembar saham dengan harga rata-rata RM 7,74 per lembar saham. Hal ini efektif pada tanggal 1 April 2013. Pemberian hak EOP ini terbagi atas 3 (tiga) *tranche* masing-masing sebesar 33,33% dari total EOP dengan vesting period masing-masing pada 1 April 2014, 1 April 2015, dan 1 Januari 2016.

On 25 March 2013, additional EOP was given based on the same terms and conditions as previous EOP. For this EOP program, Bank CIMB Niaga has paid Rp 43,374 (including tax) to the entity established by CIMB Group (and tax office in relation to the employee tax) to purchase 1,220,675 shares at an average price of RM 7.74 per share. This is effective on 1 April 2013. This EOP is divided into 3 (three) tranches, which are 33.33% each from the total EOP, with each vesting periods of 1 April 2014, 1 April 2015, dan 1 January 2016.

Berikut ini adalah mutasi jumlah hak atas lembar saham yang telah diberikan:

Below is the movement of entitlements shares granted:

	2013	2012	2011	
Saldo awal	1,127,267	778,472	-	Beginning balance
Diberikan	1,220,675	1,108,502	1,034,802	Granted
Eksekusi ^(*)	(494,234)	(759,707)	(256,330)	Exercised ^(*)
Saldo akhir	<u>1,853,708</u>	<u>1,127,267</u>	<u>778,472</u>	Ending balance

^(*) Vested/Pengunduran diri

^(*) Vested/resignation

46. LABA PER SAHAM DASAR DAN DILUSIAN

46. BASIC AND DILUTIVE EARNINGS PER SHARE

Laba per saham dasar

Basic earnings per share

Laba per saham dasar dihitung dengan membagi laba bersih pemegang saham dengan rata-rata tertimbang saham biasa yang beredar pada tahun yang bersangkutan.

Basic earnings per share is calculated by dividing the net profit attributable to shareholders by the weighted average number of ordinary shares on issue during the year.

	2013	2012	2011	
Laba bersih yang tersedia bagi pemegang saham	4,282,417	4,233,111	3,174,145	Net profit attributable to shareholders
Rata-rata tertimbang saham biasa yang beredar (dalam ribuan) (termasuk dana setoran modal) *	25,131,607	25,131,607	25,039,550	Weighted average number of ordinary share on issue (in thousands) (including capital paid in advance) *
Laba per saham dasar (nilai penuh)	<u>170.40</u>	<u>168.44</u>	<u>126.77</u>	Basic earnings per share (full amount)

* Rata-rata tertimbang saham biasa yang beredar dihitung berdasarkan jumlah saham biasa yang beredar pada posisi tiap akhir bulan sesuai dengan data dari Biro Administrasi Efek

* The weighted average number of ordinary shares on issue is calculated based on the number of ordinary shares on issue at the end of month based on the data from Securities Administration Bureau

Laba per saham dilusian

Diluted earnings per share

Dalam perhitungan laba bersih per saham dilusian jumlah rata-rata tertimbang jumlah yang beredar disesuaikan dengan asumsi bahwa semua efek berpotensi saham biasa yang sifatnya dilutif dikonversi.

Diluted earnings per share is calculated by adjusting the weighted average number of ordinary shares outstanding to assume conversion of all dilutive potential ordinary shares.

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46. LABA PER SAHAM DASAR DAN DILUSIAN (lanjutan)

Laba per saham dilusian (lanjutan)

Pada tanggal 31 Desember 2013, 2012, dan 2011, Bank CIMB Niaga tidak memiliki potensi saham yang bersifat dilutif.

**46. BASIC AND DILUTIVE EARNINGS PER SHARE
(continued)**

Diluted earnings per share (continued)

As at 31 December 2013, 2012, and 2011, Bank CIMB Niaga has no dilutive potential shares.

47. KOMITMEN DAN KONTINJENSI - BERSIH

Dalam bisnis normal perbankan, Bank CIMB Niaga mempunyai komitmen dan kontinjensi yang tidak disajikan dalam laporan posisi keuangan konsolidasian.

Ikhtisar komitmen dan kontinjensi Bank CIMB Niaga yang dinyatakan dalam nilai kontrak setara dengan mata uang Rupiah adalah:

47. COMMITMENTS AND CONTINGENCIES - NET

As part of normal banking business, Bank CIMB Niaga has commitments and contingencies that are not presented in the consolidated statement of financial position.

The following is a summary of Bank CIMB Niaga commitments and contingencies at the equivalent Rupiah contractual amounts:

	2013	2012	2011	
KOMITMEN				COMMITMENTS
Liabilitas komitmen				Commitments payable
Fasilitas penyediaan dana yang belum digunakan	(56,497,987)	(43,788,350)	(37,174,311)	Unutilised portion of fund facilities
<i>Irrevocable letters of credit</i> yang masih berjalan	(3,512,510)	(2,640,343)	(1,631,489)	Outstanding irrevocable letters of credit
Lain-lain	(5,418)	(2,943)	(2,769)	Others
Jumlah liabilitas komitmen	(60,015,915)	(46,431,636)	(38,808,569)	Total commitments payable
Komitmen - bersih	(60,015,915)	(46,431,636)	(38,808,569)	Commitments - net
KONTINJENSI				CONTINGENCIES
Tagihan kontinjensi				Contingent receivables
Garansi yang diterima	779,507	537,434	7,613	Guarantees received
Penghasilan bunga dalam penyelesaian	874,667	719,408	612,878	Interest receivable on non-performing assets
Jumlah tagihan kontinjensi	1,654,174	1,256,842	620,491	Total contingent receivables
Liabilitas kontinjensi				Contingent payables
Garansi yang diterbitkan	(4,079,789)	(3,970,735)	(3,063,161)	Guarantees issued
Jumlah liabilitas kontinjensi	(4,079,789)	(3,970,735)	(3,063,161)	Total contingent payables
Kontinjensi - bersih	(2,425,615)	(2,713,893)	(2,442,670)	Contingencies - net
KOMITMEN DAN KONTINJENSI - BERSIH	(62,441,530)	(49,145,529)	(41,251,239)	COMMITMENTS AND CONTINGENCIES - NET

Komitmen dan kontinjensi yang berhubungan dengan derivatif disajikan di Catatan 11.

The commitments and contingencies relating to derivative transaction is disclosed in Note 11.

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47. KOMITMEN DAN KONTINJENSI – BERSIH (lanjutan)

47. COMMITMENTS AND CONTINGENCIES – NET
(continued)

Rincian liabilitas komitmen dan kontinjensi untuk fasilitas penyediaan dana yang belum digunakan, *irrevocable letters of credit* yang masih berjalan, dan garansi yang diterbitkan berdasarkan kolektibilitas dan mata uang adalah:

The details of commitments and contingencies payables for unused provision of fund facilities, outstanding *irrevocable letters of credit*, and guarantees issued based on collectibility and currency are as follows:

2013						
	Lancar/ Pass	Dalam Perhatian Khusus/ Special Mention	Kurang Lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total
Rupiah						Rupiah
Fasilitas penyediaan dana yang belum digunakan	42,170,765	1,480,698	-	-	-	Unutilised portion of fund facilities
<i>Irrevocable letters of credit</i> yang masih berjalan	748,612	-	-	-	-	Outstanding <i>irrevocable letters of credit</i>
Garansi yang diterbitkan	2,668,862	-	-	-	-	Guarantees issued
Sub jumlah	<u>45,588,239</u>	<u>1,480,698</u>	<u>-</u>	<u>-</u>	<u>-</u>	Sub total
Mata Uang Asing						Foreign currencies
Fasilitas penyediaan dana yang belum digunakan	12,681,765	164,759	-	-	-	Unused provision of fund facilities
<i>Irrevocable letters of credit</i> yang masih berjalan	2,763,898	-	-	-	-	Outstanding <i>irrevocable letters of credit</i>
Garansi yang diterbitkan	1,410,927	-	-	-	-	Guarantees issued
Sub jumlah	<u>16,856,590</u>	<u>164,759</u>	<u>-</u>	<u>-</u>	<u>-</u>	Sub total
	<u>62,444,829</u>	<u>1,645,457</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>64,090,286</u>
Dikurangi: Estimasi kerugian atas komitmen dan kontinjensi						Less: Estimated losses on commitments and contingencies
						<u>-</u>
						<u>64,090,286</u>
2012						
	Lancar/ Pass	Dalam Perhatian Khusus/ Special Mention	Kurang Lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total
Rupiah						Rupiah
Fasilitas penyediaan dana yang belum digunakan	33,418,919	268,023	-	-	150	Unutilised portion of fund facilities
<i>Irrevocable letters of credit</i> yang masih berjalan	410,329	-	-	-	-	Outstanding <i>irrevocable letters of credit</i>
Garansi yang diterbitkan	3,112,526	-	-	-	-	Guarantees issued
Sub jumlah	<u>36,941,774</u>	<u>268,023</u>	<u>-</u>	<u>-</u>	<u>150</u>	Sub total
Mata Uang Asing						Foreign currencies
Fasilitas penyediaan dana yang belum digunakan	10,053,125	48,133	-	-	-	Unused provision of fund facilities
<i>Irrevocable letters of credit</i> yang masih berjalan	2,230,014	-	-	-	-	Outstanding <i>irrevocable letters of credit</i>
Garansi yang diterbitkan	858,209	-	-	-	-	Guarantees issued
Sub jumlah	<u>13,141,348</u>	<u>48,133</u>	<u>-</u>	<u>-</u>	<u>-</u>	Sub total
	<u>50,083,122</u>	<u>316,156</u>	<u>-</u>	<u>-</u>	<u>150</u>	<u>50,399,428</u>
Dikurangi: Estimasi kerugian atas komitmen dan kontinjensi						Less: Estimated losses on commitments and contingencies
						<u>-</u>
						<u>50,399,428</u>

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47. KOMITMEN DAN KONTINJENSI – BERSIH (lanjutan)

47. COMMITMENTS AND CONTINGENCIES – NET
(continued)

		2011					
	Lancar/ Pass	Dalam Perhatian Khusus/ Special Mention	Kurang Lancar/ Substandard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total	
Rupiah							Rupiah
Fasilitas penyediaan dana yang belum digunakan <i>Irrevocable letters of credit</i> yang masih berjalan	26,767,302	169,466	10,892	2,718	52,511	27,002,889	Unused provision of fund facilities
Garansi yang diterbitkan	394,191	-	-	-	-	394,191	Outstanding irrevocable letters of credit
Sub jumlah	2,457,311	-	-	-	-	2,457,311	Guarantees issued
	<u>29,618,804</u>	<u>169,466</u>	<u>10,892</u>	<u>2,718</u>	<u>52,511</u>	<u>29,854,391</u>	Sub total
Mata Uang Asing							Foreign currencies
Fasilitas penyediaan dana yang belum digunakan <i>Irrevocable letters of credit</i> yang masih berjalan	10,055,117	94,533	21,658	63	51	10,171,422	Unused provision of fund facilities
Garansi yang diterbitkan	1,237,298	-	-	-	-	1,237,298	Outstanding irrevocable letters of credit
Sub jumlah	605,850	-	-	-	-	605,850	Guarantees issued
	<u>11,898,265</u>	<u>94,533</u>	<u>21,658</u>	<u>63</u>	<u>51</u>	<u>12,014,570</u>	Sub total
	<u>41,517,069</u>	<u>263,999</u>	<u>32,550</u>	<u>2,781</u>	<u>52,562</u>	<u>41,868,961</u>	
Dikurangi: Estimasi kerugian atas komitmen dan kontinjensi						-	Less: Estimated losses on commitments and contingencies
						<u>41,868,961</u>	

48. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI

Bank CIMB Niaga dikendalikan oleh CIMB Group Sdn Bhd, Malaysia. Kepemilikan minoritas dipegang dan dimiliki oleh banyak pihak. Lihat Catatan 33 untuk informasi mengenai pemegang saham utama dari CIMB Group Sdn Bhd.

Sifat Hubungan Berelasi

Pihak-pihak berelasi adalah perusahaan dan perorangan yang mempunyai keterkaitan kepemilikan atau kepengurusan secara langsung maupun tidak langsung dengan Bank CIMB Niaga. Informasi Anak Perusahaan diungkapkan pada Catatan 1d. Pemegang saham pengendali dan mayoritas, induk dari pemegang saham mayoritas, dan pemegang saham akhir diungkapkan pada Catatan 33.

48. RELATED PARTIES TRANSACTIONS

Bank CIMB Niaga is controlled by CIMB Group Sdn Bhd, Malaysia. The remaining minority shares are widely held. For information on the ultimate parent company of CIMB Group Sdn Bhd, refer to Note 33.

Nature of Relationship

Related parties are companies and individuals who directly or indirectly have relationships with Bank CIMB Niaga through ownership or management. Information of Subsidiaries are disclosed in Note 1d. The controlling and majority shareholder, parent of majority shareholder, and the ultimate shareholders are disclosed in Note 33.

Pihak berelasi/ <i>Related parties</i>	Sifat dari hubungan/ <i>Nature of relationship</i>	Sifat dari transaksi/ <i>Nature of transactions</i>
CIMB Group Holdings Berhad	Pemegang saham mayoritas/ <i>Parent of majority shareholder</i>	Simpanan dari nasabah; Liabilitas derivatif/ <i>Deposits from customers; Derivative payables</i>
PT CIMB Principal Asset Management	Dikendalikan oleh pemegang saham akhir yang sama/ <i>Controlled by same ultimate shareholder</i>	Simpanan dari nasabah/ <i>Deposits from customers</i>
PT CIMB Sun Life	Dikendalikan oleh pemegang saham akhir yang sama/ <i>Controlled by same ultimate shareholder</i>	Simpanan dari nasabah/ <i>Deposits from customers</i>
CIMB Islamic Bank Berhad	Dikendalikan oleh pemegang saham akhir yang sama/ <i>Controlled by same ultimate shareholder</i>	Simpanan dari bank lain/ <i>Deposits from other banks</i>

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48. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI
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48. RELATED PARTIES TRANSACTIONS (continued)

Sifat Hubungan Berelasi (lanjutan)

Nature of Relationship (continued)

Pihak berelasi/ Related parties	Sifat dari hubungan/ Nature of relationship	Sifat dari transaksi/ Nature of transactions
CIMB Bank Berhad	Dikendalikan oleh pemegang saham akhir yang sama/ <i>Controlled by same ultimate shareholder</i>	Simpanan dari bank lain; Pinjaman yang diterima/ <i>Deposits from other banks; Borrowings</i>
PT XL Axiata Tbk	Dikendalikan oleh pemegang saham akhir yang sama/ <i>Controlled by same ultimate shareholder</i>	Simpanan dari nasabah/ <i>Deposits from customers</i>
CIMB Bank (L) Limited	Dikendalikan oleh pemegang saham akhir yang sama/ <i>Controlled by same ultimate shareholder</i>	Simpanan dari bank lain/ <i>Deposits from other banks</i>
PT CIMB Securities Indonesia	Dikendalikan oleh pemegang saham akhir yang sama/ <i>Controlled by same ultimate shareholder</i>	Kredit yang diberikan; Simpanan dari nasabah/ <i>Loan; Deposits from customers</i>
PT Niaga Manajemen Citra	Dikelola oleh pejabat eksekutif Bank CIMB Niaga/ <i>Controlled by Bank CIMB Niaga's executive officers</i>	Beban dibayar di muka; Simpanan dari nasabah/ <i>Prepaid expenses; Deposits from customers</i>
PT Commerce Kapital	Dikendalikan oleh pemegang saham akhir yang sama/ <i>Controlled by same ultimate shareholder</i>	Simpanan dari nasabah/ <i>Deposits from customers</i>
Dana Pensiun PT CIMB Niaga Tbk	Dikelola oleh pejabat eksekutif Bank CIMB Niaga/ <i>Controlled by Bank CIMB Niaga's executive officers</i>	Simpanan dari nasabah/ <i>Deposits from customers</i>
Dewan Komisaris, Direksi dan Pejabat Eksekutif Bank/ <i>Board of Commissioners, Directors and Executive Bank Officers</i>	Manajemen Bank CIMB Niaga/ <i>Bank CIMB Niaga's Management</i>	Kredit yang diberikan; Simpanan dari nasabah/ <i>Loans; Deposits from customers</i>

Transaksi dengan pihak-pihak berelasi terutama berhubungan dengan pinjam-meminjam dana dalam kegiatan normal usaha.

The related party transactions primarily related to lending and borrowing of funds in the normal course of their business.

Rincian saldo dengan pihak-pihak yang berelasi yang merupakan perusahaan asosiasi dengan Bank CIMB Niaga adalah:

The details of balances with related parties of associated parties with Bank CIMB Niaga are as follows:

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48. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI
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48. RELATED PARTIES TRANSACTIONS (continued)

Sifat Hubungan Berelasi (lanjutan)

Nature of Relationship (continued)

	2013	2012	2011	
Aset				Assets
Kredit yang diberikan				Loans
- Dewan Komisaris, Direksi, dan Pejabat Eksekutif Bank	61,920	35,123	28,031	Board of Commissioners, Directors, - and Executive Bank Officers
- Pihak yang dimiliki oleh pemegang saham akhir yang sama	2,008	8,646	1,442	Parties under - same ultimate shareholder
	<u>63,928</u>	<u>43,769</u>	<u>29,473</u>	
Beban dibayar di muka				Prepaid expense
- Pihak yang dikelola oleh pejabat eksekutif Bank CIMB Niaga	156,034	162,276	180,407	Parties controlled by - Bank CIMB Niaga's executive officers
	<u>156,034</u>	<u>162,276</u>	<u>180,407</u>	
Jumlah aset yang terkait dengan pihak-pihak berelasi	<u>219,962</u>	<u>206,045</u>	<u>209,880</u>	Total asset associated with related parties
Sebagai persentase terhadap jumlah aset	<u>0.10%</u>	<u>0.10%</u>	<u>0.13%</u>	As a percentage to total assets
Liabilitas				Liabilities
Simpanan dari nasabah				Deposits from customers
- Giro				Demand deposits -
- Dewan Komisaris, Direksi, dan Pejabat Eksekutif Bank	10,640	5,445	7,773	Board of Commissioners, Directors, - and Executive Bank Officers
- Pihak yang dimiliki oleh pemegang saham akhir yang sama	109,351	89,563	96,609	Parties under - same ultimate shareholders
- Pihak yang dikelola oleh pejabat eksekutif Bank CIMB Niaga	1,517	2,965	3,372	Parties controlled by - Bank CIMB Niaga's executive officers
- Pemegang saham mayoritas	11	12	16	Parent of majority shareholders -
	<u>121,519</u>	<u>97,985</u>	<u>107,770</u>	
- Tabungan				Saving deposits -
- Dewan Komisaris, Direksi, dan Pejabat Eksekutif Bank	45,541	44,677	30,923	Board of Commissioners, Directors, - and Executive Bank Officers
- Pihak yang dikelola oleh pejabat eksekutif Bank CIMB Niaga	-	2	-	Parties controlled by - Bank CIMB Niaga's executive officers
	<u>45,541</u>	<u>44,679</u>	<u>30,923</u>	

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48. TRANSAKSI DENGAN PIHAK-PIHAK BERELASI
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48. RELATED PARTIES TRANSACTIONS (continued)

Sifat Hubungan Berelasi (lanjutan)

Nature of Relationship (continued)

	2013	2012	2011	
- Deposito berjangka				<i>Time deposits -</i>
- Dewan Komisaris, Direksi, dan Pejabat Eksekutif Bank	78,063	61,186	47,996	<i>Board of Commissioners, Directors, - and Executive Bank Officers</i>
- Pihak yang dimiliki oleh pemegang saham akhir yang sama	5,982	110,682	36,435	<i>Parties under - same ultimate shareholders</i>
- Pihak yang dikelola oleh pejabat eksekutif Bank CIMB Niaga	10,017	6,576	2,330	<i>Parties controlled by Bank - CIMB Niaga's executive officers</i>
	<u>94,062</u>	<u>178,444</u>	<u>86,761</u>	
Simpanan dari bank lain				Deposits from other banks
- Giro				<i>Demand Deposit -</i>
- Pihak yang dimiliki oleh pemegang saham akhir yang sama	20,018	78,679	37,913	<i>Parties under - same ultimate shareholders</i>
	<u>20,018</u>	<u>78,679</u>	<u>37,913</u>	
Liabilitas derivatif				Derivative payables
- Pihak yang dimiliki oleh pemegang saham akhir yang sama	-	4,515	-	<i>Parties under - same ultimate shareholders</i>
	<u>-</u>	<u>4,515</u>	<u>-</u>	
Pinjaman yang diterima				Borrowing
- Pihak yang dimiliki oleh pemegang saham akhir yang sama	1,786,073	1,670,500	1,813,500	<i>Parties under - same ultimate shareholders</i>
	<u>1,786,073</u>	<u>1,670,500</u>	<u>1,813,500</u>	
Jumlah liabilitas yang terkait dengan pihak-pihak berelasi	<u>2,067,213</u>	<u>2,074,802</u>	<u>2,076,867</u>	<i>Total liabilities associated with related parties</i>
Sebagai persentase terhadap jumlah liabilitas	<u>1.07%</u>	<u>1.19%</u>	<u>1.40%</u>	<i>As a percentage to total liabilities</i>

Rincian transaksi dengan pihak-pihak berelasi dengan Bank CIMB Niaga adalah:

The details of transactions with related parties with Bank CIMB Niaga are as follows:

	2013	2012	2011	
Pendapatan bunga				Interest Income
- Dewan Komisaris, Direksi, dan Pejabat Eksekutif Bank	9,028	4,229	3,126	<i>Board of Commissioners, Directors, and - Executive Bank Officers</i>
- Pihak yang dimiliki oleh pemegang saham akhir yang sama	293	1,041	242	<i>Parties under same ultimate shareholders -</i>
% Total pendapatan bunga	<u>9,321</u>	<u>5,270</u>	<u>3,368</u>	<i>% Total interest income</i>
Beban bunga				Interest expense
- Dewan Komisaris, Direksi, dan Pejabat Eksekutif Bank	6,531	5,319	406	<i>Board of Commissioners, Directors, and - Executive Bank Officers</i>
- Pihak yang dimiliki oleh pemegang saham akhir yang sama	23,526	37,423	11,360	<i>Parties under same ultimate shareholders -</i>
- Pihak yang dikelola oleh pejabat eksekutif Bank CIMB Niaga	-	110	360	<i>Parties controlled by Bank CIMB Niaga's - executive officers</i>
- Pemegang saham mayoritas	-	-	488	<i>Parent of majority shareholders -</i>
% Total beban bunga	<u>30,057</u>	<u>42,852</u>	<u>12,614</u>	<i>% Total interest expense</i>

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Transaksi dengan pihak-pihak berelasi dilakukan dengan kebijakan harga dan syarat normal, sebagaimana dilakukan dengan pihak yang tidak berelasi, kecuali kredit diberikan kepada karyawan Bank CIMB Niaga.

48. RELATED PARTIES TRANSACTIONS (continued)

Transactions with related parties are conducted with normal pricing policy and conditions as similar with third parties, except for loans to the Bank CIMB Niaga's employees.

49. KEPENTINGAN NONPENGENDALI

a. Kepentingan nonpengendali atas kekayaan bersih Anak Perusahaan adalah:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Saldo awal	84,139	66,884	73,083	Beginning balance
Bagian keuntungan bersih - tahun berjalan	13,734	16,750	2,815	Net income - current year
Pembagian dividen Anak perusahaan	(4,900)	-	(6,027)	Distribution of cash dividend by Subsidiary
Pengaruh perubahan kepemilikan Anak perusahaan	-	-	(1,071)	Effect of changes in ownership of Subsidiaries
Cadangan lindung nilai arus kas	1,686	505	(1,916)	Cash flow hedging reserve
Saldo akhir tahun kepentingan nonpengendali	<u>94,659</u>	<u>84,139</u>	<u>66,884</u>	Non-controlling interest at the end of the year

49. NON-CONTROLLING INTEREST

a. The non-controlling interest in the net assets of Subsidiaries is as follows:

b. Kepentingan nonpengendali atas laba bersih Anak Perusahaan adalah:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
PT CIMB Niaga Auto Finance	74	72	156	PT CIMB Niaga Auto Finance
PT Kencana Internusa Artha Finance	13,660	16,678	2,659	PT Kencana Internusa Artha Finance
	<u>13,734</u>	<u>16,750</u>	<u>2,815</u>	

b. The non-controlling interest in the net income of Subsidiaries are as follows:

50. INFORMASI SEGMENT USAHA

Bank CIMB Niaga telah menyajikan segmen operasi berdasarkan informasi yang disiapkan secara internal untuk pengambil keputusan operasional. Kebijakan akuntansi ini merupakan penerapan PSAK 5 (Revisi 2009), "Segmen Operasi".

Segmen operasi dilaporkan sesuai dengan laporan internal yang disiapkan untuk pengambil keputusan operasional yang bertanggung jawab untuk mengalokasikan sumber daya ke segmen tertentu dan melakukan penilaian atas performanya. Seluruh segmen operasi yang digunakan oleh Bank CIMB Niaga telah memenuhi kriteria pelaporan berdasarkan PSAK 5 (Revisi 2009).

50. OPERATING SEGMENTS INFORMATION

Bank CIMB Niaga presents operating segments based on the information that is internally provided to the chief operating decision maker. This accounting policy is due to the adoption of SFAS 5 (Revised 2009), "Operating Segments".

Operating segments are reported in accordance with the internal reporting provided to the chief operating decision maker, which is responsible for allocating resources to the reportable segments and assesses its performance. All operating segments used by Bank CIMB Niaga meet the definition of a reportable segment under SFAS 5 (Revised 2009).

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50. INFORMASI SEGMENT USAHA (lanjutan)

Bank CIMB Niaga memiliki 7 (tujuh) pelaporan segmen. Di bawah ini merupakan penjelasan mengenai operasi dari masing-masing pelaporan segmen yang dimiliki oleh Bank CIMB Niaga:

- Korporasi - termasuk kredit yang diberikan, simpanan dan transaksi-transaksi lain, serta saldo atas nasabah korporasi;
- Bisnis - merupakan produk dan jasa untuk nasabah yang berskala kecil hingga sedang;
- Ritel - fokus kepada produk dan jasa kepada nasabah individual. Segmen ini termasuk fasilitas kredit yang diberikan, simpanan dan transaksi-transaksi lain, serta saldo atas nasabah ritel;
- Tresuri - segmen ini terkait dengan kegiatan tresuri Bank CIMB Niaga termasuk transaksi valuta asing, *money market*, derivatif, serta investasi dalam bentuk penempatan dan efek-efek;
- Syariah - seluruh transaksi yang dilakukan oleh unit usaha Syariah;
- Lain-lain - termasuk aktivitas *back office* dan divisi yang tidak menghasilkan laba. Lain-lain termasuk jasa korporasi, penjualan dan distribusi, serta lain-lain; dan
- Anak Perusahaan - termasuk seluruh transaksi yang timbul dan dilakukan berdasarkan bisnis anak perusahaan.

50. OPERATING SEGMENTS INFORMATION (continued)

Bank CIMB Niaga has 7 (seven) reportable segments. The following describes the operations in each of Bank CIMB Niaga's reportable segments:

- *Corporate - includes loans, deposits and other transactions, and balances with corporate customers;*
- *Business - includes products and services for customer segments comprising small to medium scale enterprises;*
- *Retail - focuses on products and services for individual customers. It includes products such as loan, deposit and others transactions, and balances with retail customers;*
- *Treasury - undertake Bank CIMB Niaga's treasury activities which include foreign exchange, money market, derivatives, and investing in placements and securities;*
- *Sharia - includes all transactions relating to Sharia Business Unit;*
- *Others - includes all back office processes and non-profit generating divisions in Bank CIMB Niaga. Thus, it includes corporate service, sales and distribution, and others; and*
- *Subsidiaries - includes all transactions relating to subsidiaries' businesses.*

	2013							Jumlah/ Total	
	Korporasi/ Corporate	Bisnis/ Business	Ritel/ Retail	Tresuri/ Treasury	Syariah/ Sharia	Lain-lain/ Others	Anak Perusahaan/ Subsidiaries		
Penghasilan bunga bersih	1,532,901	2,825,015	2,726,476	2,782,714	459,735	(275,119)	68,969	10,120,691	<i>Net interest income</i>
-Pendapatan dari pihak eksternal	2,530,363	4,357,991	1,919,576	782,761	455,719	5,312	68,969	10,120,691	<i>Income from external parties -</i>
-Pendapatan antar segmen	(997,462)	(1,532,976)	806,900	1,999,953	4,016	(280,431)	-	-	<i>Inter-segmen income -</i>
Pembentukan cadangan kerugian penurunan nilai atas aset keuangan dan nonkeuangan	31,777	(392,773)	(561,714)	9,846	(141,305)	87,488	(236,800)	(1,203,481)	<i>Allowance for impairment losses on financial and non-financial assets</i>
Provisi dan komisi lainnya	414,994	157,412	908,840	(17,291)	4,658	26,472	708,758	2,203,843	<i>Other fees and commissions</i>
Pendapatan/(beban) operasional lainnya	70,771	25,146	134,625	837,837	5,127	732	165,682	1,239,920	<i>Other operating income/(expense)</i>
Beban tenaga kerja	(137,578)	(373,297)	(914,850)	(58,970)	(73,785)	(1,474,642)	(195,932)	(3,229,054)	<i>Personnel expenses</i>
Umum dan administrasi	(128,078)	(384,470)	(1,592,121)	(77,234)	(89,214)	(599,744)	(292,615)	(3,163,476)	<i>General and administrative</i>
Beban operasional lainnya	(4,385)	(9,089)	(89,850)	-	(178)	1,029	-	(102,473)	<i>Other operating expenses</i>
Laba operasional bersih	1,780,402	1,847,944	611,406	3,476,902	165,038	(2,233,784)	218,062	5,865,970	<i>Net operating income</i>
Pendapatan/(beban) bukan operasional	(54,035)	976	247	(5,795)	(629)	42,891	(17,608)	(33,953)	<i>Income/(expenses) from non-operations</i>
Laba sebelum pajak penghasilan	1,726,367	1,848,920	611,653	3,471,107	164,409	(2,190,893)	200,454	5,832,017	<i>Income before income tax</i>
Beban pajak penghasilan	-	-	-	-	-	(1,485,897)	(49,969)	(1,535,866)	<i>Income tax expense</i>
Laba bersih	1,726,367	1,848,920	611,653	3,471,107	164,409	(3,676,790)	150,485	4,296,151	<i>Net income</i>
Kepentingan nonpengendali	-	-	-	-	-	(13,734)	-	(13,734)	<i>Non-controlling interest</i>
Jumlah aset	31,447,632	58,811,930	32,283,415	38,249,170	7,895,876	41,644,905	8,533,481	218,866,409	<i>Total assets</i>
Jumlah liabilitas	33,606,343	56,070,517	71,223,210	17,834,406	6,544,675	135,216	7,565,355	192,979,722	<i>Total liabilities</i>

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50. INFORMASI SEGMENT USAHA (lanjutan)

50. OPERATING SEGMENTS INFORMATION (continued)

	2012								
	Korporasi/ Corporate	Bisnis/ Business	Ritel/ Retail	Tresuri/ Treasury	Syariah/ Sharia	Lain-lain/ Others	Anak Perusahaan/ Subsidiaries		Jumlah/ Total
Penghasilan bunga bersih	1,766,646	2,754,921	2,495,081	2,507,495	376,247	(242,884)	51,713	9,709,219	Net interest income
-Pendapatan dari pihak eksternal	2,670,834	3,774,813	2,240,676	620,806	375,752	(25,375)	51,713	9,709,219	Income from external parties -
-Pendapatan antar segmen	(904,188)	(1,019,892)	254,405	1,886,689	495	(217,509)	-	-	Inter-segmen income -
Pembentukan cadangan kerugian penurunan nilai atas aset keuangan dan nonkeuangan	(83,974)	(164,020)	(490,764)	4,469	(111,677)	(190,640)	(106,283)	(1,142,889)	Allowance for impairment losses on financial and non-financial assets
Provisi dan komisi lainnya	413,366	129,511	737,339	(12,119)	4,876	21,902	646,302	1,941,177	Other fees and commissions
Pendapatan/(beban) operasional lainnya	60,899	23,457	132,119	1,203,708	1,619	(236,031)	104,017	1,289,788	Other operating income/(expense)
Beban tenaga kerja	(85,321)	(252,607)	(686,242)	(36,099)	(51,045)	(1,592,302)	(178,088)	(2,881,704)	Personnel expenses
Umum dan administrasi	(116,958)	(368,588)	(1,519,569)	(66,686)	(83,298)	(596,764)	(283,886)	(3,035,749)	General and administrative
Beban operasional lainnya	(7,189)	(23,325)	(80,944)	(78)	(1,658)	(25,819)	-	(139,013)	Other operating expenses
Laba operasional bersih	1,947,469	2,099,349	587,020	3,600,690	135,064	(2,862,538)	233,775	5,740,829	Net operating income
Pendapatan/(beban) bukan operasional	25	2,388	(12,803)	(46)	227	62,347	(6,040)	46,098	Income/(expenses) from non-operations
Laba sebelum pajak penghasilan	1,947,494	2,101,737	574,217	3,600,644	135,291	(2,800,191)	227,735	5,786,927	Income before income tax
Beban pajak penghasilan	-	-	-	-	-	(1,463,152)	(73,914)	(1,537,066)	Income tax expense
Laba bersih	1,947,494	2,101,737	574,217	3,600,644	135,291	(4,263,343)	153,821	4,249,861	Net income
Keuntungan nonpengendali	-	-	-	-	-	(16,750)	-	(16,750)	Non-controlling interest
Jumlah aset	26,798,281	52,792,554	28,405,377	27,235,490	7,319,138	49,054,747	5,806,894	197,412,481	Total assets
Jumlah liabilitas	30,387,036	55,114,339	62,485,357	13,367,895	7,322,349	1,099,334	4,984,259	174,760,569	Total liabilities

	2011								
	Korporasi/ Corporate	Bisnis/ Business	Ritel/ Retail	Tresuri/ Treasury	Syariah/ Sharia	Lain-lain/ Others	Anak Perusahaan/ Subsidiaries		Jumlah/ Total
Penghasilan bunga bersih	1,631,193	2,028,537	911,938	2,233,755	229,138	808,895	83,374	7,926,830	Net interest income
-Pendapatan dari pihak eksternal	2,465,791	2,791,248	911,938	949,385	228,845	496,249	83,374	7,926,830	Income from external parties -
-Pendapatan antar segmen	(834,598)	(762,711)	-	1,284,370	293	312,646	-	-	Inter-segmen income -
Pembentukan cadangan kerugian penurunan nilai atas aset keuangan dan nonkeuangan	(25,852)	8,559	(439,487)	3,317	(30,010)	(283,902)	(63,016)	(830,391)	Allowance for impairment losses on financial and non-financial assets
Provisi dan komisi lainnya	415,921	89,997	490,387	(3,191)	(718)	176,934	460,528	1,629,858	Other fees and commissions
Pendapatan/(beban) operasional lainnya	20,344	13,972	118,532	564,949	259	(29,979)	154,849	842,926	Other operating income/(expense)
Beban tenaga kerja	(63,088)	(216,505)	477,579	(30,843)	(46,318)	(2,241,482)	(107,082)	(2,227,739)	Personnel expenses
Umum dan administrasi	(97,394)	(315,278)	68,273	(67,448)	(86,499)	(2,085,062)	(276,901)	(2,860,309)	General and administrative
Beban operasional lainnya	(13,022)	(18,881)	63,114	(65)	(127)	(173,478)	-	(142,459)	Other operating expenses
Laba operasional bersih	1,868,102	1,590,401	1,690,336	2,700,474	65,725	(3,828,074)	251,752	4,338,716	Net operating income
Pendapatan/(beban) bukan operasional	1,461	(1,852)	33,259	(2,640)	124	17,601	5,113	53,066	Income/(expenses) from non-operations
Laba sebelum pajak penghasilan	1,869,563	1,588,549	1,723,595	2,697,834	65,849	(3,810,473)	256,865	4,391,782	Income before income tax
Beban pajak penghasilan	-	-	-	-	-	(1,141,894)	(72,928)	(1,214,822)	Income tax expense
Laba bersih	1,869,563	1,588,549	1,723,595	2,697,834	65,849	(4,952,367)	183,937	3,176,960	Net income
Keuntungan nonpengendali	-	-	-	-	-	(2,815)	-	(2,815)	Non-controlling interest
Jumlah aset	24,671,302	42,483,306	27,754,102	22,182,927	4,512,203	41,790,777	3,406,513	166,801,130	Total assets
Jumlah liabilitas	27,063,246	45,000,332	59,978,192	7,997,374	4,393,065	1,108,456	2,890,974	148,431,639	Total liabilities

Informasi yang berkaitan dengan segmen usaha utama dari Bank CIMB Niaga dan Anak Perusahaan disajikan dalam tabel di atas ini.

Information concerning the main business segments of Bank CIMB Niaga and Subsidiaries is set out in the table above.

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50. INFORMASI SEGMENT USAHA (lanjutan)

50. OPERATING SEGMENTS INFORMATION (continued)

Segmen geografis

Geographical segment

Operasional utama dari Bank CIMB Niaga dan Anak Perusahaan dikelola di wilayah Indonesia. Segmen bisnis Bank CIMB Niaga terbagi atas 6 (enam) area geografis utama, diluar Anak Perusahaan, yaitu Jakarta, Jawa Barat, Jawa Tengah, Jawa Timur, Indonesia Timur, Sumatera dan Luar Negeri. Untuk segmen geografis luar negeri, Bank CIMB Niaga hanya memiliki cabang Cayman Island yang kegiatan operasional secara keseluruhan tidak signifikan. Cabang Cayman Island telah ditutup pada tanggal 6 Januari 2012

The principal operations of Bank CIMB Niaga and its Subsidiaries are managed in Indonesia. Bank CIMB Niaga's business segments are mainly separated in 6 (six) main geographical areas, except for Subsidiaries, which are Jakarta, West Java, Central Java, East Java, East Indonesia, Sumatera and Overseas. For overseas geographical areas, Bank CIMB Niaga owns a branch in the Cayman Islands which operation is insignificant. Branch in the Cayman Islands has already closed on 6 January 2012.

Informasi yang berkaitan dengan segmen berdasarkan geografis dari Bank CIMB Niaga dan Anak Perusahaan disajikan dalam tabel di bawah ini:

Information concerning the geographical segments of Bank CIMB Niaga and Subsidiaries is set out in the table below:

	2013							Jumlah/ Total	
	Jakarta/ Jakarta	Jawa Barat/ West Java	Jawa Tengah/ Central Java	Jawa Timur/ East Java	Indonesia Timur/ East Indonesia	Sumatera/ Sumatera	Anak Perusahaan/ Subsidiaries		
Penghasilan bunga bersih	7,393,089	538,869	497,588	648,953	281,047	692,176	68,969	10,120,691	Net interest income
Pembentukan cadangan kerugian penurunan nilai atas aset keuangan dan nonkeuangan	(783,138)	(92,299)	(53,319)	36,784	(24,575)	(50,134)	(236,800)	(1,203,481)	Allowance for impairment losses on financial and non-financial assets
Provisi dan komisi lainnya	1,191,046	70,775	61,503	77,746	28,518	65,497	708,758	2,203,843	Other fees and commissions
Pendapatan/(beban) operasional lainnya	1,034,601	9,083	7,550	7,593	3,326	12,085	165,682	1,239,920	Other operating income/(expenses)
Beban tenaga kerja	(2,280,961)	(153,529)	(159,851)	(192,580)	(75,114)	(171,087)	(195,932)	(3,229,054)	Personnel expenses
Umum dan administrasi	(2,198,440)	(137,087)	(126,677)	(150,501)	(84,696)	(173,460)	(292,615)	(3,163,476)	General and administrative
Beban operasional lainnya	(92,370)	(3,632)	(1,732)	(2,284)	(373)	(2,082)	-	(102,473)	Other operating expenses
Laba operasional bersih	4,263,827	232,180	225,062	425,711	128,133	372,995	218,062	5,865,970	Net operating income
Pendapatan/(beban) bukan operasional - bersih	(19,805)	1,041	429	1,591	(131)	530	(17,608)	(33,953)	Non-operating income/(expenses) - net
Laba sebelum pajak penghasilan	4,244,022	233,221	225,491	427,302	128,002	373,525	200,454	5,832,017	Income before tax
Beban pajak penghasilan	(1,485,897)	-	-	-	-	-	(49,969)	(1,535,866)	Income tax expense
Laba bersih	2,758,125	233,221	225,491	427,302	128,002	373,525	150,485	4,296,151	Net income
Kepentingan nonpengendali	(13,734)	-	-	-	-	-	-	(13,734)	Non-controlling interest
Jumlah aset	147,516,299	11,351,138	12,656,382	16,983,067	7,284,083	14,541,959	8,533,481	218,866,409	Total asset
Jumlah liabilitas	124,474,567	10,987,157	12,273,898	16,505,840	7,216,606	13,956,299	7,565,355	192,979,722	Total liabilities

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50. INFORMASI SEGMENT USAHA (lanjutan)

50. OPERATING SEGMENTS INFORMATION (continued)

Segmen geografis (lanjutan)

Geographical segment (continued)

	2012								
	Jakarta/ Jakarta	Jawa Barat/ West Java	Jawa Tengah/ Central Java	Jawa Timur/ East Java	Indonesia Timur/ East Indonesia	Sumatera/ Sumatera	Anak Perusahaan/ Subsidiaries	Jumlah/ Total	
Penghasilan bunga bersih	7,148,662	541,657	471,133	573,813	286,225	636,016	51,713	9,709,219	Net interest income
Pembentukan cadangan kerugian penurunan nilai atas aset keuangan dan nonkeuangan	(743,540)	(54,617)	(41,430)	(117,778)	(45,775)	(33,466)	(106,283)	(1,142,889)	Allowance for impairment losses on financial and non-financial assets
Provisi dan komisi lainnya	1,002,531	71,200	58,884	69,752	29,300	63,208	646,302	1,941,177	Other fees and commissions
Pendapatan/(beban) operasional lainnya	1,272,085	(3,253)	1,209	(6,173)	(2,946)	(75,151)	104,017	1,289,788	Other operating income/(expenses)
Beban tenaga kerja	(2,145,394)	(121,573)	(125,141)	(134,384)	(59,306)	(117,818)	(178,088)	(2,881,704)	Personnel expenses
Umum dan administrasi	(2,075,933)	(148,860)	(139,442)	(149,279)	(80,409)	(157,940)	(283,886)	(3,035,749)	General and administrative
Beban operasional lainnya	(112,995)	(7,184)	(4,058)	(7,476)	(2,032)	(5,268)	-	(139,013)	Other operating expenses
Laba operasional bersih	4,345,416	277,370	221,155	228,475	125,057	309,581	233,775	5,740,829	Net operating income
Pendapatan/(beban) bukan operasional - bersih	43,410	700	994	2,587	1,136	3,311	(6,040)	46,098	Non-operating income/(expenses) - net
Laba sebelum pajak penghasilan	4,388,826	278,070	222,149	231,062	126,193	312,892	227,735	5,786,927	Income before tax
Beban pajak penghasilan	(1,463,152)	-	-	-	-	-	(73,914)	(1,537,066)	Income tax expense
Laba bersih	2,925,674	278,070	222,149	231,062	126,193	312,892	153,821	4,249,861	Net income
Kepentingan nonpengendali	(16,750)	-	-	-	-	-	-	(16,750)	Non-controlling interest
Jumlah aset	135,519,253	12,092,781	9,099,660	15,670,213	6,885,472	12,338,208	5,806,894	197,412,481	Total asset
Jumlah liabilitas	113,728,100	12,058,139	9,090,857	15,665,369	6,894,974	12,338,871	4,984,259	174,760,569	Total liabilities

	2011									
	Jakarta	Jawa Barat/ West Java	Jawa Tengah/ Central Java	Jawa Timur/ East Java	Indonesia Timur/ East Indonesia	Sumatera/ Sumatera	Luar Negeri/ Overseas	Anak Perusahaan/ Subsidiaries		Jumlah/ Total
Penghasilan bunga bersih	5,137,911	720,454	554,506	541,555	421,572	468,040	(582)	83,374	7,926,830	Net interest income
Pembentukan cadangan kerugian penurunan nilai atas aset keuangan dan non keuangan	(498,636)	(109,074)	(120,369)	(30,206)	(9,031)	(59)	-	(63,016)	(830,391)	Allowance for impairment losses on financial and non financial asset
Provisi dan komisi lainnya	877,417	84,650	70,068	66,078	27,224	43,794	99	460,528	1,629,858	Other fee and commission
Pendapatan dan beban operasional operasional lainnya	683,318	5,220	(593)	(131)	(327)	590	-	154,849	842,926	Other operating income and expenses
Beban tenaga kerja	(1,616,038)	(110,738)	(116,553)	(126,365)	(59,397)	(91,318)	(248)	(107,082)	(2,222,739)	Personnel expense
Umum dan administrasi	(2,112,149)	(107,075)	(100,341)	(112,783)	(61,551)	(87,945)	(1,564)	(276,901)	(2,860,309)	General and administrative
Beban operasional lainnya	(119,609)	(5,568)	(5,281)	(6,490)	(2,435)	(3,073)	(3)	-	(142,459)	Other operating expense
Laba operasional bersih	2,352,214	477,869	281,437	331,658	316,055	330,029	(2,298)	251,752	4,338,716	Net operating income
Pendapatan/(beban) bukan operasional - bersih	45,837	3,291	(1,113)	288	961	(1,305)	(6)	5,113	53,066	Non-operating income - net
Laba sebelum pajak penghasilan	2,398,051	481,160	280,324	331,946	317,016	328,724	(2,304)	256,865	4,391,782	Income before tax
Beban pajak penghasilan	(1,141,894)	-	-	-	-	-	-	(72,928)	(1,214,822)	Income tax expense
Laba bersih	1,256,157	481,160	280,324	331,946	317,016	328,724	(2,304)	183,937	3,176,960	Net income
Kepentingan nonpengendali	(2,815)	-	-	-	-	-	-	-	(2,815)	Non controlling interest
Jumlah aset	105,507,770	12,300,132	14,308,295	14,507,709	6,559,702	10,202,386	8,622	3,406,513	166,801,130	Total asset
Jumlah liabilitas	89,390,686	11,818,973	14,027,971	14,175,762	6,242,686	9,873,661	10,926	2,890,974	148,431,639	Total liabilities

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51. MANAJEMEN RISIKO

Bank CIMB Niaga telah mengimplementasikan prosedur Manajemen Risiko sesuai dengan PBI No. 5/8/PBI/2003 tentang "Penerapan Manajemen Risiko bagi Bank Umum" sebagaimana telah diubah dengan PBI No. 11/25/PBI/2009 dan Surat Edaran BI No. 5/21/DPNP perihal "Penerapan Manajemen Risiko bagi Bank Umum" sebagaimana telah diubah dengan Surat Edaran BI No. 13/23/DPNP tanggal 25 Oktober 2011.

Menurut surat edaran tersebut, penerapan manajemen risiko harus dilakukan tidak hanya pada risiko kredit, risiko pasar maupun risiko operasional, namun juga untuk risiko likuiditas, risiko hukum, risiko reputasi, risiko strategis, dan risiko kepatuhan.

Pengungkapan mengenai risiko kredit, risiko tingkat suku bunga, risiko mata uang, risiko likuiditas, dan risiko operasional telah diungkapkan dalam catatan tersendiri (lihat Catatan 52, 53, 54, 55, dan 56).

a. Risiko Hukum

Risiko hukum adalah risiko yang disebabkan oleh adanya kelemahan aspek yuridis, antara lain yang disebabkan adanya tuntutan hukum, ketiadaan peraturan perundang-undangan yang mendukung aktivitas atau produk Bank CIMB Niaga, atau kelemahan perikatan seperti tidak dipenuhinya syarat sahnya kontrak dan pengikatan agunan yang tidak sempurna.

Berikut adalah faktor-faktor yang mempengaruhi risiko hukum: karakter nasabah yang negatif, kurangnya pemahaman atas produk yang dijual kepada nasabah, dokumen legal yang lemah, konflik dengan nasabah atau pihak lain yang tidak diselesaikan dengan baik, dan keluhan nasabah yang tidak diselesaikan dengan memuaskan.

Guna menghindari kemungkinan litigasi atau gugatan hukum, unit legal dan unit bisnis terkait bertugas untuk menyelesaikan masalah-masalah hukum yang terjadi dengan mengelola setiap *events* yang terkait dengan hukum secara tepat, termasuk potensi kerugiannya.

Bank CIMB Niaga melakukan manajemen risiko hukum dengan melakukan penanganan proses hukum secara profesional dan jika diperlukan membuat pencadangan potensi biaya kerugian.

51. RISK MANAGEMENT

Bank CIMB Niaga has implemented Risk Management policy in accordance with BI regulation No. 5/8/PBI/2003 concerning "Application of Risk Management for Commercial Banks", which amended by PBI No. 11/25/PBI/2009 and BI Circular Letter No. 5/21/DPNP concerning "Application of Risk Management for Commercial Banks" which amended by BI Circular Letter No. 13/23/DPNP dated 25 October 2011.

As stipulated in the decrees, processes for application of risk management shall be implemented not only for credit risk, market risk and operational risk, but also for liquidity risk, legal risk, reputation risk, strategic risk, and compliance risk.

Disclosure of credit risk, interest rate risk, currency risk, liquidity risk, and operational risk has been disclosed in separate notes (refer to Notes 52, 53, 54, 55, and 56).

a. Legal Risk

Legal risk is the risk arising from weaknesses in judicial aspect, amongst others are caused by legal claims, unavailability of law and regulations which supports Bank CIMB Niaga's products and activities, or weaknesses in legal documentation such as unavailability of binding contract and complete collateral agreements.

The following are factors which affect the legal risk: customers' negative character, lack of understanding of product sold to customers, weak legal documentation, unresolved conflict with customers or other parties, and unresolved customer complaints.

To prevent any possibility of litigation and legal cases, the legal group and business group are responsible to ensure all the legal cases are settled well through managing the legal events properly including provision on any potential loss that is incurred.

Bank CIMB Niaga manages the legal risk through professional legal case handling and if needed prepares provision for legal case expenses.

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51. MANAJEMEN RISIKO (lanjutan)

51. RISK MANAGEMENT (continued)

b. Risiko Strategis

b. Strategic Risk

Risiko strategis adalah risiko yang antara lain disebabkan adanya penetapan dan pelaksanaan strategi Bank CIMB Niaga dan pengambilan keputusan bisnis yang tidak tepat atau kurang responsifnya Bank CIMB Niaga terhadap perubahan eksternal. Berikut adalah faktor-faktor yang mempengaruhi risiko strategis: visi dan misi Bank CIMB Niaga, rencana strategis, perubahan kepemilikan, dan peluncuran produk baru.

Strategic risk is the risk which is caused by the determination and implementation of Bank CIMB Niaga's strategy and inaccurate decision making or Bank CIMB Niaga's unawareness to the external factor changes. Factors which affect the strategic risk are: Bank CIMB Niaga's vision and mission, strategic plan, change of ownership, and launch of new products.

Pelaksanaan strategi, visi, dan misi Bank CIMB Niaga yang tidak tepat serta pengambilan keputusan bisnis yang tidak sejalan dengan perubahan eksternal dapat mempengaruhi kelangsungan bisnis Bank CIMB Niaga.

Improper strategy, vision, and mission of Bank CIMB Niaga following with unaligned business decisions has an impact on Bank CIMB Niaga's business going concern.

Dalam kaitannya dengan hal tersebut di atas, Bank CIMB Niaga telah membentuk, merumuskan, menyusun, dan memantau pelaksanaan strategi termasuk *corporate plan* dan *business plan*.

In relation with the risk as stated above, Bank CIMB Niaga has formulated, developed, and monitored this strategy implementation including corporate plan and business plan.

Selain itu Bank CIMB Niaga menetapkan sejumlah indikator penting yang disesuaikan dengan kecukupan aset, permodalan, dan kondisi perubahan pasar agar bisnis Bank CIMB Niaga tetap tumbuh dan terus meningkatkan kepercayaan bagi para *stakeholder* dan *shareholder*.

In addition, Bank CIMB Niaga has decided several major indicators that are adjusted with the adequacy of assets, capital, and market sensitivity conditions in order to maintain Bank CIMB Niaga's growth and continuously develop trust of stakeholders and shareholders.

c. Risiko Reputasi

c. Reputation Risk

Risiko reputasi adalah risiko yang antara lain disebabkan oleh adanya publikasi negatif yang terkait dengan kegiatan usaha Bank CIMB Niaga atau persepsi negatif terhadap Bank CIMB Niaga. Faktor-faktor yang mempengaruhi risiko reputasi antara lain: citra (*image*), harga saham, dan konflik internal.

Reputation risk is the risk which is caused by negative publicity related with Bank CIMB Niaga's activities or negative perception on Bank CIMB Niaga. Factors which influence reputation risk are image, share price, and internal conflict.

Bank CIMB Niaga melakukan manajemen risiko reputasi dengan melakukan aktivitas *public relation*, *CSR (Corporate Social Responsibility)*, respon yang cepat terhadap keluhan nasabah, dan penerapan *Good Corporate Governance* yang konsisten.

Bank CIMB Niaga manages reputation risk by performing public relation activities, CSR (Corporate Social Responsibility), quick response to customers' complaints, and consistent implementation of Good Corporate Governance.

Bank CIMB Niaga juga telah membentuk *Marketing and Communication Committee*, sebuah Komite Eksekutif, yang antara lain bertanggung jawab atas pemberian arahan yang jelas dalam pengelolaan merek Bank CIMB Niaga termasuk strategi, *value proposition*, dan *positioning*.

Bank CIMB Niaga has also set up Marketing and Communication Committee, an Executive Committee, which is responsible for providing strategic direction and guidance on Bank CIMB Niaga brand, including strategy, value proposition, and positioning.

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51. MANAJEMEN RISIKO (lanjutan)

c. Risiko Reputasi (lanjutan)

Pengelolaan risiko dilakukan dengan memantau publikasi negatif dari media cetak baik surat pembaca maupun artikel termasuk di dalamnya keluhan nasabah. Hal yang sama dilakukan untuk keluhan nasabah yang melalui *call center*.

d. Risiko Kepatuhan

Risiko kepatuhan adalah risiko yang terjadi karena Bank CIMB Niaga tidak mematuhi atau tidak melaksanakan ketentuan internal dan peraturan perundang-undangan. Pada prakteknya, risiko kepatuhan melekat pada risiko Bank CIMB Niaga yang terkait pada peraturan perundang-undangan, ketentuan kehati-hatian, dan ketentuan lain yang berlaku, seperti:

- Risiko kredit terkait dengan ketentuan Kewajiban Pemenuhan Modal Minimum (KPM), Kualitas Aset Produktif, Pembentukan Penyisihan Aset Produktif (PPAP), dan Batas Maksimum Pemberian Kredit (BMPK);
- Risiko pasar terkait dengan ketentuan Posisi Devisa Neto (PDN);
- Risiko strategis terkait dengan ketentuan Rencana Kerja Anggaran Tahunan (RKAT) Bank CIMB Niaga; dan
- Risiko lain yang terkait dengan ketentuan eksternal dan internal.

Faktor-faktor yang mempengaruhi risiko kepatuhan adalah: perubahan peraturan eksternal, komunikasi internal, budaya disiplin karyawan, dan infrastruktur.

Dalam mengelola manajemen risiko kepatuhan, Bank CIMB Niaga melakukan peningkatan budaya kepatuhan yang terus menerus dilakukan melalui program kepatuhan yaitu:

- Pembaharuan dan dokumentasi *database* kepatuhan;
- Sosialisasi/pelatihan kepatuhan melalui *regulation update*, *compliance news*, *e-learning*, dan *on-class training*;
- Uji kepatuhan terhadap produk baru, kebijakan baru, dan aktifitas bank;
- Monitor pelaksanaan kepatuhan melalui *compliance matrix* dan pembentukan *Designated Compliance Officer (DCO)*;
- Penerapan anti pencucian uang dan pencegahan pendanaan teroris; dan
- Pelaporan kepatuhan.

51. RISK MANAGEMENT (continued)

c. Reputation Risk (continued)

Reputation risk management is performed through monitoring of negative reports from reader's letters and articles in media that includes customer's complaints. The same thing is also applied for customer complaints via call center.

d. Compliance Risk

Compliance risk is the risk that Bank CIMB Niaga does not comply or implement internal policies and laws and regulations. In practice, compliance risk is embeded in with Bank CIMB Niaga's risks relating to laws and regulations, prudential requirements, and other regulations such as:

- *Credit risk related with Capital Adequacy Ratio (CAR), Quality of Earning Assets, Allowance for Possible Losses, and Legal Lending Limit (LLL);*
- *Market risk related with Net Open Position (NOP) regulation;*
- *Strategic risk related with Bank CIMB Niaga's Annual Business Plan; and*
- *Other risks related with external and internal regulations.*

Factors which affect compliance risk are: external regulation changes, internal communication, employees discipline culture, and infrastructure.

In managing compliance risk, Bank CIMB Niaga makes continuous improvement for compliance culture through the compliance program:

- *Updating and documenting compliance database;*
- *Compliance socialisation/training through regulation update, compliance news, e-learning, and on-class training;*
- *Test of compliance on new products, new policy, and bank activities;*
- *Monitoring the compliance realisation through compliance matrix and establishing Designated Compliance Officer (DCO);*
- *Implementation of anti money laundering and preventive terrorism funding; and*
- *Compliance reporting.*

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51. MANAJEMEN RISIKO (lanjutan)

51. RISK MANAGEMENT (continued)

e. Nilai wajar aset dan liabilitas keuangan

e. Fair value of financial assets and liabilities

Pada tanggal 31 Desember 2013, 2012, dan 2011, nilai wajar dari aset dan liabilitas keuangan Bank CIMB Niaga adalah:

As at 31 December 2013, 2012, and 2011, the fair value of the Bank CIMB Niaga's financial assets and liabilities are as follows:

	2013		
	Nilai tercatat/ Carrying value	Nilai wajar/ Fair value	
Aset ^{*)}			Assets ^{*)}
Giro pada			Current accounts with
Bank Indonesia	13,906,003	13,906,003	Bank Indonesia
Giro pada bank lain	3,241,061	3,241,061	Current accounts with other banks
Penempatan pada bank lain dan			Placements with other banks
Bank Indonesia	9,495,048	9,495,048	and Bank Indonesia
Efek-efek	9,754,579	9,717,667	Marketable securities
Obligasi Pemerintah	10,212,927	10,238,076	Government Bonds
Efek-efek yang dibeli dengan			Securities purchased under
janji dijual kembali	69,070	69,070	resale agreements
Tagihan derivatif	1,138,971	1,138,971	Derivative receivables
Kredit yang diberikan,			Loans, consumer financing
piutang pembiayaan konsumen, dan			receivables, and financing lease
piutang sewa pembiayaan			receivables
Modal Kerja	71,231,197	71,229,909	Working capital
Investasi	41,067,088	41,060,414	Investment
Konsumsi	40,860,152	40,103,095	Consumer
	<u>153,158,437</u>	<u>152,393,418</u>	
Tagihan akseptasi	5,411,742	5,411,742	Acceptance receivables
Penyertaan	12,108	12,108	Investments
Pendapatan yang masih harus diterima	1,175,155	1,175,155	Accrued income
Aset lain-lain	495,138	495,138	Other assets
	<u>208,070,239</u>	<u>207,293,457</u>	
Liabilitas			Liabilities
Liabilitas segera	1,049,842	1,049,842	Obligation due immediately
Simpanan dari nasabah	163,737,362	163,737,362	Deposits from customers
Simpanan dari bank lain	806,330	806,330	Deposits from other banks
Liabilitas derivatif	917,273	917,273	Derivative payables
Liabilitas akseptasi	5,411,742	5,411,742	Acceptance payables
Efek-efek yang diterbitkan	5,976,470	5,815,234	Marketable securities issued
Pinjaman yang diterima	8,591,371	8,591,371	Borrowings
Beban yang masih harus dibayar dan			Accruals and
liabilitas lain-lain	751,952	751,952	other liabilities
Pinjaman subordinasi	2,962,569	3,082,599	Subordinated loans
	<u>190,204,911</u>	<u>190,163,705</u>	

^{*)} Setelah dikurangkan Cadangan kerugian penurunan nilai

Net of Allowances for ^{*)} impairment losses

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51. MANAJEMEN RISIKO (lanjutan)

51. RISK MANAGEMENT (continued)

e. Nilai wajar aset dan liabilitas keuangan (lanjutan)

e. Fair value of financial assets and liabilities (continued)

	2012		
	Nilai tercatat/ <i>Carrying value</i>	Nilai wajar/ <i>Fair value</i>	
Aset ^{*)}			
Giro pada			<i>Current accounts with Bank Indonesia</i>
Bank Indonesia	12,793,295	12,793,295	
Giro pada bank lain	2,709,843	2,709,843	<i>Current accounts with other banks</i>
Penempatan pada bank lain dan			<i>Placements with other banks and Bank Indonesia</i>
Bank Indonesia	12,382,281	12,381,078	
Efek-efek	5,976,996	6,031,545	<i>Marketable securities</i>
Obligasi Pemerintah	8,083,940	8,194,585	<i>Government Bonds</i>
Efek-efek yang dibeli dengan janji dijual kembali	200,585	200,585	<i>Securities purchased under resale agreements</i>
Tagihan derivatif	287,854	287,854	<i>Derivative receivables</i>
Kredit yang diberikan, piutang pembiayaan konsumen, dan piutang sewa pembiayaan			<i>Loans, consumer financing receivables, and financing lease receivables</i>
Konsumsi	37,017,337	37,624,751	<i>Consumer</i>
Modal Kerja	65,860,192	65,844,610	<i>Working capital</i>
Investasi	39,123,487	39,093,864	<i>Investment</i>
	<u>142,001,016</u>	<u>142,563,225</u>	
Tagihan akseptasi	3,101,220	3,101,220	<i>Acceptance receivables</i>
Penyertaan	10,221	10,221	<i>Investments</i>
Pendapatan yang masih harus diterima	1,078,759	1,078,759	<i>Accrued income</i>
Aset lain-lain	340,164	340,164	<i>Other assets</i>
	<u>188,966,174</u>	<u>189,692,374</u>	
Liabilitas			Liabilities
Liabilitas segera	893,763	893,763	<i>Obligation due immediately</i>
Simpanan dari nasabah	151,015,119	151,015,119	<i>Deposits from customers</i>
Simpanan dari bank lain	3,219,859	3,219,859	<i>Deposits from other banks</i>
Liabilitas derivatif	160,485	160,485	<i>Derivative payables</i>
Liabilitas akseptasi	3,031,374	3,031,374	<i>Acceptance payables</i>
Efek-efek yang diterbitkan	4,083,575	4,152,210	<i>Marketable securities issued</i>
Pinjaman yang diterima	6,226,563	6,226,563	<i>Borrowings</i>
Beban yang masih harus dibayar dan liabilitas lain-lain	610,134	610,134	<i>Accruals and other liabilities</i>
Pinjaman subordinasi	3,028,393	3,329,363	<i>Subordinated loans</i>
	<u>172,269,265</u>	<u>172,638,870</u>	

^{*)} Setelah dikurangkan Cadangan kerugian penurunan nilai

Net of Allowances for ^{)} impairment losses*

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51. MANAJEMEN RISIKO (lanjutan)

51. RISK MANAGEMENT (continued)

e. Nilai wajar aset dan liabilitas keuangan (lanjutan)

**e. Fair value of financial assets and liabilities
(continued)**

- (i) Giro pada Bank Indonesia, giro pada bank lain, tagihan akseptasi, penyertaan, pendapatan yang masih harus diterima, dan aset lain-lain

- (i) *Current accounts with Bank Indonesia, current accounts with other banks, acceptance receivables, investments, accrued income, and other assets*

Nilai tercatat dari giro pada Bank Indonesia dan bank lain dengan suku bunga mengambang adalah perkiraan yang layak atas nilai wajar.

The carrying amount of floating rate current accounts with Bank Indonesia and other banks is a reasonable approximation of fair value.

Estimasi nilai wajar terhadap tagihan akseptasi, penyertaan, pendapatan yang masih harus diterima, dan aset lain-lain ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk hutang dengan risiko kredit dan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah 1 (satu) tahun sehingga nilai tercatat dari tagihan akseptasi, pendapatan yang masih harus diterima, dan aset lain-lain adalah perkiraan yang layak atas nilai wajar.

The estimated fair value of acceptance receivables, investments, accrued income, and other assets is based on discounted cash flows using prevailing money market interest rates for debts with similar credit risk and remaining maturity. Since the maturity is below 1 (one) year, the carrying amount of acceptance receivables, accrued income, and other assets is a reasonable approximation of fair value.

- (ii) Penempatan pada bank lain dan Bank Indonesia

- (ii) *Placements with other banks and Bank Indonesia*

Penempatan pada bank lain dan Bank Indonesia merupakan penanaman dana dalam bentuk Fasilitas Simpanan Bank Indonesia (FASBI), FASBI Syariah, *call money*, penempatan "*fixed-term*", deposito berjangka, dan lain-lain.

Placements with other banks and Bank Indonesia represent placements in the form of Bank Indonesia Deposit Facility (FASBI), sharia Bank Indonesia Deposit Facility (FASBI), call money, "fixed-term" placements, time deposits, and others.

Nilai tercatat dari penempatan dan simpanan *overnight* dengan suku bunga mengambang adalah perkiraan yang layak atas nilai wajar.

The carrying amount of floating rate placements and overnight deposits is a reasonable approximation of fair value.

Estimasi nilai wajar terhadap penempatan dengan suku bunga tetap ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk hutang dengan risiko kredit dan sisa jatuh tempo yang serupa.

The estimated fair value of fixed interest bearing deposits is based on discounted cash flows using prevailing money market interest rates for debts with similar credit risk and remaining maturity.

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51. MANAJEMEN RISIKO (lanjutan)

51. RISK MANAGEMENT (continued)

e. Nilai wajar aset dan liabilitas keuangan (lanjutan)

e. Fair value of financial assets and liabilities
(continued)

- (iii) Tagihan dan liabilitas derivatif, Efek-efek, dan Obligasi

- (iii) *Derivative receivables and payables, Marketable securities, and Government Bonds*

Nilai wajar untuk tagihan dan liabilitas derivatif ditetapkan menggunakan harga pasar, sedangkan nilai wajar untuk efek-efek dan Obligasi Pemerintah ditetapkan berdasarkan harga pasar atau harga kuotasi perantara (*broker*)/pedagang efek (*dealer*). Jika informasi ini tidak tersedia, nilai wajar diestimasi dengan menggunakan harga pasar kuotasi efek yang memiliki karakteristik kredit, jatuh tempo, dan *yield* yang serupa.

The fair value for derivative receivables and payables is based on market rates, whereas fair value for marketable securities and Government Bonds is based on market prices or broker/dealer price quotations. If this information is not available, fair value is estimated using quoted market prices for securities with similar credit, maturity, and yield characteristics.

- (iv) Efek-efek yang dibeli dengan janji dijual kembali

- (iv) *Securities purchased under resale agreements*

Estimasi nilai wajar terhadap efek-efek yang dibeli dengan janji dijual kembali ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga pasar uang yang berlaku untuk hutang dengan risiko kredit dan sisa jatuh tempo yang serupa. Karena sisa jatuh tempo di bawah 1 (satu) tahun sehingga nilai tercatat dari efek-efek yang dibeli dengan janji dijual kembali adalah perkiraan yang layak atas nilai wajar.

The estimated fair value of securities purchased under resale agreements is based on discounted cash flows using prevailing money market interest rates for debts with similar credit risk and remaining maturity. Since the maturity is below 1 (one) year, the carrying amount of securities purchased under resale agreements is a reasonable approximation of fair value.

- (v) Kredit yang diberikan, piutang pembiayaan konsumen, dan piutang sewa pembiayaan

- (v) *Loans, consumer financing receivables, and financing lease receivables*

Kredit yang diberikan, piutang pembiayaan konsumen, dan piutang sewa pembiayaan dinyatakan berdasarkan jumlah nilai tercatat setelah dikurangi oleh beban penurunan nilai. Estimasi nilai wajar mencerminkan jumlah diskonto dari estimasi kini dari arus kas masa depan yang diharapkan akan diterima. Arus kas yang diharapkan didiskontokan pada tingkat suku bunga pasar terkini untuk menentukan nilai wajar.

Loans, consumer financing receivables, and financing lease receivables are recorded at carrying amount net of charges for impairment. The estimated fair value represents the discounted amount of estimated future cash flows expected to be received. Expected cash flows are discounted at current market rates to determine fair value.

- (vi) Liabilitas segera, simpanan dari nasabah, simpanan dari bank lain, liabilitas akseptasi, pinjaman diterima, serta beban yang masih harus dibayar dan liabilitas lain-lain

- (vi) *Obligation due immediately, deposits from customers, deposits from other banks, acceptance liabilities, borrowings, and accrual and other liabilities*

Estimasi nilai wajar simpanan tanpa jatuh tempo, termasuk simpanan tanpa bunga, adalah sebesar jumlah terutang ketika hutang tersebut dibayarkan.

The estimated fair value of deposits with no stated maturity, which includes non-interest bearing deposits, is the amount repayable on demand.

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51. MANAJEMEN RISIKO (lanjutan)

51. RISK MANAGEMENT (continued)

e. Nilai wajar aset dan liabilitas keuangan (lanjutan)

e. Fair value of financial assets and liabilities (continued)

- (vi) Liabilitas segera, simpanan dari nasabah, simpanan dari bank lain, liabilitas akseptasi, pinjaman diterima, serta beban yang masih harus dibayar dan liabilitas lain-lain (lanjutan)

- (vi) *Obligation due immediately, deposits from customers, deposits from other banks, acceptance liabilities, borrowings, and accrual and other liabilities (continued)*

Estimasi nilai wajar terhadap liabilitas segera, simpanan dengan tingkat suku bunga tetap, liabilitas akseptasi, pinjaman yang diterima, beban yang masih harus dibayar, dan liabilitas lain-lain yang tidak memiliki kuotasi di pasar aktif ditetapkan berdasarkan diskonto arus kas dengan menggunakan suku bunga hutang baru dengan sisa jatuh tempo yang serupa.

The estimated fair value of obligation due immediately, fixed interest-bearing deposits, acceptance liabilities, borrowings, accrual, and other liabilities not quoted in an active market is based on discounted cash flows using interest rates for new debts with similar remaining maturity.

- (vii) Pinjaman subordinasi

- (vii) *Subordinated loans*

Nilai wajar agregat dihitung berdasarkan harga pasar kuotasi. Jika informasi ini tidak tersedia, model diskonto arus kas digunakan berdasarkan kurva *yield* terkini yang sesuai dengan sisa periode jatuh temponya.

The aggregate fair values are calculated based on quoted market prices. For those notes where quoted market prices are not available, a discounted cash flow model is used based on a current yield curve appropriate for the remaining term to maturity.

- (viii) Efek-efek yang diterbitkan

- (viii) *Marketable securities issued*

Nilai wajar agregat dihitung berdasarkan harga pasar kuotasi. Jika informasi ini tidak tersedia, model diskonto arus kas digunakan berdasarkan kurva *yield* terkini yang sesuai dengan sisa periode jatuh temponya.

The aggregate fair values are calculated based on quoted market prices. For those notes where quoted market prices are not available, a discounted cash flow model is used based on a current yield curve appropriate for the remaining term to maturity.

Aset dan liabilitas keuangan yang diukur pada nilai wajar menggunakan hirarki nilai wajar sebagai berikut:

Financial assets and liabilities measured at fair value use the following fair value hierarchy of:

- a. Tingkat 1
Harga kuotasi (tidak disesuaikan) dalam pasar aktif untuk aset atau liabilitas yang identik;
- b. Tingkat 2
Input selain harga kuotasi yang termasuk dalam Tingkat 1 yang dapat diobservasi untuk aset atau liabilitas, baik secara langsung (misalnya harga) maupun tidak langsung (misalnya derivasi harga); dan
- c. Tingkat 3
Input untuk aset atau liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

- a. *Level 1*
Quoted prices (unadjusted) in active markets for identical assets or liabilities;
- b. *Level 2*
Inputs other than quoted prices included within Level 1 that are observable for the assets or liabilities, either directly (that is, as prices) or indirectly (that is, derived from prices); and
- c. *Level 3*
Inputs for the assets or liabilities that are not based on observable market data (unobservable inputs).

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e. Nilai wajar aset dan liabilitas keuangan (lanjutan)

Pada tanggal 31 Desember 2013 dan 2012, aset dan liabilitas keuangan yang diukur pada nilai wajar menggunakan hirarki nilai wajar adalah:

51. RISK MANAGEMENT (continued)

e. Fair value of financial assets and liabilities (continued)

As at 31 December 2013 and 2012, financial assets and liabilities measured at fair value based on following fair value hierarchy:

		2013					
	Nilai tercatat/ <i>Carrying value</i>	Tingkat 1/ <i>Level 1</i>	Tingkat 2/ <i>Level 2</i>	Tingkat 3/ <i>Level 3</i>	Nilai wajar/ <i>Fair value</i>		
Aset						Assets	
Efek-efek	8,315,482	2,719,258	5,596,224	-	8,315,482	<i>Marketable securities</i>	
Obligasi Pemerintah	8,081,840	8,081,840	-	-	8,081,840	<i>Government Bonds</i>	
Tagihan derivatif	1,138,971	-	1,138,971	-	1,138,971	<i>Derivative receivables</i>	
	17,536,293	10,801,098	6,735,195	-	17,536,293		
Liabilitas						Liabilities	
Liabilitas derivatif	917,273	-	917,273	-	917,273	<i>Derivative payables</i>	
	917,273	-	917,273	-	917,273		
		2012					
	Nilai tercatat/ <i>Carrying value</i>	Tingkat 1/ <i>Level 1</i>	Tingkat 2/ <i>Level 2</i>	Tingkat 3/ <i>Level 3</i>	Nilai wajar/ <i>Fair value</i>		
Aset						Assets	
Efek-efek	4,576,876	664,917	3,911,959	-	4,576,876	<i>Marketable securities</i>	
Obligasi Pemerintah	7,331,124	7,331,124	-	-	7,331,124	<i>Government Bonds</i>	
Tagihan derivatif	287,854	-	287,854	-	287,854	<i>Derivative receivables</i>	
	12,195,854	7,996,041	4,199,813	-	12,195,854		
Liabilitas						Liabilities	
Liabilitas derivatif	160,485	-	160,485	-	160,485	<i>Derivative payables</i>	
	160,485	-	160,485	-	160,485		

f. Manajemen risiko permodalan

Kebijakan manajemen modal Bank CIMB Niaga adalah untuk mempertahankan posisi modal yang kuat untuk mendukung pertumbuhan bisnis dan mempertahankan investor, deposan, pelanggan, dan kepercayaan pasar. Dalam pengelolaan permodalan, Bank CIMB Niaga mempertimbangkan faktor-faktor seperti: pengembalian modal yang optimal kepada pemegang saham, menjaga keseimbangan antara keuntungan yang lebih tinggi dengan *gearing ratio* dan keuntungan, serta keamanan yang diberikan oleh posisi modal yang sehat.

f. Capital risk management

Bank CIMB Niaga's capital management objective is to maintain a strong capital position to support business growth and to sustain investors, depositor, customer, and market confidence. In managing its capital, Bank CIMB Niaga considers factors such as: providing optimal capital rate of return to shareholders, maintaining a balance between high return with *gearing ratio* and the advantages, and safety provided by a sound capital position.

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51. MANAJEMEN RISIKO (lanjutan)

f. Manajemen risiko permodalan (lanjutan)

Bank CIMB Niaga telah memenuhi semua persyaratan modal yang diwajibkan sepanjang tahun.

Posisi permodalan Bank CIMB Niaga berdasarkan peraturan Bank Indonesia yang berlaku pada tanggal 31 Desember 2013, 2012, dan 2011, diungkapkan pada Catatan 58.

Manajemen menggunakan peraturan rasio permodalan untuk memantau kecukupan modal, sesuai dengan standar industri. Pendekatan Bank Indonesia untuk pengukuran modal tersebut terutama didasarkan pada pemantauan kebutuhan modal yang diwajibkan (diukur sebagai 8% dari aset tertimbang menurut risiko) terhadap modal yang tersedia.

Profil Risiko

Penilaian risiko ditekankan kepada jenis-jenis risiko sebagaimana yang ditetapkan oleh BI, yaitu Risiko Kredit, Risiko Likuiditas, Risiko Pasar, Risiko Operasional, Risiko Hukum, Risiko Kepatuhan, Risiko Reputasi, dan Risiko Strategis. Untuk mendapatkan profil risiko secara keseluruhan dari semua jenis risiko, Bank CIMB Niaga memberikan bobot risiko untuk setiap jenis risiko sesuai dengan *risk appetite* yang telah direncanakan/ditetapkan sebelumnya. Berdasarkan laporan yang diserahkan ke BI, profil risiko Bank CIMB Niaga secara keseluruhan per 31 Desember 2013 dapat dikategorikan Rendah Moderat dengan kecenderungan Stabil.

52. RISIKO KREDIT

Risiko kredit adalah risiko kerugian keuangan yang timbul jika nasabah, klien atau rekanan Bank CIMB Niaga gagal memenuhi liabilitas kontraktualnya kepada Bank CIMB Niaga. Risiko kredit terutama berasal dari kredit yang diberikan kepada sektor konsumen dan komersial, kartu kredit, dan risiko kredit dari *credit enhancement*, seperti kredit derivatif (*credit default swaps*), garansi, *letters of credit*, *endorsements*, dan akseptasi.

51. RISK MANAGEMENT (continued)

f. Capital risk management (continued)

Bank CIMB Niaga has complied with all externally imposed capital requirements throughout the year.

Bank CIMB Niaga's regulatory capital position under the prevailing Bank Indonesia regulation as at 31 December 2013, 2012, and 2011, were disclosed in Note 58.

Management uses regulatory capital ratios in order to monitor its capital base, and these capital ratios remain by the industry standards for measuring capital adequacy. Bank Indonesia's approach to such measurement is primarily based on monitoring the relationship of the capital resources requirement (measured as 8% of risk-weighted assets) to available capital resources.

Risk Profile

Risk assessment is emphasised on types of risks as determined by BI ie Credit Risk, Liquidity Risk, Market Risk, Operational Risk, Legal Risk, Compliance Risk, Reputation Risk, and Strategic Risk. To obtain the overall risk profiles from all types of risks, Bank CIMB Niaga assigns risk weight for each type of risk in accordance with pre-determined risk appetite. Based on Bank CIMB Niaga's report to BI, Bank CIMB Niaga's overall risk profile as at 31 December 2013 is Low Moderate with Stable trends.

52. CREDIT RISK

Credit risk is the risk of financial loss, should any of Bank CIMB Niaga's customers, clients or market counterparties fail to fulfill their contractual obligations to Bank CIMB Niaga. Credit risk arises mainly from consumer and commercial loans, credit cards, and also arises from credit enhancement provided, such as credit derivatives (credit default swaps), guarantees, letters of credit, endorsements, and acceptances.

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52. RISIKO KREDIT (lanjutan)

Bank CIMB Niaga juga dipengaruhi oleh risiko kredit lainnya yang berasal dari investasi pada efek hutang (Obligasi Pemerintah dan efek-efek) dan eksposur lain yang timbul dari aktivitas perdagangan (eksposur perdagangan).

Manajemen melakukan pengelolaan eksposur risiko kredit dengan hati-hati. Manajemen dan pengendalian atas risiko kredit dipusatkan dalam tim manajemen risiko kredit, yang bertanggung jawab kepada Direksi dan pemimpin tiap unit bisnis secara rutin.

Faktor utama yang berperan dalam pengendalian dan mengurangi risiko kredit adalah kemampuan dan kematangan satuan kerja perkreditan dalam membuat analisa kredit, sehingga pada akhirnya tercapai suatu keseimbangan antara pengelolaan risiko dengan pengembangan bisnis. Bersamaan dengan itu, pengelolaan portofolio dan risiko kredit merupakan tanggung jawab dari Komite Manajemen Risiko.

(i) Pengukuran risiko kredit

Estimasi terhadap eksposur kredit adalah proses yang kompleks dan memerlukan penggunaan model, dimana nilai dari suatu produk bervariasi tergantung dengan perubahan pada variabel-variabel pasar, arus kas masa depan, dan rentang waktu. Penilaian risiko kredit atas suatu portofolio aset memerlukan estimasi-estimasi, seperti kemungkinan terjadinya wanprestasi, rasio kerugian, dan korelasi wanprestasi antar rekanan.

Saat ini Bank CIMB Niaga sedang dalam tahap pengembangan model untuk mendukung kuantifikasi dari risiko kredit. Model peringkat dan skor ini akan digunakan untuk keseluruhan portofolio kredit utama dan membentuk basis untuk mengukur risiko wanprestasi. Dalam mengukur risiko kredit untuk kredit yang diberikan, Bank CIMB Niaga mempertimbangkan tiga komponen: (i) estimasi kerugian saat debitur atau rekanan tidak dapat memenuhi liabilitasnya; (ii) estimasi tingkat eksposur saat debitur atau rekanan tidak dapat memenuhi liabilitasnya baik pada *on-balance sheet* maupun *off-balance sheet*; dan (iii) estimasi kerugian yang harus ditanggung oleh Bank CIMB Niaga atas liabilitas yang telah wanprestasi.

52. CREDIT RISK (continued)

Bank CIMB Niaga is also exposed to other credit risks arising from investments in debt securities (Government Bonds and marketable securities) and other exposures arising from its trading activities (trading exposures).

Management is prudent in managing its exposure to credit risk. The credit risk management and control are centralised in a credit risk management team, which reports to the Board of Directors and head of each business unit regularly.

The main factor that controls and reduces credit risk is the ability and maturity of the credit units to analyze the credit, which results in a balance between credit risk and business development consideration. At the same time, portfolio management and credit risk is the responsibility of the Risk Management Committee.

(i) Credit risk measurement

The estimation of credit exposure is complex and requires the use of models, as the value of a product varies depend on changes in market variables, expected future cash flows, and the passage of time. The assessment of credit risk of a portfolio of assets entails further estimations as to the likelihood of defaults occurring of the associated loss ratios and of default correlations between counterparties.

Currently, Bank CIMB Niaga is developing models to support the quantification of credit risk. These rating and scoring models will be used for all key credit portfolios and form the basis for measuring default risks. In measuring credit risk of loans, Bank CIMB Niaga considers three components: (i) loss estimation when debtor or counterparts cannot fulfilled their contractual obligations; (ii) estimation of the exposure when a debtors or counterparts cannot fulfilled their obligations, both at on-balance sheet and off-balance sheet; and (iii) loss estimation on the defaulted obligations which Bank CIMB Niaga should bear.

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52. RISIKO KREDIT (lanjutan)

(i) Pengukuran risiko kredit (lanjutan)

Untuk memantau risiko atas penyaluran kredit, secara rutin Bank CIMB Niaga melakukan analisa terhadap portofolio kredit melalui pendekatan secara statistik berdasarkan segmentasi bisnis dan kualitas kredit dari debitur atau rekanan. Indikator "Peringatan Dini" ditentukan melalui proyeksi dan pemantauan limit. Metode yang digunakan dalam memantau portofolio secara reguler adalah matriks transisi dan *Gross Roll Rate Model*.

Penetapan Kebijakan Limit dan pemantauan juga dilakukan secara rutin, antara lain: Batas Maksimum Pemberian Kredit, segmentasi bisnis (kategori debitur), jenis mata uang, dan sektor ekonomi. Bank CIMB Niaga telah menetapkan limit-limit untuk memantau kualitas portofolio kredit ritel, termasuk didalamnya kredit ritel yang diberikan kepada individu, dalam jangka waktu tertentu/cicilan atau berulang dan kredit yang diberikan secara langsung atau tidak langsung kepada debitur.

(ii) Pengendalian batas risiko dan kebijakan mitigasi

Bank CIMB Niaga mengelola, membatasi, dan mengendalikan konsentrasi risiko kredit dimanapun risiko tersebut teridentifikasi secara khusus, terhadap debitur individu dan kelompok, dan industri serta geografis.

Bank CIMB Niaga menentukan tingkat risiko kredit yang dimiliki dengan menetapkan batas jumlah risiko yang bisa diterima yang terkait dengan satu debitur, atau kelompok debitur, dan berdasarkan segmen geografis dan industri. Risiko ini dimonitor dengan basis *revolving* dan akan ditelaah secara tahunan atau dengan frekuensi yang lebih sering jika diperlukan.

Eksposur pada satu debitur termasuk bank dan perantara (*broker*) juga dibatasi oleh *sublimit* yang mencakup eksposur laporan posisi keuangan dan rekening administratif, dan batas risiko pengiriman harian sehubungan dengan unsur yang diperdagangkan seperti kontrak *forward* untuk nilai tukar mata uang asing. Eksposur aktual terhadap batas yang telah ditetapkan dimonitor secara harian.

Batas pemberian kredit ditelaah mengikuti perubahan pada kondisi pasar dan ekonomi, telaahan kredit secara periodik, dan penilaian atas kemungkinan wanprestasi.

Beberapa pengendalian spesifik lainnya dan pengukuran mitigasi dijelaskan di bawah ini:

52. CREDIT RISK (continued)

(i) Credit risk measurement (continued)

To manage and monitor credit risk, Bank CIMB Niaga performs portfolio analysis regularly through statistical method based on portfolio segmentation and credit quality from debtors or counterparties. "Early Warning" indicators are established through forecasting and limit monitoring. Several methods used in regular portfolio monitoring are transition matrix and *Gross Roll Rate Model*.

Policy and Limits monitoring is conducted on regular basis including: Legal Lending Limit, business segmentation (category of debtor), type of currency, and economic sectors. Bank CIMB Niaga has set the limits to monitor the quality of retail credit portfolio, covering the types of loans which granted to individuals, within a specific period/installment or revolving and direct or indirect lending to the debtor.

(ii) Risk limit control and mitigation policies

Bank CIMB Niaga manages, limits, and controls concentrations of credit risk wherever they are identified in particular, to individual counterparties and groups, and to industries and geographical.

Bank CIMB Niaga structures the levels of credit risk it undertakes by placing limits on the amount of risk accepted in relation to one borrower, or groups of borrowers, and to geographical and industry segments. Such risks are monitored on a revolving basis and subject to an annual or more frequent review, when considered necessary.

The exposure to any one borrower including banks and brokers is further restricted by sublimits covering on statement of financial position and administrative accounts, and daily delivery risk limits in relation to trading items such as forward foreign exchange contracts. Actual exposures against limits are monitored daily.

Lending limits are reviewed in the light of changing market and economic conditions, periodic credit reviews, and assessments of probability of default.

Some other specific control and mitigation measures are outlined belows:

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52. RISIKO KREDIT (lanjutan)

- (ii) Pengendalian batas risiko dan kebijakan mitigasi (lanjutan)

Agunan

Bank CIMB Niaga menerapkan kebijakan untuk memitigasi risiko kredit, antara lain dengan meminta agunan sebagai jaminan pelunasan kredit jika jaminan berupa sumber pembayaran utama debitur berdasarkan arus kas tidak terpenuhi. Jenis agunan yang dapat diterima untuk kredit modal kerja dan investasi dalam rangka memitigasi risiko kredit antara lain adalah:

- Kas (termasuk simpanan dari nasabah);
- Tanah dan/atau bangunan;
- *Standby LC/Bank* Garansi yang diterima Bank CIMB Niaga;
- Mesin;
- Kendaraan bermotor;
- Piutang dagang;
- Bahan baku/barang dagangan (persediaan); dan
- Saham atau surat berharga lainnya;

Pemberian pembiayaan dan kredit jangka panjang kepada entitas korporasi (modal kerja dan investasi) pada umumnya disertai agunan. Untuk meminimalisasi kerugian kredit, Bank CIMB Niaga akan meminta tambahan agunan dari debitur ketika terdapat indikasi penurunan nilai atas kredit yang diberikan.

Agunan yang dimiliki sebagai jaminan atas aset keuangan selain untuk kredit yang diberikan ditentukan berdasarkan sifat dari instrumennya. Efek hutang, treasury, dan tagihan kepada nasabah bank yang memenuhi syarat lainnya pada umumnya tanpa agunan, kecuali untuk *asset-backed securities* dan instrumen sejenis, yang dijamin dengan portofolio instrumen keuangan. Khususnya untuk nasabah korporasi, jaminan yang disyaratkan antara lain dapat berupa *margin collateral*.

Jaminan untuk kredit konsumsi adalah aset yang dibiayai yaitu tanah dan/atau bangunan atau kendaraan bermotor. Secara umum, Bank CIMB Niaga mengharuskan rasio agunan terhadap kredit yang diberikan sebesar 130% pada awal kredit.

52. CREDIT RISK (continued)

- (ii) Risk limit control and mitigation policies (continued)

Collateral

Bank CIMB Niaga employs policies to mitigate credit risk, by asking collateral to secure the repayment of loans if the main source of debtor's payment is based on its cash flow were not fulfilled. Collateral types that can be used for working capital and investment loans to mitigate the risk are such as:

- Cash (including deposits from customers);
- Land and/or building;
- *Standby LC/Bank* Guarantee received by Bank CIMB Niaga;
- Machinery;
- Vehicle;
- Trade receivables;
- Inventory; and
- Stock or other marketable securities;

Longer term financing and lending to corporate entities (working capital and investment) are generally secured. In addition, in order to minimise the credit loss, Bank CIMB Niaga will ask additional collateral from the counterparty as soon as impairment indicators are identified for the relevant individual loans.

Collateral held as security for financial assets other than loans depend on the nature of the instrument. Debt securities, treasury, and other customer's eligible bills are generally unsecured, except for asset-backed securities and similar instruments, which are secured by portfolios of financial instruments. Particularly for corporate customers, the required collateral can be in form of margin collateral.

Collateral for consumer loan is financed assets consisted of land and/or building or vehicle. Generally, Bank CIMB Niaga is requiring 130% of collateral ratio to total loans at inceptions.

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52. RISIKO KREDIT (lanjutan)

- (ii) Pengendalian batas risiko dan kebijakan mitigasi (lanjutan)

Batas pemberian (untuk derivatif dan kredit)

Bank CIMB Niaga menetapkan batas pengendalian yang ketat atas posisi derivatif bersih (yang merupakan selisih antara kontrak pembelian dan penjualan) baik dalam hal jumlah maupun jangka waktu. Jumlah risiko kredit terbatas pada arus kas masuk bersih masa depan atas instrumen, dimana untuk derivatif hanyalah fraksi dari kontrak, atau nilai nosional yang menyatakan volume instrumen tersebut. Eksposur risiko kredit dan potensi eksposur dari pergerakan pasar dikelola sebagai bagian dari keseluruhan batas pemberian kredit kepada nasabah. Agunan dan jaminan lainnya tidak harus selalu didapatkan untuk eksposur instrumen risiko kredit, kecuali jika Bank CIMB Niaga mensyaratkan marjin deposito dari pihak rekanan.

Risiko *settlement* timbul jika pembayaran dalam bentuk uang tunai, efek atau saham dilakukan dengan harapan akan dapat menerima hak yang setara dengan kas atau efek. Batas penyelesaian harian ditetapkan untuk setiap debitur untuk menutupi jumlah agregat penyelesaian risiko yang berasal dari transaksi pasar harian Bank CIMB Niaga.

Kesepakatan induk untuk menyelesaikan secara neto

Salah satu cara Bank CIMB Niaga membatasi eksposur kerugian kredit adalah dengan melakukan kesepakatan induk untuk menyelesaikan secara neto (*master netting arrangements*) dengan pihak *counterpart* yang memiliki volume transaksi yang signifikan. Secara umum, kesepakatan induk untuk menyelesaikan secara neto tidak selalu mengarah pada saling hapus aset dan liabilitas dalam laporan posisi keuangan konsolidasian, karena transaksi-transaksi tersebut biasanya diselesaikan secara bruto atau pada sebagian besar kesepakatan induk untuk menyelesaikan secara neto saling hapus hanya terjadi dalam hal wanprestasi. Namun risiko kredit atas suatu kontrak akan terminimalisasi dengan kesepakatan induk untuk menyelesaikan secara neto apabila terjadi wanprestasi, dimana seluruh saldo dengan pihak *counterpart* akan dihapus dan diselesaikan secara neto. Eksposur risiko kredit Bank CIMB Niaga secara keseluruhan atas instrumen derivatif yang terkait dengan kesepakatan induk untuk menyelesaikan secara neto dapat berubah secara substansial dalam periode yang singkat sesuai dengan transaksi yang mempengaruhi kesepakatan tersebut.

52. CREDIT RISK (continued)

- (ii) Risk limit control and mitigation policies (continued)

Lending limits (for derivative and loan)

Bank CIMB Niaga maintains strict control limits on net open derivative positions (that is, the difference between purchase and sale contracts) by both amount and term. The amount subject to credit risk is limited to expected future net cash inflows of instruments, which in relation to derivatives are only a fraction of the contract, or notional values used to express the volume of instruments outstanding. This credit risk exposure is managed as part of the overall lending limits with customers, together with potential exposures from market movements. Collateral or other security is not always obtained for credit risk exposures on these instruments, except where Bank CIMB Niaga requires margin deposits from counterparties.

Settlement risk arises in any situation where a payment in cash, securities or equities is made with an expectation of receiving an equivalent cash or securities. Daily settlement limits are established for each counterparty to cover the aggregate of all settlement risk arising from Bank CIMB Niaga's market transactions on any single day.

Master netting arrangements

One of Bank CIMB Niaga's approach to restrict its exposure to credit losses by entering into master netting arrangements with counterparties with which it undertakes a significant volume of transactions. Master netting arrangements do not generally result in an offset of assets and liabilities of the consolidated statements of financial position, as transactions are either usually settled on a gross basis or under most netting agreements the right of set off is triggered only on default. However the credit risk associated with favourable contracts is reduced by a master netting arrangement to the extent that if a default occurs, all amounts with the counterparty are terminated and settled on a net basis. Bank CIMB Niaga's overall exposure to credit risk on derivative instruments subject to master netting arrangements can change substantially within a short period, as it is affected by each transaction subject to the arrangement.

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52. RISIKO KREDIT (lanjutan)

- (ii) Pengendalian batas risiko dan kebijakan mitigasi (lanjutan)

Batasan-batasan keuangan (komitmen yang terkait dengan kredit dan loan books)

Tujuan utama instrumen ini adalah untuk memastikan adanya ketersediaan dana untuk nasabah ketika dibutuhkan. Bank garansi dan *standby letter of credit* memiliki risiko kredit yang hampir sama dengan kredit yang diberikan. Dokumentasi dan *commercial letters of credit* yang dibuat oleh Bank CIMB Niaga atas nama nasabah memberikan otorisasi kepada pihak ketiga untuk mencairkan *drafts* tersebut sampai jumlah yang telah ditetapkan dengan syarat dan ketentuan tertentu dijamin pada pengiriman barang terkait sehingga instrumen ini memiliki risiko yang lebih rendah dibandingkan dengan kredit yang diberikan secara langsung.

Bank CIMB Niaga memonitor jangka waktu jatuh tempo komitmen kredit oleh karena komitmen dengan jangka waktu yang lebih lama pada umumnya memiliki risiko kredit yang lebih besar dibandingkan dengan komitmen yang memiliki jangka waktu yang lebih pendek.

- (iii) Penurunan nilai dan kebijakan pencadangan

Cadangan kerugian penurunan nilai yang diakui pada pelaporan keuangan hanyalah kerugian yang telah terjadi pada tanggal laporan keuangan konsolidasian atas posisi keuangan (berdasarkan bukti obyektif atas penurunan nilai).

52. CREDIT RISK (continued)

- (ii) Risk limit control and mitigation policies (continued)

Financial covenants (for credit related commitments and loan book)

The primary purpose of these instruments is to ensure that funds are available to a customer as needed. Bank guarantees and standby letters of credit almost carry the same credit risk as loans. Documentary and commercial letters of credit which are written by Bank CIMB Niaga on behalf of a customer, authorizing a third party to draw drafts up to a stipulated amount under specific terms and conditions are collateralised by the underlying shipments of goods to which they relate and therefore carrying less risk than a direct loan.

Bank CIMB Niaga monitors the term to maturity of credit commitments because longer term commitments generally have a greater degree of credit risk than shorter term commitments.

- (iii) Impairment and provisioning policies

Impairment allowances are recognised for financial reporting purposes only for losses that have been incurred at the date of the consolidated statements of financial position (based on objective evidence of impairment).

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52. RISIKO KREDIT (lanjutan)

52. CREDIT RISK (continued)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya

(iv) *Maximum exposure to credit risk without taking into account of any collateral held or other credit enhancements*

Eksposur risiko kredit terhadap aset pada laporan posisi keuangan pada tanggal 31 Desember 2013, 2012, dan 2011 adalah:

Credit risk exposures relating to statements of financial position's assets as at 31 December 2013, 2012, and 2011 are as follows:

	Eksposur maksimum/ Maximum exposure		
	2013	2012	
Giro pada Bank Indonesia	13,906,003	12,793,295	<i>Current accounts with Bank Indonesia</i>
Giro pada bank lain	3,241,061	2,709,843	<i>Current accounts with other banks</i>
Penempatan pada bank lain dan Bank Indonesia	9,495,048	12,382,281	<i>Placement with other banks and Bank Indonesia</i>
Efek-efek			<i>Marketable securities</i>
Diperdagangkan	2,740,742	1,088,115	<i>Trading</i>
Tersedia untuk dijual	5,553,739	3,467,595	<i>Available-for-sale</i>
Dimiliki hingga jatuh tempo	1,460,098	1,421,286	<i>Held-to-maturity</i>
Obligasi Pemerintah			<i>Government Bonds</i>
Diperdagangkan	712,470	1,020,938	<i>Trading</i>
Tersedia untuk dijual	7,369,370	6,310,186	<i>Available-for-sale</i>
Dimiliki hingga jatuh tempo	2,131,087	752,816	<i>Held-to-maturity</i>
Efek yang dibeli dengan janji dijual kembali	69,070	200,585	<i>Securities purchased under resale agreement</i>
Tagihan derivatif	1,138,971	287,854	<i>Derivative receivables</i>
Kredit yang diberikan, Piutang pembiayaan konsumen, dan Piutang sewa pembiayaan			<i>Loans, consumer financing receivables, and financing lease receivables</i>
Modal kerja	71,231,197	65,860,192	<i>Working capital</i>
Investasi	41,067,088	39,123,487	<i>Investment</i>
Konsumsi	40,860,152	37,017,337	<i>Consumer</i>
	153,158,437	142,001,016	
Tagihan akseptasi	5,411,742	3,101,220	<i>Acceptance receivables</i>
Penyertaan	12,108	10,221	<i>Investments</i>
Pendapatan yang masih harus diterima	1,175,155	1,078,759	<i>Accrued income</i>
Aset lain-lain	495,138	340,164	<i>Other assets</i>
	208,070,239	188,966,174	

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52. RISIKO KREDIT (lanjutan)

52. CREDIT RISK (continued)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

(iv) *Maximum exposure to credit risk without taking into account of any collateral held or other credit enhancements (continued)*

	Eksposur maksimum/ Maximum exposure	
	2011	
Giro pada Bank Indonesia	11,154,874	<i>Current accounts with Bank Indonesia</i>
Giro pada bank lain	1,383,254	<i>Current accounts with other banks</i>
Penempatan pada bank lain dan Bank Indonesia	6,087,151	<i>Placement with other banks and Bank Indonesia</i>
Efek-efek		<i>Marketable securities</i>
Diperdagangkan	1,046,016	<i>Trading</i>
Tersedia untuk dijual	989,279	<i>Available for sale</i>
Dimiliki hingga jatuh tempo	2,343,302	<i>Held to maturity</i>
Obligasi Pemerintah		<i>Government Bonds</i>
Diperdagangkan	657,104	<i>Trading</i>
Tersedia untuk dijual	5,404,752	<i>Available for sale</i>
Dimiliki hingga jatuh tempo	769,562	<i>Held to maturity</i>
Efek yang dibeli dengan janji dijual kembali	3,642,874	<i>Securities purchased under resale agreement</i>
Tagihan derivatif	133,357	<i>Derivatives receivable</i>
Kredit yang diberikan, Piutang pembiayaan konsumen, dan Piutang sewa pembiayaan	122,425,108	<i>Loans, consumer financing receivables, and financing lease receivables</i>
Tagihan akseptasi	2,384,054	<i>Acceptances receivable</i>
Penyertaan	7,867	<i>Investments</i>
Pendapatan yang masih harus diterima	999,434	<i>Accrued income</i>
Aset lain-lain	160,516	<i>Other assets</i>
	159,588,504	

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52. RISIKO KREDIT (lanjutan)

- (iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Eksposur risiko kredit terhadap rekening administratif pada tanggal tanggal 31 Desember 2013, 2012, dan 2011 adalah:

52. CREDIT RISK (continued)

- (iv) *Maximum exposure to credit risk without taking into account of any collateral held or other credit enhancements (continued)*

Credit risk exposures relating to off-balance sheet items as at 31 December 2013, 2012, and 2011 are as follows:

	Eksposur maksimum/ Maximum exposure		
	2013	2012	
Fasilitas kredit kepada nasabah yang belum ditarik - <i>committed</i>			<i>Unused loan facilities granted - committed</i>
Modal kerja	6,906,172	8,390,965	<i>Working capital</i>
Investasi	475,623	702,105	<i>Investment</i>
Konsumsi	1,758,948	557,544	<i>Consumer</i>
<i>Irrevocable letters of credit</i>			<i>Outstanding irrevocable</i>
yang masih berjalan	3,512,510	2,640,343	<i>letters of credit</i>
Garansi yang diberikan	4,079,789	3,970,735	<i>Guarantees issued</i>
	16,733,042	16,261,692	

	Eksposur maksimum/ Maximum exposure		
	2011		
Fasilitas kredit kepada nasabah yang belum ditarik - <i>committed</i>		5,431,015	<i>Unused loan facilities granted committed -</i>
<i>Irrevocable letters of credit</i>			<i>Outstanding irrevocable</i>
yang masih berjalan		1,631,489	<i>letters of credit</i>
Garansi yang diberikan		3,063,161	<i>Guarantees issued</i>
		10,125,665	

Tabel di atas menggambarkan eksposur maksimum atas risiko kredit bagi Bank CIMB Niaga pada tanggal 31 Desember 2013, 2012, dan 2011 tanpa memperhitungkan agunan atau pendukung kredit lainnya. Untuk aset neraca, eksposur di atas ditentukan berdasarkan nilai tercatat bersih seperti yang diungkapkan pada laporan posisi keuangan konsolidasian.

The table above represents a worst-case scenario of credit risk exposure to Bank CIMB Niaga as at 31 December 2013, 2012, and 2011 without taking into account of any collateral held or other credit enhancements attached. For on-balance sheet assets, the exposures set out above are based on net carrying amounts as reported in the consolidated statements of financial position.

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52. RISIKO KREDIT (lanjutan)

- (iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Seperti yang telah dijelaskan di atas, pada tanggal 31 Desember 2013, 70,11% (2012: 72,56%; 2011: 74,93%) dari jumlah eksposur maksimum berasal dari kredit yang diberikan.

Manajemen yakin akan kemampuan Bank CIMB Niaga untuk mengendalikan dan memelihara eksposur risiko kredit yang berasal dari kredit yang diberikan berdasarkan hal-hal sebagai berikut:

- Bank CIMB Niaga telah memiliki pedoman tertulis mengenai kebijakan dan proses kredit yang mencakup seluruh aspek pemberian kredit yang dilakukan. Setiap pemberian kredit harus senantiasa mengacu pada kebijakan tersebut.
- Bank CIMB Niaga telah memiliki sistem deteksi dini permasalahan melalui "early warning system" dan pemantauan yang disiplin.
- Seluruh kredit diberikan dengan agunan kecuali untuk jenis kredit tertentu seperti kartu kredit, *personal loan* dan fasilitas antar bank.
- Pada tanggal 31 Desember 2013, 96,66% (2012: 97,27%; 2011: 96,32%) dari portfolio kredit yang diberikan dikategorikan sebagai tidak mengalami penurunan nilai.

52. CREDIT RISK (continued)

- (iv) *Maximum exposure to credit risk without taking into account of any collateral held or other credit enhancements (continued)*

As shown above, as at 31 December 2013, 70.11% (2012: 72.56%; 2011: 74.93%) of the total maximum exposure is derived from loans.

Management is confident in its ability to continue to control and sustain minimal exposure of credit risk to Bank CIMB Niaga resulting from its loan based on the following:

- *Bank CIMB Niaga has a documented credit policy and procedures manual that covers all aspects of Bank CIMB Niaga's lending activities. At all times, loan transaction must adhere to the requirements of Bank CIMB Niaga's policy.*
- *Bank CIMB Niaga has early problem detection system through "early warning system" and disciplined monitoring.*
- *All loans are secured by collateral, except for certain loans such as credit card, personal loan and interbank loans.*
- *As at 31 December 2013, 96.66% (2012: 97.27%; 2011: 96.32%) of the loans are classified as unimpaired.*

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52. RISIKO KREDIT (lanjutan)

- (iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit

a) Sektor geografis

Tabel berikut menggambarkan rincian eksposur kredit Bank CIMB Niaga pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya), yang dikategorikan berdasarkan area geografis pada tanggal 31 Desember 2013, 2012, dan 2011. Untuk tabel ini, Bank CIMB Niaga telah mengalokasikan eksposur area berdasarkan wilayah geografis tempat mereka beroperasi.

52. CREDIT RISK (continued)

- (iv) Maximum exposure to credit risk without taking into account of any collateral held or other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure

a) Geographical sectors

The following tables break down Bank CIMB Niaga's credit exposure at their carrying amounts (without taking into account of any collateral held or other credit enhancements), as categorised by geographical region as at 31 December 2013, 2012, and 2011. For these tables, Bank CIMB Niaga has allocated exposures to regions based on the geographical area which activities are undertaken.

	2013							Jumlah/ Total	
	Jakarta/ Jakarta	Jawa Barat/ West Java	Jawa Tengah/ Central Java	Jawa Timur/ East Java	Indonesia Timur/ East Indonesia	Sumatera/ Sumatera	Anak Perusahaan/ Subsidiaries		
Giro pada									
Bank Indonesia	13,906,003	-	-	-	-	-	-	13,906,003	Current accounts with Bank Indonesia
Giro pada bank lain	3,240,093	-	-	-	966	2	-	3,241,061	Current accounts with other banks
Penempatan pada bank lain dan Bank Indonesia	9,507,531	-	-	-	-	-	-	9,507,531	Placements with other banks and Bank Indonesia
Efek-efek									Marketable securities
Diperdagangkan	2,740,742	-	-	-	-	-	-	2,740,742	Trading
Tersedia untuk dijual	5,574,740	-	-	-	-	-	-	5,574,740	Available-for-sale
Dimiliki hingga jatuh tempo	1,453,581	7,103	18,800	11	-	655	-	1,480,150	Held-to-maturity
Obligasi Pemerintah									Government bonds
Diperdagangkan	712,470	-	-	-	-	-	-	712,470	Trading
Tersedia untuk dijual	7,369,370	-	-	-	-	-	-	7,369,370	Available-for-sale
Dimiliki hingga jatuh tempo	2,131,087	-	-	-	-	-	-	2,131,087	Held-to-maturity
Efek yang dibeli dengan janji dijual kembali	69,070	-	-	-	-	-	-	69,070	Securities purchased under resale agreements
Tagihan derivatif	1,138,971	-	-	-	-	-	-	1,138,971	Derivative receivables
Kredit yang diberikan,									Loans, consumer financing receivables, and financing lease receivables
Piutang pembiayaan konsumen, dan Piutang sewa pembiayaan									
Modal kerja	44,952,188	4,238,502	5,916,358	10,708,455	1,655,619	5,592,340	-	73,063,462	Working capital
Investasi	28,050,811	2,592,925	2,162,687	2,330,074	1,362,110	5,873,687	-	42,372,294	Investment
Konsumsi	22,424,863	3,537,808	1,620,778	2,009,578	1,381,630	3,281,088	7,563,210	41,818,955	Consumer
Tagihan akseptansi	2,566,279	124,598	2,538,364	168,094	-	14,407	-	5,411,742	Acceptance receivables
Penyerahan	12,998	-	-	-	-	-	-	12,998	Investments
Pendapatan yang masih harus diterima	816,069	71,937	61,267	94,508	20,015	111,359	-	1,175,155	Accrued income
Aset lain-lain	924,637	-	-	-	-	-	-	924,637	Other assets
	147,591,503	10,572,873	12,318,254	15,310,720	4,420,340	14,873,538	7,563,210	212,650,438	
Dikurangi: Cadangan kerugian penurunan nilai								(4,580,199)	Less: Allowance for impairment losses
								208,070,239	

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52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

a) Sektor geografis (lanjutan)

52. CREDIT RISK (continued)

(iv) Maximum exposure to credit risk without taking into account of any collateral held or other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

a) Geographical sectors (continued)

	2012							
	Jakarta/ Jakarta	Jawa Barat/ West Java	Jawa Tengah/ Central Java	Jawa Timur/ East Java	Indonesia Timur/ East Indonesia	Sumatera/ Sumatera	Anak Perusahaan/ Subsidiaries	
Giro pada								Current accounts with
Bank Indonesia	12,793,295	-	-	-	-	-	12,793,295	Bank Indonesia
Giro pada bank lain	2,709,445	-	-	-	394	4	2,709,843	Current accounts with other banks
Penempatan pada bank lain dan Bank Indonesia	12,399,517	-	-	-	-	-	12,399,517	Placements with other banks and Bank Indonesia
Efek-efek								Marketable securities
Diperdagangkan	1,088,115	-	-	-	-	-	1,088,115	Trading
Tersedia untuk dijual	3,488,761	-	-	-	-	-	3,488,761	Available-for-sale
Dimiliki hingga jatuh tempo	1,410,282	6,009	26,757	-	-	-	1,443,048	Held-to-maturity
Obligasi Pemerintah								Government bonds
Diperdagangkan	1,020,938	-	-	-	-	-	1,020,938	Trading
Tersedia untuk dijual	6,310,186	-	-	-	-	-	6,310,186	Available-for-sale
Dimiliki hingga jatuh tempo	752,816	-	-	-	-	-	752,816	Held-to-maturity
Efek yang dibeli dengan janji dijual kembali	200,585	-	-	-	-	-	200,585	Securities purchased under resale agreements
Tagihan derivatif	287,854	-	-	-	-	-	287,854	Derivative receivables
Kredit yang diberikan,								Loans, consumer financing
Piutang pembiayaan konsumen, dan								receivables, and financing lease
Piutang sewa pembiayaan								receivables
Modal kerja	44,319,844	4,177,874	5,533,196	6,695,498	1,711,453	5,168,470	67,606,335	Working capital
Investasi	28,190,254	2,135,302	1,832,177	1,486,252	1,573,838	5,333,392	40,551,215	Investment
Konsumsi	21,547,426	3,436,418	1,558,259	2,143,999	1,403,046	2,529,461	4,985,511	Consumer
Tagihan akseptasi	2,497,321	190,727	120,173	193,258	-	99,741	3,101,220	Acceptance receivables
Penyertaan	11,120	-	-	-	-	-	11,120	Investments
Pendapatan yang masih harus diterima	795,591	59,879	54,959	61,185	21,293	85,852	1,078,759	Accrued income
Aset lain-lain	769,663	-	-	-	-	-	769,663	Other assets
	140,593,013	10,006,209	9,125,521	10,580,192	4,710,024	13,216,920	4,985,511	193,217,390
Dikurangi: Cadangan kerugian penurunan nilai							(4,251,216)	Less: Allowance for impairment losses
							188,966,174	

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52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

a) Sektor geografis (lanjutan)

52. CREDIT RISK (continued)

(iv) Maximum exposure to credit risk without taking into account of any collateral held or other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

a) Geographical sectors (continued)

	2011							Jumlah/ Total	
	Jakarta	Jawa Barat/ West Java	Jawa Tengah/ Central Java	Jawa Timur/ East Java	Indonesia Timur/ East Indonesia	Sumatera	Lain-lain/ Others*		
Giro pada									
Bank Indonesia	11,154,874	-	-	-	-	-	-	11,154,874	Current accounts with Bank Indonesia
Giro pada bank lain	1,382,978	-	-	-	273	3	-	1,383,254	Current accounts with other banks
Penempatan pada bank lain dan Bank Indonesia	6,113,200	-	-	-	-	-	-	6,113,200	Placement with other banks and Bank Indonesia
Efek-efek									Marketable securities
Diperdagangkan	1,046,016	-	-	-	-	-	-	1,046,016	Trading
Tersedia untuk dijual	1,000,900	-	-	-	-	-	-	1,000,900	Available-for-sale
Dimiliki hingga jatuh tempo	2,342,099	9,600	18,764	365	-	-	-	2,370,828	Held-to-maturity
Obligasi Pemerintah									Government bonds
Diperdagangkan	657,104	-	-	-	-	-	-	657,104	Trading
Tersedia untuk dijual	5,404,752	-	-	-	-	-	-	5,404,752	Available-for-sale
Dimiliki hingga jatuh tempo	769,562	-	-	-	-	-	-	769,562	Held-to-maturity
Efek yang dibeli dengan janji dijual kembali	3,642,874	-	-	-	-	-	-	3,642,874	Securities purchased under resale agreement
Tagihan derivatif	133,357	-	-	-	-	-	-	133,357	Derivatives receivable
Kredit yang diberikan,									Loans, consumer financing
Piutang pembiayaan konsumen, dan									receivables, and financing lease
Piutang sewa pembiayaan	77,439,278	12,490,728	9,546,715	10,147,648	5,499,432	7,837,041	2,882,642	125,843,484	receivables
Tagihan akseptasi	1,336,542	628,187	174,175	238,902	-	6,248	-	2,384,054	Acceptances receivable
Penyertaan	8,866	-	-	-	-	-	-	8,866	Investments
Pendapatan yang masih harus diterima	718,510	86,621	51,147	59,488	32,371	51,297	-	999,434	Accrued income
Aset lain-lain	590,015	-	-	-	-	-	-	590,015	Other assets
	113,740,927	13,215,136	9,790,801	10,446,403	5,532,076	7,894,589	2,882,642	163,502,574	
Dikurangi: Cadangan kerugian penurunan nilai								(3,914,070)	Less: Allowance for impairment losses
								159,588,504	

* Termasuk kantor cabang luar negeri dan Anak Perusahaan

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52. RISIKO KREDIT (lanjutan)

- (iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

a) Sektor geografis (lanjutan)

Eksposur risiko kredit atas rekening administratif adalah:

52. CREDIT RISK (continued)

- (iv) Maximum exposure to credit risk without taking into account of any collateral held or other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

a) Geographical sectors (continued)

Credit risk exposure relating to off-balance sheet items are as follows:

		2013								
		Indonesia					Anak			
		Jakarta/	Jawa Barat/	Jawa Tengah/	Jawa Timur/	Sumatera/	Perusahaan/	Jumlah/		
		Jakarta	West Java	Central Java	East Java	Sumatera	Subsidiaries	Total		
Fasilitas kredit kepada nasabah yang belum ditarik - committed									Unused loan facilities granted - committed	
Modal kerja		4,216,585	282,124	650,115	962,165	423,337	371,846	-	6,906,172	Working capital
Investasi		289,032	8,906	-	588	19,008	158,089	-	475,623	Investment
Konsumsi		492,060	97,593	313,959	577,714	145,982	131,640	-	1,758,948	Consumer
Irrevocable letters of credit yang masih berjalan		2,636,934	31,647	468,306	371,421	2,209	1,993	-	3,512,510	Outstanding irrevocable letters of credit
Garansi yang diberikan		2,157,862	523,953	285,847	367,144	185,634	559,349	-	4,079,789	Guarantees issued
		9,792,473	944,223	1,718,227	2,279,032	776,170	1,222,917	-	16,733,042	
		2012								
		Indonesia					Anak			
		Jakarta/	Jawa Barat/	Jawa Tengah/	Jawa Timur/	Sumatera/	Perusahaan/	Jumlah/		
		Jakarta	West Java	Central Java	East Java	Sumatera	Subsidiaries	Total		
Fasilitas kredit kepada nasabah yang belum ditarik - committed									Unused loan facilities granted - committed	
Modal kerja		4,863,544	555,208	604,895	1,178,346	322,969	866,003	-	8,390,965	Working capital
Investasi		618,024	8,078	158	4,267	25,261	46,317	-	702,105	Investment
Konsumsi		403,345	34,451	3,002	75,474	1,182	40,090	-	557,544	Consumer
Irrevocable letters of credit yang masih berjalan		2,212,272	45,860	298,358	74,732	1,469	7,652	-	2,640,343	Outstanding irrevocable letters of credit
Garansi yang diberikan		2,072,335	394,070	132,974	556,391	164,630	650,335	-	3,970,735	Guarantees issued
		10,169,520	1,037,667	1,039,387	1,889,210	515,511	1,610,397	-	16,261,692	
		2011								
		Indonesia					Lain-lain/			
		Jakarta	Jawa Barat/	Jawa Tengah/	Jawa Timur/	Sumatera	Others*	Jumlah/		
		Jakarta	West Java	Central Java	East Java	Sumatera	Others*	Total		
Fasilitas kredit kepada nasabah yang belum ditarik - committed									Unused loan facilities granted - committed	
Irrevocable letters of credit yang masih berjalan		2,340,535	625,011	558,967	1,011,968	189,426	705,108	-	5,431,015	Outstanding irrevocable letters of credit
Garansi yang diberikan		983,995	356,129	124,009	153,283	155	13,918	-	1,631,489	Guarantees issued
		1,410,831	468,344	463,788	250,241	127,870	342,087	-	3,063,161	
		4,735,361	1,449,484	1,146,764	1,415,492	317,451	1,061,113	-	10,125,665	

* Termasuk kantor cabang luar negeri dan Anak Perusahaan

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52. RISIKO KREDIT (lanjutan)

- (iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

b) Sektor industri

Tabel berikut ini menggambarkan rincian eksposur kredit Bank CIMB Niaga pada nilai tercatat (tanpa memperhitungkan agunan atau pendukung kredit lainnya) yang dikategorikan berdasarkan sektor industri pada tanggal 31 Desember 2013, 2012, dan 2011.

52. CREDIT RISK (continued)

- (iv) Maximum exposure to credit risk without taking into account of any collateral held or other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

b) Industry sectors

The following tables break down Bank CIMB Niaga's credit exposure at carrying amounts (without taking into account of any collateral held or other credit support) as categorised by the industry sectors as at 31 December 2013, 2012, and 2011.

	2013					Jumlah/ Total	
	Pemerintah/ Government	Bank/ Bank	Lembaga keuangan bukan Bank/ Financial institution non Banks	Perusahaan lainnya/ Others company	Perseorangan/ Individual		
Giro pada						13,906,003	Current account with Bank Indonesia
Bank Indonesia	13,906,003					13,906,003	
Giro pada bank lain		3,241,061				3,241,061	Current accounts with other banks
Penempatan pada bank lain							Placement with other banks
dan Bank Indonesia	7,941,696	1,565,835				9,507,531	and Bank Indonesia
Efek-efek							Marketable securities
Diperdagangkan	2,030,882	169,282	396,333	144,245		2,740,742	Trading
Tersedia untuk dijual	688,376	1,438,068	1,720,487	1,727,809		5,574,740	Available-for-sale
Dimiliki hingga jatuh tempo	332,690	204,997	465,092	477,371		1,480,150	Held-to-maturity
Obligasi Pemerintah							Government bonds
Diperdagangkan	712,470					712,470	Trading
Tersedia untuk dijual	7,369,370					7,369,370	Available-for-sale
Dimiliki hingga jatuh tempo	2,131,087					2,131,087	Held-to-maturity
Efek yang dibeli dengan janji dijual kembali	69,070					69,070	Securities purchased under resale agreement
Tagihan derivatif	129,141	56,510	1,370	824,370	127,580	1,138,971	Derivative receivables
Kredit yang diberikan, Piutang pembiayaan konsumen, dan Piutang sewa pembiayaan							Loans, consumer financing receivables, and financing lease receivables
Modal kerja	175,496	2,076,201	3,623,944	58,962,614	8,225,207	73,063,462	Working capital
Investasi	77,467	208,193	4,740,956	26,771,754	10,573,924	42,372,294	Investment
Konsumsi	392	-	-	285,297	41,533,266	41,818,955	Consumer
Tagihan akseptasi				5,411,742		5,411,742	Acceptance receivables
Penyertaan		1,000	11,998			12,998	Investments
Pendapatan yang masih harus diterima	143,692	63,903	22,925	784,799	159,836	1,175,155	Accrued income
Aset lain-lain		62,771		861,866		924,637	Other assets
	<u>35,707,832</u>	<u>9,087,821</u>	<u>10,983,105</u>	<u>96,251,867</u>	<u>60,619,813</u>	<u>212,650,438</u>	
Dikurangi: Cadangan kerugian penurunan nilai						(4,580,199)	Less: Allowance for impairment losses
						<u>208,070,239</u>	

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52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

b) Sektor industri (lanjutan)

52. CREDIT RISK (continued)

(iv) Maximum exposure to credit risk without taking into account of any collateral held or other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

b) Industry sectors (continued)

	2012					Jumlah/ Total	
	Pemerintah/ Government	Bank/ Bank	Lembaga keuangan bukan Bank/ Financial institution non Banks	Perusahaan lainnya/ Others company	Perseorangan/ Individual		
Giro pada							Current accounts with
Bank Indonesia	12,793,295	-	-	-	-	12,793,295	Bank Indonesia
Giro pada bank lain	-	2,709,843	-	-	-	2,709,843	Current account with other banks
Penempatan pada bank lain dan Bank Indonesia	10,459,837	1,939,680	-	-	-	12,399,517	Placement with other banks and Bank Indonesia
Efek-efek							Marketable securities
Diperdagangkan	-	264,372	720,515	103,228	-	1,088,115	Trading
Tersedia untuk dijual	-	1,023,622	1,191,186	1,273,953	-	3,488,761	Available-for-sale
Dimiliki hingga jatuh tempo	281,520	232,995	505,330	423,203	-	1,443,048	Held-to-maturity
Obligasi Pemerintah							Government bonds
Diperdagangkan	1,020,938	-	-	-	-	1,020,938	Trading
Tersedia untuk dijual	6,310,186	-	-	-	-	6,310,186	Available-for-sale
Dimiliki hingga jatuh tempo	752,816	-	-	-	-	752,816	Held-to-maturity
Efek yang dibeli dengan janji dijual kembali	200,585	-	-	-	-	200,585	Securities purchased under resale agreements
Tagihan derivatif	-	119,681	358	146,639	21,176	287,854	Derivative receivables
Kredit yang diberikan, Piutang pembiayaan konsumen, dan Piutang sewa pembiayaan							Loans, consumer financing receivables, and financing lease receivables
Modal kerja	578,080	1,672,256	2,188,254	55,875,052	7,292,693	67,606,335	Working capital
Investasi	78,759	196,780	3,139,328	26,412,974	10,723,374	40,551,215	Investment
Konsumsi	640	10	1,037	430,733	37,171,700	37,604,120	Consumer
Tagihan akseptasi	-	12,346	-	3,088,874	-	3,101,220	Acceptance receivables
Penyertaan	-	1,000	10,120	-	-	11,120	Investments
Pendapatan yang masih harus diterima	137,141	22,044	48,721	719,475	151,378	1,078,759	Accrued income
Aset lain-lain	-	-	-	731,663	38,000	769,663	Other assets
	<u>32,613,797</u>	<u>8,194,629</u>	<u>7,804,849</u>	<u>89,205,794</u>	<u>55,398,321</u>	<u>193,217,390</u>	
Dikurangi: Cadangan kerugian penurunan nilai						(4,521,216)	Less: allowance for impairment losses
						<u>188,696,174</u>	

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(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

b) Sektor industri (lanjutan)

52. CREDIT RISK (continued)

(iv) *Maximum exposure to credit risk without taking into account of any collateral held or other credit enhancements (continued)*

Concentration of risks of financial assets with credit risk exposure (continued)

b) Industry sectors (continued)

	2011					
	Pemerintah/ Government	Bank/ Bank	Lembaga keuangan bukan Bank/ Financial institution non Banks	Perusahaan lainnya/ Others company	Perseorangan/ Individual	
Giro pada						<i>Current account with</i>
Bank Indonesia	11,154,874	-	-	-	-	<i>Bank Indonesia</i>
Giro pada bank lain	-	1,383,254	-	-	-	<i>Current account with other banks</i>
Penempatan pada bank lain dan Bank Indonesia	4,044,053	2,069,147	-	-	-	<i>Placement with other banks and Bank Indonesia</i>
Efek-efek						<i>Marketable securities</i>
Diperdagangkan	194,472	189,836	646,235	15,473	-	<i>Trading</i>
Tersedia untuk dijual	-	524,861	193,810	282,229	-	<i>Available-for-sale</i>
Dimiliki hingga jatuh tempo	745,616	653,095	549,549	422,568	-	<i>Held-to-maturity</i>
Obligasi Pemerintah						<i>Government bonds</i>
Diperdagangkan	657,104	-	-	-	-	<i>Trading</i>
Tersedia untuk dijual	5,404,752	-	-	-	-	<i>Available-for-sale</i>
Dimiliki hingga jatuh tempo	769,562	-	-	-	-	<i>Held-to-maturity</i>
Efek yang dibeli dengan janji dijual kembali	3,642,874	-	-	-	-	<i>Securities purchased under resale agreement</i>
Tagihan derivatif	644	127,249	5,464	-	-	<i>Derivatives receivable</i>
Kredit yang diberikan,						<i>Loans, consumer financing</i>
Piutang pembiayaan konsumen, dan						<i>receivables, and financing lease</i>
Piutang sewa pembiayaan	323,691	1,235,687	5,419,967	70,956,177	47,907,962	<i>receivables</i>
Tagihan akseptasi	-	8,941	-	2,375,113	-	<i>Acceptance receivables</i>
Penyertaan	-	1,000	7,866	-	-	<i>Investments</i>
Pendapatan yang masih harus diterima	153,748	24,753	40,433	521,877	258,623	<i>Accrued income</i>
Aset lain-lain	-	-	-	369,791	220,224	<i>Other assets</i>
	<u>27,091,390</u>	<u>6,217,823</u>	<u>6,863,324</u>	<u>74,943,228</u>	<u>48,386,809</u>	<u>163,502,574</u>
Dikurangi: Cadangan kerugian penurunan nilai						<i>Less: allowance for impairment losses</i>
						<u>(3,914,070)</u>
						<u>159,588,504</u>

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52. RISIKO KREDIT (lanjutan)

(iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

b) Sektor industri (lanjutan)

Eksposur risiko kredit yang terkait dengan unsur rekening administratif adalah:

52. CREDIT RISK (continued)

(iv) Maximum exposure to credit risk without taking into account of any collateral held or other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

b) Industry sectors (continued)

Credit risk exposure relating to administrative accounts items are as follows:

		2013						
		Pemerintah/ Government	Bank/ Bank	Lembaga keuangan bukan Bank/ Financial institution non Banks	Perusahaan lainnya/ Others company	Perseorangan/ Individual	Jumlah/ Total	
Fasilitas kredit kepada nasabah yang belum ditarik - committed								Unused loan facilities granted - committed
Modal kerja	-	7,227	23,297	6,286,367	589,281	6,906,172		Working capital
Investasi	-	-	291,916	174,043	9,664	475,623		Investment
Konsumsi	-	-	-	1,740,788	18,160	1,758,948		Consumer
Irrevocable letters of credit yang masih berjalan		-	-	-	3,512,510	-	3,512,510	Outstanding irrevocable letters of credit
Garansi yang diberikan	-	-	-	4,079,789	-	4,079,789		Guarantees issued
		7,227	315,213	15,793,497	617,105	16,733,042		
		2012						
		Pemerintah/ Government	Bank/ Bank	Lembaga keuangan bukan Bank/ Financial institution non Banks	Perusahaan lainnya/ Others company	Perseorangan/ Individual	Jumlah/ Total	
Fasilitas kredit kepada nasabah yang belum ditarik - committed								Unused loan facilities granted - committed
Modal kerja	46,413	31,797	63,004	6,225,507	2,024,244	8,390,965		Working capital
Investasi	-	29,047	416,141	255,823	1,094	702,105		Investment
Konsumsi	-	-	-	4,365	553,179	557,544		Consumer
Irrevocable letters of credit yang masih berjalan		-	-	-	2,640,343	-	2,640,343	Outstanding irrevocable letters of credit
Garansi yang diberikan	-	-	-	3,970,735	-	3,970,735		Guarantees issued
		46,413	60,844	479,145	13,096,773	2,578,517	16,261,692	
		2011						
		Pemerintah/ Government	Bank/ Bank	Lembaga keuangan bukan Bank/ Financial institution non Banks	Perusahaan lainnya/ Others company	Perseorangan/ Individual	Jumlah/ Total	
Fasilitas kredit kepada nasabah yang belum ditarik - committed		-	-	-	5,431,015	-	5,431,015	Unused loan facilities granted - committed
Irrevocable letters of credit yang masih berjalan		-	-	-	1,631,489	-	1,631,489	Outstanding irrevocable letters of credit
Garansi yang diberikan	-	-	-	-	3,063,161	-	3,063,161	Guarantees issued
		-	-	-	10,125,665	-	10,125,665	

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52. RISIKO KREDIT (lanjutan)

- (iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

c) Kualitas kredit dari aset keuangan

Pada tanggal 31 Desember 2013 dan 2012, eksposur risiko kredit atas aset keuangan terbagi atas:

52. CREDIT RISK (continued)

- (iv) Maximum exposure to credit risk without taking into account of any collateral held or other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

c) Credit quality of financial assets

As at 31 December 2013 and 2012, credit risk exposure relating to financial assets are divided as follows:

	2013			Jumlah/ Total	
	Belum jatuh tempo atau tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i>	Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ <i>Past due but not impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>		
Giro pada Bank Indonesia	13,906,003	-	-	13,906,003	Current accounts with Bank Indonesia
Giro pada bank lain	3,241,061	-	-	3,241,061	Current accounts with other banks
Penempatan pada bank lain dan Bank Indonesia	9,495,048	-	12,483	9,507,531	Placement with other banks and Bank Indonesia
Efek-efek					Marketable securities
Diperdagangkan	2,740,742	-	-	2,740,742	Trading
Tersedia untuk dijual	5,574,740	-	-	5,574,740	Available-for-sale
Dimiliki hingga jatuh tempo	1,465,150	-	15,000	1,480,150	Held-to-maturity
Obligasi Pemerintah					Government Bonds
Diperdagangkan	712,470	-	-	712,470	Trading
Tersedia untuk dijual	7,369,370	-	-	7,369,370	Available-for-sale
Dimiliki hingga jatuh tempo	2,131,087	-	-	2,131,087	Held-to-maturity
Efek yang dibeli dengan janji dijual kembali	69,070	-	-	69,070	Securities purchased under resale agreements
Tagihan derivatif	1,138,971	-	-	1,138,971	Derivative receivables
Kredit yang diberikan, Piutang pembiayaan konsumen, dan Piutang sewa pembiayaan					Loans, consumer financing receivables, and financing lease receivables
Modal kerja	69,854,022	565,973	2,643,467	73,063,462	Working capital
Investasi	40,053,316	688,751	1,630,227	42,372,294	Investment
Konsumsi	38,792,930	2,236,766	789,259	41,818,955	Consumer
Tagihan akseptasi	5,411,742	-	-	5,411,742	Acceptance receivables
Penyertaan	12,108	-	890	12,998	Investments
Pendapatan yang masih harus diterima	1,175,155	-	-	1,175,155	Accrued income
Aset lain-lain	495,138	-	429,499	924,637	Other assets
	203,638,123	3,491,490	5,520,825	212,650,438	
Dikurangi: Cadangan kerugian penurunan nilai				(4,580,199)	Less: Allowance for impairment losses
				208,070,239	

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Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

- c) Kualitas kredit dari aset keuangan (lanjutan)

52. CREDIT RISK (continued)

- (iv) Maximum exposure to credit risk without taking into account of any collateral held or other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

- c) Credit quality of financial assets (continued)

	2012			Jumlah/ Total	
	Belum jatuh tempo atau tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i>	Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ <i>Past due but not impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>		
Giro pada Bank Indonesia	12,793,295	-	-	12,793,295	<i>Current accounts with Bank Indonesia</i>
Giro pada bank lain	2,709,843	-	-	2,709,843	<i>Current accounts with other banks</i>
Penempatan pada bank lain dan Bank Indonesia	12,389,632	-	9,885	12,399,517	<i>Placement with other banks and Bank Indonesia</i>
Efek-efek					<i>Marketable securities</i>
Diperdagangkan	1,088,115	-	-	1,088,115	<i>Trading</i>
Tersedia untuk dijual	3,488,761	-	-	3,488,761	<i>Available-for-sale</i>
Dimiliki hingga jatuh tempo	1,428,048	-	15,000	1,443,048	<i>Held-to-maturity</i>
Obligasi Pemerintah					<i>Government Bonds</i>
Diperdagangkan	1,020,938	-	-	1,020,938	<i>Trading</i>
Tersedia untuk dijual	6,310,186	-	-	6,310,186	<i>Available-for-sale</i>
Dimiliki hingga jatuh tempo	752,816	-	-	752,816	<i>Held-to-maturity</i>
Efek yang dibeli dengan janji dijual kembali	200,585	-	-	200,585	<i>Securities purchased under resale agreement</i>
Tagihan derivatif	287,854	-	-	287,854	<i>Derivative receivables</i>
Kredit yang diberikan, Piutang pembiayaan konsumen, dan Piutang sewa pembiayaan					<i>Loans, consumer financing receivables, and financing lease receivables</i>
Modal kerja	65,203,236	352,207	2,050,892	67,606,335	<i>Working capital</i>
Investasi	38,969,420	373,361	1,208,434	40,551,215	<i>Investment</i>
Konsumsi	35,065,680	1,886,726	651,714	37,604,120	<i>Consumer</i>
Tagihan akseptasi	3,101,220	-	-	3,101,220	<i>Acceptance receivables</i>
Penyertaan	10,221	-	899	11,120	<i>Investments</i>
Pendapatan yang masih harus diterima	1,078,759	-	-	1,078,759	<i>Accrued income</i>
Aset lain-lain	340,164	-	429,499	769,663	<i>Other assets</i>
	186,238,773	2,612,294	4,366,323	193,217,390	
Dikurangi: Cadangan kerugian penurunan nilai				<u>(4,251,216)</u>	<i>Less: Allowance for impairment losses</i>
				188,966,174	

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Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

- c) Kualitas kredit dari aset keuangan (lanjutan)

Analisa umur kredit yang diberikan yang telah jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2013 dan 2012 adalah:

52. CREDIT RISK (continued)

- (iv) Maximum exposure to credit risk without taking into account of any collateral held or other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

- c) Credit quality of financial assets (continued)

Aging analysis of loans that are "past due but not impaired" as at 31 December 2013 and 2012 are set out belows:

2013

	Modal kerja/ Working capital	Investasi/ Investment	Konsumsi/ Consumer	Jumlah/ Total	
1 - 30 hari	112,011	419,369	512,330	1,043,710	1 - 30 days
31 - 60 hari	357,880	139,405	421,955	919,240	31 - 60 days
61 - 90 hari	96,082	129,977	253,927	479,986	61 - 90 days
	<u>565,973</u>	<u>688,751</u>	<u>1,188,212</u>	<u>2,442,936</u>	

2012

	Modal kerja/ Working capital	Investasi/ Investment	Konsumsi/ Consumer	Jumlah/ Total	
1 - 30 hari	149,440	192,732	544,706	886,878	1 - 30 days
31 - 60 hari	118,760	31,565	396,908	547,233	31 - 60 days
61 - 90 hari	84,007	149,064	262,601	495,672	61 - 90 days
	<u>352,207</u>	<u>373,361</u>	<u>1,204,215</u>	<u>1,929,783</u>	

Pada tanggal 31 Desember 2013 dan 2012, rincian kualitas kredit yang diberikan yang belum jatuh tempo atau tidak mengalami penurunan nilai berdasarkan rating internal sebagai berikut:

Credit quality of loans that are "neither past due nor impaired" as at 31 December 2013 and 2012, can be assessed by reference to the internal rating system is as follows:

2013

	Lancar/ Pass	Dalam perhatian khusus/ Special mention	Jumlah/ Total	
Modal kerja	69,842,350	11,672	69,854,022	Working capital
Investasi	38,598,451	1,454,865	40,053,316	Investment
Konsumsi	30,612,945	1,732,214	32,345,159	Consumer
	<u>139,053,746</u>	<u>3,198,751</u>	<u>142,252,497</u>	

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- (iv) Eksposur maksimum risiko kredit tanpa memperhitungkan agunan dan pendukung kredit lainnya (lanjutan)

Konsentrasi risiko aset keuangan dengan eksposur risiko kredit (lanjutan)

- c) Kualitas kredit dari aset keuangan (lanjutan)

52. CREDIT RISK (continued)

- (iv) Maximum exposure to credit risk without taking into account of any collateral held or other credit enhancements (continued)

Concentration of risks of financial assets with credit risk exposure (continued)

- c) Credit quality of financial assets (continued)

	2012			
	Lancar/ Pass	Dalam perhatian khusus/ Special mention	Jumlah/ Total	
Modal kerja	64,722,056	481,180	65,203,236	Working capital
Investasi	37,446,405	1,523,015	38,969,420	Investment
Konsumsi	29,124,524	1,699,556	30,824,080	Consumer
	<u>131,292,985</u>	<u>3,703,751</u>	<u>134,996,736</u>	

Penjelasan pembagian kualitas kredit yang diberikan yang belum jatuh tempo atau tidak mengalami penurunan nilai adalah:

- Lancar
Aset seluruhnya hampir dapat dipastikan akan diterima kembali sehingga tidak terdapat pertimbangan yang menjadi perhatian Bank CIMB Niaga; dan
- Dalam Perhatian Khusus
Ada pertimbangan terkait dengan kemampuan nasabah dalam melakukan pembayaran pada saat jatuh tempo. Namun, dalam hal ini belum terdapat keterlambatan secara aktual dimana pembayaran masih dilakukan pada saat jatuh tempo dan diharapkan dapat menyelesaikan seluruh pokok dan bunga.

Details for credit quality of loans that are "neither past due nor impaired" are as follows:

- Pass
There is a high likelihood of the assets being recovered in full and therefore no cause for concern to Bank CIMB Niaga; and
- Special Mention
There is concern over the counterparty's ability to make payments when due. However, these have not yet converted to actual delinquency and the counterparty is continuing to make payments when due and is expected to settle all outstanding amount of principals and interests.

- (v) Kredit yang diberikan

Ikhtisar kredit yang diberikan adalah:

- (v) Loans

Loans are summarised as follows:

	2013			
	Tidak mengalami penurunan nilai/ Unimpaired	Mengalami penurunan nilai/ Impaired	Jumlah/ Total	
Rupiah	121,210,773	2,538,421	123,749,194	Rupiah
Mata uang asing	23,484,660	2,457,647	25,942,307	Foreign currencies
Jumlah	144,695,433	4,996,068	149,691,501	Total
Dikurangi: Cadangan kerugian penurunan nilai			(3,882,512)	Less: Allowance for impairment losses
			<u>145,808,989</u>	

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52. RISIKO KREDIT (lanjutan)

(v) Kredit yang diberikan (lanjutan)

Ikhtisar kredit yang diberikan adalah (lanjutan)

52. CREDIT RISK (continued)

(v) Loans (continued)

Loans are summarised as follows (continued)

		2012				
		Tidak mengalami penurunan nilai/ <i>Unimpaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/ <i>Total</i>		
Rupiah		114,887,474	2,458,379	117,345,853	Rupiah	
Mata uang asing		22,039,045	1,391,261	23,430,306	Foreign currencies	
Jumlah		136,926,519	3,849,640	140,776,159	Total	
Dikurangi: Cadangan kerugian penurunan nilai				(3,671,720)	Less: Allowance for impairment losses	
				<u>137,104,439</u>		
		2011				
		Tidak mengalami penurunan nilai/ <i>Unimpaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/ <i>Total</i>		
Rupiah		98,348,238	3,025,153	101,373,391	Rupiah	
Mata uang asing		20,091,042	1,496,409	21,587,451	Foreign currencies	
Jumlah		118,439,280	4,521,562	122,960,842	Total	
Dikurangi: Cadangan kerugian penurunan nilai				(3,383,653)	Less: Allowance for impairment losses	
				<u>119,577,189</u>		

(vi) Penempatan pada bank lain dan Bank Indonesia

(vi) Placement with other banks and Bank Indonesia

		2013				
		Tidak mengalami penurunan nilai/ <i>Unimpaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/ <i>Total</i>		
Rupiah:					Rupiah:	
Fasilitas Simpanan Bank Indonesia (FASBI)		1,856,696	-	1,856,696	Fasilitas Simpanan Bank Indonesia (FASBI)	
Jumlah Rupiah		1,856,696	-	1,856,696	Total Rupiah	
Mata uang asing:					Foreign currencies:	
Deposito berjangka		6,085,000	-	6,085,000	Time deposits	
Call money		1,553,352	12,483	1,565,835	Call money	
Jumlah mata uang asing		7,638,352	12,483	7,650,835	Total foreign currencies	
Jumlah		9,495,048	12,483	9,507,531	Total	
Dikurangi: Cadangan kerugian penurunan nilai		-	(12,483)	(12,483)	Less: Allowance for impairment losses	
		<u>9,495,048</u>	<u>-</u>	<u>9,495,048</u>		

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52. RISIKO KREDIT (lanjutan)

52. CREDIT RISK (continued)

(vii) Efek-efek

(vii) Marketable securities

		2013				
		Tidak mengalami penurunan nilai/ <i>Unimpaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/ <i>Total</i>		
Rupiah:						Rupiah:
Sertifikat Bank Indonesia	1,021,066	-		1,021,066		Bank Indonesia Certificates
Sertifikat Bank Dalam Negeri	2,030,882	-		2,030,882		Local Bank Certificate
Obligasi	6,692,316	-		6,692,316		Bonds
Wesel jangka menengah	-	15,000		15,000		Medium term notes
Tagihan wesel ekspor	9,467	-		9,467		Bill receivables
Jumlah Rupiah	<u>9,753,731</u>	<u>15,000</u>		<u>9,768,731</u>		Total Rupiah
Mata uang asing:						Foreign currencies:
Tagihan wesel ekspor	26,901	-		26,901		Bill receivables
Jumlah mata uang asing	<u>26,901</u>	<u>-</u>		<u>26,901</u>		Total foreign currencies
Jumlah	9,780,632	15,000		9,795,632		Total
Dikurangi: Cadangan kerugian penurunan nilai	<u>(26,053)</u>	<u>(15,000)</u>		<u>(41,053)</u>		Less: Allowance for impairment losses
	<u>9,754,579</u>	<u>-</u>		<u>9,754,579</u>		
		2012				
		Tidak mengalami penurunan nilai/ <i>Unimpaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/ <i>Total</i>		
Rupiah:						Rupiah:
Sertifikat Bank Indonesia	281,520	-		281,520		Bank Indonesia Certificates
Obligasi	5,690,359	-		5,690,359		Bonds
Wesel jangka menengah	-	15,000		15,000		Medium term notes
Jumlah Rupiah	<u>5,971,879</u>	<u>15,000</u>		<u>5,986,879</u>		Total Rupiah
Mata uang asing:						Foreign currencies:
Tagihan wesel ekspor	33,045	-		33,045		Bill receivables
Jumlah mata uang asing	<u>33,045</u>	<u>-</u>		<u>33,045</u>		Total foreign currencies
Jumlah	6,004,924	15,000		6,019,924		Total
Dikurangi: Cadangan kerugian penurunan nilai	<u>(27,928)</u>	<u>(15,000)</u>		<u>(42,928)</u>		Less: Allowance for impairment losses
	<u>5,976,996</u>	<u>-</u>		<u>5,976,996</u>		

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52. RISIKO KREDIT (lanjutan)

(vii) Efek-efek (lanjutan)

52. CREDIT RISK (continued)

(vii) Marketable securities (continued)

	2011			
	Tidak mengalami penurunan nilai/ <i>Unimpaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/ <i>Total</i>	
Rupiah:				<i>Rupiah:</i>
Sertifikat Bank Indonesia	940,088	-	940,088	<i>Bank Indonesia Certificates</i>
Sertifikat Bank Dalam Negeri	115,000	-	115,000	<i>Local Bank Certificate</i>
Obligasi	3,004,517	-	3,004,517	<i>Bonds</i>
Wesel jangka menengah	10,000	15,000	25,000	<i>Medium term notes</i>
Surat Berharga Pasar Uang (SBPU)	300,000	-	300,000	<i>Money Market Securities (SBPU)</i>
Tagihan wesel ekspor	4,142	-	4,142	<i>Bills receivable</i>
Jumlah Rupiah	<u>4,373,747</u>	<u>15,000</u>	<u>4,388,747</u>	<i>Total Rupiah</i>
Mata uang asing:				<i>Foreign currencies:</i>
Tagihan wesel ekspor	28,997	-	28,997	<i>Bills receivable</i>
Jumlah mata uang asing	<u>28,997</u>	<u>-</u>	<u>28,997</u>	<i>Total foreign currencies</i>
Jumlah	4,402,744	15,000	4,417,744	<i>Total</i>
Dikurangi: Cadangan kerugian penurunan nilai	(24,147)	(15,000)	(39,147)	<i>Less: Allowance for impairment losses</i>
	<u>4,378,597</u>	<u>-</u>	<u>4,378,597</u>	

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52. RISIKO KREDIT (lanjutan)

52. CREDIT RISK (continued)

(vii) Efek-efek (lanjutan)

(vii) Marketable securities (continued)

Tabel berikut menyajikan analisa atas obligasi pada efek-efek berdasarkan lembaga pemeringkat pada tanggal 31 Desember 2013, 2012, dan 2011.

The table below presents an analysis of bonds in marketable securities by various rating agencies designation at 31 December 2013, 2012, and 2011.

		2013				
		Lembaga Pemeringkat/ Rating Agencies	Peringkat/ Rating	Nilai wajar/ Fair value		
Rupiah					Rupiah	
Dimiliki hingga jatuh tempo					Held-to-maturity	
PT Adira Dinamika Multi Finance Tbk	Pefindo	idAA+		299,784	PT Adira Dinamika Multi Finance Tbk	
PT Lautan Luas Tbk	Pefindo	idA-		204,101	PT Lautan Luas Tbk	
PT Bank Tabungan Negara (Persero) Tbk	Pefindo	idAA		185,290	PT Bank Tabungan Negara (Persero) Tbk	
PT Federal International Finance	Pefindo	idAA+		160,745	PT Federal International Finance	
PT Telekomunikasi Indonesia (Persero) Tbk	Pefindo	idAAA		89,985	PT Telekomunikasi Indonesia (Persero) Tbk	
PT Perusahaan Listrik Negara (Persero)	Pefindo	idAAA		70,013	PT Perusahaan Listrik Negara (Persero)	
		idAA+				
		dan/and				
PT Indosat (Persero) Tbk	Pefindo	idAA+(sy)		25,195	PT Indosat (Persero) Tbk	
PT Indofood Sukses Makmur Tbk	Pefindo	idAA+		20,423	PT Indofood Sukses Makmur Tbk	
Lembaga Pembiayaan Ekspor Indonesia	Pefindo	idAAA		5,036	Lembaga Pembiayaan Ekspor Indonesia	
PT Bank Danamon Indonesia Tbk	Fitch Indonesia	AA+ (idn)		4,992	PT Bank Danamon Indonesia Tbk	
				<u>1,065,564</u>		
Tersedia untuk dijual					Available-for-sale	
PT Perusahaan Listrik Negara (Persero)	Pefindo	idAAA		489,521	PT Perusahaan Listrik Negara (Persero)	
PT Bank Internasional Indonesia Tbk	Pefindo	idAAA		439,153	PT Bank Internasional Indonesia Tbk	
		idAA+				
		dan/and				
PT Indosat (Persero) Tbk	Pefindo	idAA+(sy)		426,671	PT Indosat (Persero) Tbk	
Lembaga Pembiayaan Ekspor Indonesia	Pefindo	idAAA		421,178	Lembaga Pembiayaan Ekspor Indonesia	
PT Bank Tabungan Negara (Persero) Tbk	Pefindo	idAA		393,698	PT Bank Tabungan Negara (Persero) Tbk	
PT Perum Pegadaian (Persero)	Pefindo	idAA+		313,744	PT Perum Pegadaian (Persero)	
PT Federal International Finance	Pefindo	idAA+		304,211	PT Federal International Finance	
PT Adira Dinamika Multi Finance Tbk	Pefindo	idAA+		291,276	PT Adira Dinamika Multi Finance Tbk	
PT Aneka Tambang (Persero) Tbk	Pefindo	idAA-		254,581	PT Aneka Tambang (Persero) Tbk	
PT Astra Sedaya Finance	Pefindo	idAA+		249,296	PT Astra Sedaya Finance	
PT Bank Tabungan Pensiunan Nasional Tbk	Fitch Indonesia	AA- (idn)		244,588	PT Bank Tabungan Pensiunan Nasional Tbk	
PT AKR Corporindo Tbk	Pefindo	idAA-		238,837	PT AKR Corporindo Tbk	
PT Bank OCBC NISP Tbk	Pefindo	idAAA		147,516	PT Bank OCBC NISP Tbk	
PT Bank Danamon Indonesia Tbk	Fitch Indonesia	AA+ (idn)		130,797	PT Bank Danamon Indonesia Tbk	
PT Indofood Sukses Makmur Tbk	Pefindo	idAA+		116,789	PT Indofood Sukses Makmur Tbk	
PT Jasa Marga (Persero) Tbk	Pefindo	idAA		108,629	PT Jasa Marga (Persero) Tbk	
PT Telekomunikasi Indonesia (Persero) Tbk	Pefindo	idAAA		92,781	PT Telekomunikasi Indonesia (Persero) Tbk	
PT BCA Finance	Pefindo	idAA+		82,843	PT BCA Finance	
PT Bank Pan Indonesia Tbk	Pefindo	idAA		82,316	PT Bank Pan Indonesia Tbk	
PT Toyota Astra Financial Services	Pefindo	idAA		34,836	PT Toyota Astra Financial Services	
PT Surya Artha Nusantara Finance	Pefindo	idAA-		12,924	PT Surya Artha Nusantara Finance	
PT Wahana Ottomitra Multiartha Tbk	Fitch Indonesia	AA (idn)		10,179	PT Wahana Ottomitra Multiartha Tbk	
				<u>4,886,364</u>		

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52. RISIKO KREDIT (lanjutan)

52. CREDIT RISK (continued)

(vii) Efek-efek (lanjutan)

(vii) Marketable securities (continued)

		2013				
		Lembaga Pemeringkat/ Rating Agencies	Peringkat/ Rating	Nilai wajar/ Fair value		
Rupiah (lanjutan)					Rupiah (continued)	
Diperdagangkan					Trading	
PT Astra Sedaya Finance	Pefindo	idAA+		122,021	PT Astra Sedaya Finance	
PT Bank Internasional Indonesia Tbk	Pefindo	idAAA		74,991	PT Bank Internasional Indonesia Tbk	
PT Perusahaan Listrik Negara (Persero)	Pefindo	idAAA		60,066	PT Perusahaan Listrik Negara (Persero)	
PT Federal International Finance	Pefindo	idAA+		53,829	PT Federal International Finance	
PT Bank Tabungan Pensiunan Nasional Tbk	Fitch Indonesia	AA- (idn)		47,209	PT Bank Tabungan Pensiunan Nasional Tbk	
PT Perum Pegadaian (Persero)	Pefindo	idAA+		44,213	PT Perum Pegadaian (Persero)	
Lembaga Pembiayaan Ekspor Indonesia	Pefindo	idAAA		43,066	Lembaga Pembiayaan Ekspor Indonesia	
PT Adira Dinamika Multi Finance Tbk	Pefindo	idAA+		40,889	PT Adira Dinamika Multi Finance Tbk	
PT Bank OCBC NISP Tbk	Pefindo	idAAA		39,083	PT Bank OCBC NISP Tbk	
PT Indosat (Persero) Tbk	Pefindo	idAA+		28,702	PT Indosat (Persero) Tbk	
PT Medco Energi International Tbk	Pefindo	idAA-		26,854	PT Medco Energi International Tbk	
PT Wahana Ottomitra Multiartha Tbk	Fitch Indonesia	AA (idn)		20,952	PT Wahana Ottomitra Multiartha Tbk	
PT Clipan Finance Indonesia Tbk	Pefindo	idA+		19,650	PT Clipan Finance Indonesia Tbk	
PT Toyota Astra Financial Services	Pefindo	idAA		17,823	PT Toyota Astra Financial Services	
PT Jasa Marga (Persero) Tbk	Pefindo	idAA		14,697	PT Jasa Marga (Persero) Tbk	
PT Indomobil Finance Indonesia	Pefindo	idA		14,639	PT Indomobil Finance Indonesia	
PT Indomobil Wahana Trada	Pefindo	idA		9,753	PT Indomobil Wahana Trada	
PT BCA Finance	Pefindo	idAA+		8,927	PT BCA Finance	
PT Surya Artha Nusantara Finance	Pefindo	idAA-		6,656	PT Surya Artha Nusantara Finance	
PT Bank Tabungan Negara (Persero) Tbk	Pefindo	idAA		5,077	PT Bank Tabungan Negara (Persero) Tbk	
PT Sarana Multigriya Finansial (Persero)	Pefindo	idAA		3,668	PT Sarana Multigriya Finansial (Persero)	
PT BPD Jabar dan Banten Tbk	Pefindo	idAA-		2,922	PT BPD Jabar dan Banten Tbk	
PT AKR Corporindo Tbk	Pefindo	idAA-		1,763	PT AKR Corporindo Tbk	
PT Agung Podomoro Tbk	Pefindo	idA		1,213	PT Agung Podomoro Tbk	
PT Telekomunikasi Indonesia (Persero) Tbk	Pefindo	idAAA		1,010	PT Telekomunikasi Indonesia (Persero) Tbk	
PT Indofood Sukses Makmur Tbk	Pefindo	idAA+		187	PT Indofood Sukses Makmur Tbk	
				<u>709,860</u>		
Jumlah Rupiah				<u><u>6,661,788</u></u>	Total Rupiah	

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52. RISIKO KREDIT (lanjutan)

52. CREDIT RISK (continued)

(vii) Efek-efek (lanjutan)

(vii) Marketable securities (continued)

		2012			
		Lembaga Pemeringkat/ Rating Agencies	Peringkat/ Rating	Nilai wajar/ Fair value/	Rupiah
Rupiah					Held-to-maturity
Dimiliki hingga jatuh tempo					
PT Adira Dinamika Multi Finance Tbk	Pefindo	idAA+	318,726		PT Adira Dinamika Multi Finance Tbk
PT Bank Tabungan Negara (Persero) Tbk	Pefindo	idAA	218,904		PT Bank Tabungan Negara (Persero) Tbk
PT Federal International Finance	Pefindo	idAA+	195,047		PT Federal International Finance
		idAAA+ dan/and			
PT Indosat (Persero) Tbk	Pefindo	idAA+(sy)	170,756		PT Indosat (Persero) Tbk
PT Telekomunikasi Indonesia (Persero) Tbk	Pefindo	idAAA	100,697		PT Telekomunikasi Indonesia (Persero) Tbk
PT Perusahaan Listrik Negara (Persero)	Pefindo	idAA+	73,074		PT Perusahaan Listrik Negara (Persero)
PT Bank Muamalat Indonesia Tbk	Fitch Indonesia	A (idn)	28,000		PT Bank Muamalat Indonesia Tbk
PT Indofood Sukses Makmur Tbk	Pefindo	idAA+	21,390		PT Indofood Sukses Makmur Tbk
PT Mayora Indah Tbk	Pefindo	idAA-	20,584		PT Mayora Indah Tbk
PT Astra Sedaya Finance	Pefindo	idAA+	10,325		PT Astra Sedaya Finance
Lembaga Pembiayaan Ekspor Indonesia	Pefindo	idAAA	5,287		Lembaga Pembiayaan Ekspor Indonesia
PT Bank Danamon Indonesia Tbk	Pefindo	idAA+	5,242		PT Bank Danamon Indonesia Tbk
			1,168,032		
Tersedia untuk dijual					Available-for-sale
PT Indosat (Persero) Tbk	Pefindo	idAA+	416,217		PT Indosat (Persero) Tbk
Lembaga Pembiayaan Ekspor Indonesia	Pefindo	idAAA	395,158		Lembaga Pembiayaan Ekspor Indonesia
PT Bank Tabungan Negara (Persero) Tbk	Pefindo	idAA	323,229		PT Bank Tabungan Negara (Persero) Tbk
PT Adira Dinamika Multi Finance Tbk	Pefindo	idAA+	272,183		PT Adira Dinamika Multi Finance Tbk
PT Bank Internasional Indonesia Tbk	Pefindo	idAAA	250,544		PT Bank Internasional Indonesia Tbk
PT Aneka Tambang (Persero) Tbk	Pefindo	idAA	222,998		PT Aneka Tambang (Persero) Tbk
PT AKR Corporindo Tbk	Pefindo	idAA-	200,000		PT AKR Corporindo Tbk
PT Federal International Finance	Pefindo	idAA+	197,853		PT Federal International Finance
PT Bank Tabungan Pensiunan Nasional Tbk	Fitch Indonesia	AA- (idn)	195,469		PT Bank Tabungan Pensiunan Nasional Tbk
PT Bank Danamon Indonesia Tbk	Pefindo	idAA+	167,596		PT Bank Danamon Indonesia Tbk
PT Perum Pegadaian (Persero)	Pefindo	idAA+	150,366		PT Perum Pegadaian (Persero)
PT Perusahaan Listrik Negara (Persero)	Pefindo	idAA+	135,929		PT Perusahaan Listrik Negara (Persero)
PT Indofood Sukses Makmur Tbk	Pefindo	idAA+	123,188		PT Indofood Sukses Makmur Tbk
PT Astra Sedaya Finance	Pefindo	idAA+	110,027		PT Astra Sedaya Finance
PT Telekomunikasi Indonesia (Persero) Tbk	Pefindo	idAAA	96,990		PT Telekomunikasi Indonesia (Persero) Tbk
PT Bank Pan Indonesia Tbk	Pefindo	idAA	86,784		PT Bank Pan Indonesia Tbk
PT Jasa Marga (Persero) Tbk	Pefindo	idAA	78,633		PT Jasa Marga (Persero) Tbk
PT BCA Finance	Pefindo	idAA+	52,354		PT BCA Finance
PT Surya Artha Nusantara Finance	Pefindo	idAA-	13,243		PT Surya Artha Nusantara Finance
			3,488,761		

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52. RISIKO KREDIT (lanjutan)

52. CREDIT RISK (continued)

(vii) Efek-efek (lanjutan)

(vii) Marketable securities (continued)

		2012				
		Lembaga Pemeringkat/ Rating Agencies	Peringkat/ Rating	Nilai wajar/ Fair value/		
					Rupiah (continued)	
					Trading	
Rupiah (lanjutan)						
Diperdagangkan						
PT Adira Dinamika Multi Finance Tbk	Pefindo	idAA+	203,076	PT Adira Dinamika Multi Finance Tbk		
PT Astra Sedaya Finance	Pefindo	idAA+	134,474	PT Astra Sedaya Finance		
PT Federal International Finance	Pefindo	idAA+	108,178	PT Federal International Finance		
PT Bank Danamon Indonesia Tbk	Pefindo	idAA+	107,932	PT Bank Danamon Indonesia Tbk		
Lembaga Pembiayaan Ekspor Indonesia	Pefindo	idAAA	101,485	Lembaga Pembiayaan Ekspor Indonesia		
PT Surya Artha Nusantara Finance	Pefindo	idAA-	78,258	PT Surya Artha Nusantara Finance		
PT BCA Finance	Pefindo	idAA+	55,045	PT BCA Finance		
PT Bank Tabungan Pensiunan Nasional Tbk	Fitch Indonesia	AA- (idn)	41,798	PT Bank Tabungan Pensiunan Nasional Tbk		
PT Indomobil Finance Indonesia	Pefindo	idA	30,061	PT Indomobil Finance Indonesia		
PT Sarana Multigriya Finansial (Persero)	Pefindo	idAA	29,649	PT Sarana Multigriya Finansial (Persero)		
PT Wahana Ottomitra Multiartha Tbk	Fitch Indonesia	AA (idn)	29,171	PT Wahana Ottomitra Multiartha Tbk		
PT Jasa Marga (Persero) Tbk	Pefindo	idAA	28,472	PT Jasa Marga (Persero) Tbk		
PT Medco Energi International Tbk	Pefindo	idAA- idAA+ dan/and	26,425	PT Medco Energi International Tbk		
PT Indosat (Persero) Tbk	Pefindo	idAA+(sy)	23,362	PT Indosat (Persero) Tbk		
PT Perum Pegadaian (Persero)	Pefindo	idAA+	22,923	PT Perum Pegadaian (Persero)		
PT Perusahaan Listrik Negara (Persero)	Pefindo	idAA+	15,450	PT Perusahaan Listrik Negara (Persero)		
PT Clipan Finance Indonesia Tbk	Pefindo	idA+	14,325	PT Clipan Finance Indonesia Tbk		
PT Bank Tabungan Negara (Persero) Tbk	Pefindo	idAA	7,735	PT Bank Tabungan Negara (Persero) Tbk		
PT AKR Corporindo Tbk	Pefindo	idAA-	7,390	PT AKR Corporindo Tbk		
PT Summit Oto Finance	Pefindo	idAA	7,247	PT Summit Oto Finance		
PT Bank Internasional Indonesia Tbk	Pefindo	idAAA	6,788	PT Bank Internasional Indonesia Tbk		
PT Bank Himpunan Saudara Tbk	Pefindo	idBBB+	2,045	PT Bank Himpunan Saudara Tbk		
PT BPD Jabar dan Banten Tbk	Pefindo	idAA-	1,948	PT BPD Jabar dan Banten Tbk		
PT Oto Multiartha	Pefindo	idAA	1,720	PT Oto Multiartha		
PT Indofood Sukses Makmur Tbk	Pefindo	idAA+	1,070	PT Indofood Sukses Makmur Tbk		
PT Telekomunikasi Indonesia (Persero) Tbk	Pefindo	idAAA	1,060	PT Telekomunikasi Indonesia (Persero) Tbk		
PT Bank Pan Indonesia Tbk	Pefindo	idAA	1,028	PT Bank Pan Indonesia Tbk		
				<u>1,088,115</u>		
Jumlah Rupiah				<u><u>5,744,908</u></u>	Total Rupiah	

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52. RISIKO KREDIT (lanjutan)

52. CREDIT RISK (continued)

(vii) Efek-efek (lanjutan)

(vii) Marketable securities (continued)

		2011			
		Lembaga Pemeringkat/ Rating Agencies	Peringkat/ Rating	Nilai wajar/ Fair value/	Rupiah
Dimiliki hingga jatuh tempo					Held-to-maturity
PT Adira Dinamika Multi Finance Tbk	Pefindo	idAA+	317,568		PT Adira Dinamika Multi Finance Tbk
PT Bank Tabungan Negara (Persero) Tbk	Pefindo	idAA	200,000		PT Bank Tabungan Negara (Persero) Tbk
PT Federal International Finance	Pefindo	idAA+	190,575		PT Federal International Finance
		dan/and			
PT Indosat (Persero) Tbk	Pefindo	idAA+ (sy)	172,591		PT Indosat (Persero) Tbk
PT Telekomunikasi Indonesia (Persero) Tbk	Pefindo	idAAA	95,535		PT Telekomunikasi Indonesia (Persero) Tbk
PT Perusahaan Listrik Negara (Persero)	Pefindo	idAA+	73,109		PT Perusahaan Listrik Negara (Persero)
PT Bentoel Internasional Investama Tbk	Fitch Indonesia	AAA (idn)	30,851		PT Bentoel Internasional Investama Tbk
PT Bank Muamalat Indonesia Tbk	Fitch Indonesia	A (idn)	28,000		PT Bank Muamalat Indonesia Tbk
PT Indofood Sukses Makmur Tbk	Pefindo	idAA+	22,050		PT Indofood Sukses Makmur Tbk
PT Mayora Indah Tbk	Pefindo	idAA	20,584		PT Mayora Indah Tbk
PT Astra Sedaya Finance	Pefindo	idAA+	10,475		PT Astra Sedaya Finance
PT Adhi Karya (Persero) Tbk	Pefindo	idA-	10,000		PT Adhi Karya (Persero) Tbk
Lembaga Pembiayaan Ekspor Indonesia	Pefindo	idAAA	5,230		Lembaga Pembiayaan Ekspor Indonesia
PT Bank Danamon Indonesia Tbk	Fitch Indonesia	AA+ (idn)	5,005		PT Bank Danamon Indonesia Tbk
			1,181,573		
Tersedia untuk dijual					Available-for-sale
Lembaga Pembiayaan Ekspor Indonesia	Fitch Indonesia	AAA (idn)	370,422		Lembaga Pembiayaan Ekspor Indonesia
PT Adira Dinamika Multi Finance Tbk	Pefindo	idAA+	140,830		PT Adira Dinamika Multi Finance Tbk
PT Bank Internasional Indonesia Tbk	Fitch Indonesia	AAA (idn)	113,385		PT Bank Internasional Indonesia Tbk
PT Telekomunikasi Indonesia (Persero) Tbk	Pefindo	idAAA	84,098		PT Telekomunikasi Indonesia (Persero) Tbk
PT Aneka Tambang (Persero) Tbk	Pefindo	idAA-	82,080		PT Aneka Tambang (Persero) Tbk
PT Perusahaan Listrik Negara (Persero)	Pefindo	idAA+	47,589		PT Perusahaan Listrik Negara (Persero)
PT Indosat (Persero) Tbk	Pefindo	idAA+	38,030		PT Indosat (Persero) Tbk
PT BCA Finance	Pefindo	idAA+	36,076		PT BCA Finance
PT Bank Danamon Indonesia Tbk	Fitch Indonesia	AA+ (idn)	35,805		PT Bank Danamon Indonesia Tbk
PT Jasa Marga (Persero) Tbk	Pefindo	idAA	24,920		PT Jasa Marga (Persero) Tbk
PT Perum Pegadaian (Persero)	Pefindo	idAA+	6,589		PT Perum Pegadaian (Persero)
PT Indofood Sukses Makmur Tbk	Pefindo	idAA+	5,513		PT Indofood Sukses Makmur Tbk
PT Bank Tabungan Negara (Persero) Tbk	Pefindo	idAA	5,248		PT Bank Tabungan Negara (Persero) Tbk
PT Federal International Finance	Pefindo	idAA+	5,186		PT Federal International Finance
PT Astra Sedaya Finance	Pefindo	idAA+	5,129		PT Astra Sedaya Finance
			1,000,900		

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52. RISIKO KREDIT (lanjutan)

52. CREDIT RISK (continued)

(vii) Efek-efek (lanjutan)

(vii) Marketable securities (continued)

		2011				
		Lembaga Pemeringkat/ Rating Agencies	Peringkat/ Rating	Nilai wajar/ Fair value/		
					Rupiah (continued)	
					Trading	
Diperdagangkan						
PT Adira Dinamika Multi Finance Tbk	Pefindo	idAA+	207,010	PT Adira Dinamika Multi Finance Tbk		
PT Astra Sedaya Finance	Pefindo	idAA+	110,049	PT Astra Sedaya Finance		
PT Federal International Finance	Pefindo	idAA+	82,611	PT Federal International Finance		
PT Clipan Finance Indonesia	Pefindo	idA+	62,671	PT Clipan Finance Indonesia		
PT Sarana Multigriya Finansial (Persero)	Fitch Indonesia	AA (idn)	57,757	PT Sarana Multigriya Finansial (Persero)		
PT Bank Danamon Indonesia Tbk	Fitch Indonesia	AA+ (idn)	53,979	PT Bank Danamon Indonesia Tbk		
PT Bank Internasional Indonesia Tbk	Fitch Indonesia	AAA (idn)	49,569	PT Bank Internasional Indonesia Tbk		
PT Wahana Ottomitra Multiartha Tbk	Fitch Indonesia	AA (idn)	46,719	PT Wahana Ottomitra Multiartha Tbk		
Lembaga Pembiayaan Ekspor Indonesia	Fitch Indonesia	AAA (idn)	45,782	Lembaga Pembiayaan Ekspor Indonesia		
PT Bank Tabungan Pensiunan Nasional Tbk	Fitch Indonesia	AA- (idn)	27,312	PT Bank Tabungan Pensiunan Nasional Tbk		
PT Oto Multiartha	Pefindo	idAA	26,397	PT Oto Multiartha		
PT BCA Finance	Pefindo	idAA+	25,535	PT BCA Finance		
PT Bentoel Internasional Investama Tbk	Fitch Indonesia	AAA (idn)	19,333	PT Bentoel Internasional Investama Tbk		
PT BPD Jabar dan Banten Tbk	Pefindo	idAA-	13,194	PT BPD Jabar dan Banten Tbk		
PT Indofood Sukses Makmur Tbk	Pefindo	idAA+	9,034	PT Indofood Sukses Makmur Tbk		
PT Perusahaan Listrik Negara (Persero)	Pefindo	idAA+	4,386	PT Perusahaan Listrik Negara (Persero)		
PT Indomobil Finance Indonesia	Pefindo	idA	4,033	PT Indomobil Finance Indonesia		
PT Summit Oto Finance	Pefindo	idAA	3,119	PT Summit Oto Finance		
PT Aneka Tambang (Persero) Tbk	Pefindo	idAA-	2,055	PT Aneka Tambang (Persero) Tbk		
PT Mandiri Tunas Finance	Pefindo	idA+	1,000	PT Mandiri Tunas Finance		
			851,545			
Jumlah Rupiah			3,034,018	Total Rupiah		

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53. RISIKO TINGKAT SUKU BUNGA

Risiko tingkat suku bunga terjadi dari bermacam-macam layanan perbankan kepada nasabah meliputi penghimpunan dana (antara lain giro, tabungan, dan deposito), penempatan dana (antara lain kredit yang diberikan), komitmen dan kontinjensi, serta instrumen lain yang mengandung suku bunga.

Asset Liability Committee (ALCO) Bank CIMB Niaga yang beranggotakan Direksi dan beberapa anggota manajemen senior, bertanggung jawab dalam menetapkan kebijakan dan strategi pengelolaan risiko tingkat suku bunga di *banking book* serta mengawasi penerapan dan pelaksanaannya. Tujuan utama ALCO adalah mengoptimalkan hasil usaha Bank CIMB Niaga dengan tetap memperhatikan batasan-batasan risiko yang ditetapkan.

Selain itu, risiko tingkat bunga dapat pula terjadi dari produk-produk treasuri seperti surat berharga dan transaksi-transaksi derivatif yang terdapat pada portofolio *trading book*. Selain menggunakan pendekatan faktor sensitivitas (DV01), pengukuran risiko tingkat suku bunga pada *trading book* juga telah dilakukan dengan menggunakan metode pengukuran risiko pasar yang lebih *risk sensitive* yaitu VaR (*Value at Risk*).

Market Risk Committee (MRC) secara berkala mengkaji ulang tingkat risiko pada portofolio treasuri dan menetapkan kebijakan, batasan-batasan perdagangan yang dapat diterima serta strategi manajemen risiko tingkat bunga pada *trading book* berdasarkan prinsip kehati-hatian.

Tabel di bawah ini merupakan tingkat suku bunga rata-rata per tahun untuk aset dan liabilitas yang signifikan pada tanggal 31 Desember 2013, 2012, dan 2011:

	2013		2012		2011	
	Rupiah (%)	Dolar Amerika Serikat/ United States Dollar (%)	Rupiah (%)	Dolar Amerika Serikat/ United States Dollar (%)	Rupiah (%)	Dolar Amerika Serikat/ United States Dollar (%)
ASET						
Penempatan pada bank lain dan Bank Indonesia	5.48	0.16	4.55	0.57	6.86	1.09
Efek-efek	7.48	0.61	7.60	0.15	8.28	3.24
Obligasi Pemerintah						
Tingkat bunga tetap	6.65	6.70	7.90	5.47	8.17	5.70
Kredit yang diberikan	11.68	6.12	12.04	6.29	12.42	6.17
LIABILITAS						
Simpanan nasabah						
Giro	2.29	0.78	2.21	0.62	2.82	0.73
Tabungan	2.39	0.47	2.85	1.17	4.93	1.61
Deposito	6.66	2.05	6.04	2.15	7.07	1.54
Simpanan dari bank lain	3.07	1.48	2.78	0.50	3.80	1.41
Efek-efek yang diterbitkan	8.56	-	8.12	-	8.19	-
Pinjaman yang diterima	7.55	1.60	8.56	1.55	9.29	4.70
Pinjaman subordinasi	10.21	-	10.84	-	10.86	-

53. INTEREST RATE RISK

Interest rate risk arises from various banking products provided to customers including deposit taking (demand deposits, saving deposits, and time deposits), lending (loans), commitments and contingencies, and other earning instruments.

Bank CIMB Niaga's *Asset Liability Committee* (ALCO), which consists of the Directors and selected members of senior management, is responsible for determining interest rate risk management policies and strategies in banking book and monitoring its implementation and execution. The main objective of ALCO is to optimise Bank CIMB Niaga's return within predetermined risk limits.

In addition, interest rate risk could also arise from treasury products like marketable securities and derivative transactions included in trading book portfolio. Beside using sensitivity factor approach (DV01), the measurement of interest rate risk in trading book, Bank CIMB Niaga also using more sensitive measurement method on market risk, that is VaR (*Value at Risk*).

The *Market Risk Committee* (MRC) continuously do test for risk in treasury portfolio and determined the policy, trading limits that can be accepted and interest rate risk management strategy on trading book based on prudence principle.

The table below summarises the average interest rates per annum for significant assets and liabilities as at 31 December 2013, 2012, and 2011:

ASSETS	
Placements with other banks and Bank Indonesia	
Marketable securities	
Government bonds	
Fixed interest rate	
Loans	
LIABILITIES	
Deposits from customers	
Demand deposits	
Saving deposits	
Time deposits	
Deposits from other banks	
Marketable securities issued	
Borrowings	
Subordinated loans	

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53. RISIKO TINGKAT SUKU BUNGA (lanjutan)

53. INTEREST RATE RISK (continued)

a. Eksposur Bank CIMB Niaga terhadap risiko tingkat suku bunga

a. Bank CIMB Niaga's exposure to interest rate risk

Tabel di bawah ini mengikhtisarkan eksposur Bank CIMB Niaga terhadap risiko tingkat suku bunga pada tanggal 31 Desember 2013, 2012, dan 2011.

The tables below summarise Bank CIMB Niaga exposure to interest rate risk as at 31 December 2013, 2012, and 2011.

	2013										
	Bunga mengambang/Floating rate					Bunga tetap/Fixed rate					
	1 bulan atau kurang/ 1 month or Less	Lebih dari 1 bulan tapi tidak lebih dari 3 bulan/ Over 1 month to 3 months	Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/ Over 3 months to 1 year	Lebih dari 1 tahun/ Over 1 year	1 bulan atau kurang/ 1 month or Less	Lebih dari 1 bulan tapi tidak lebih dari 3 bulan/ Over 1 month to 3 months	Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/ Over 3 months to 1 year	Lebih dari 1 tahun tapi tidak lebih dari 2 tahun/ Over 1 year to 2 years	Lebih dari 2 tahun/ Over 2 years	Jumlah/ Total	
ASET											ASSETS
Giro pada											Current accounts with
Bank Indonesia	13,906,003	-	-	-	-	-	-	-	-	13,906,003	Bank Indonesia
Giro pada bank lain	3,241,061	-	-	-	-	-	-	-	-	3,241,061	Current accounts with
Penempatan pada bank lain dan Bank Indonesia	-	-	-	-	9,507,531	-	-	-	-	9,507,531	other banks and Bank Indonesia
Efek-efek	-	-	-	-	643,598	2,227,676	1,981,881	1,446,392	3,496,085	9,795,632	Marketable securities
Obligasi Pemerintah	-	-	-	-	59,759	335,931	438,927	2,453,564	6,924,746	10,212,927	Government Bonds
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	-	69,070	-	-	-	-	69,070	Securities purchased under resale agreements
Kredit yang diberikan	-	136,884,532	-	-	4,773,227	781,397	2,721,640	852,925	3,677,780	149,691,501	Loans
Jumlah aset keuangan	17,147,064	136,884,532	-	-	15,053,185	3,345,004	5,142,448	4,752,881	14,098,611	196,423,725	Total financial assets
LIABILITAS											LIABILITIES
Simpanan nasabah											Deposits from customers
Giro	-	36,793,000	-	-	-	-	-	-	-	36,793,000	Demand deposits
Tabungan	35,232,962	-	-	-	-	-	-	-	-	35,232,962	Saving deposits
Deposito	-	-	-	-	54,881,502	19,666,603	12,804,751	86,505	4,272,039	91,711,400	Time deposits
Simpanan dari bank lain	-	-	-	-	-	-	-	-	-	-	Deposits from other banks
Giro dan tabungan	-	553,678	-	-	-	-	-	-	-	553,678	Demand and saving deposits
Deposito berjangka	-	-	-	-	129,311	52,930	63,823	2,969	3,619	252,652	Time deposits
Efek-efek yang diterbitkan	-	-	-	-	-	-	-	179,697	1,328,572	5,976,469	Marketable securities issued
Pinjaman yang diterima	263,071	1,791,722	75,278	1,141,899	265,565	69,167	789,942	1,354,212	2,840,515	8,591,371	Borrowings
Pinjaman subordinasi	-	-	-	-	-	-	-	-	2,962,569	2,962,569	Subordinated loans
Jumlah liabilitas keuangan	35,496,033	39,138,400	75,278	1,141,899	55,276,378	19,788,700	13,838,213	2,772,258	14,546,942	182,074,101	Total financial liabilities
Subtotal	(18,348,969)	97,746,132	(75,278)	(1,141,899)	(40,223,193)	(16,443,696)	(8,695,765)	1,980,623	(448,331)	14,349,624	Subtotal
Tagihan derivatif	14,753,902	-	-	-	-	-	-	-	750,000	15,503,902	Derivative receivables
Kewajiban derivatif	6,117,541	-	-	-	1,875	8,333	20,833	-	-	6,148,582	Derivative payables
Jumlah gap repricing suku bunga	(9,712,608)	97,746,132	(75,278)	(1,141,899)	(40,225,068)	(16,452,029)	(8,716,598)	1,980,623	301,669	23,704,944	Total interest repricing gap
	2012										
	Bunga mengambang/Floating rate					Bunga tetap/Fixed rate					
	1 bulan atau kurang/ 1 month or Less	Lebih dari 1 bulan tapi tidak lebih dari 3 bulan/ Over 1 month to 3 months	Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/ Over 3 months to 1 year	Lebih dari 1 tahun/ Over 1 year	1 bulan atau kurang/ 1 month or Less	Lebih dari 1 bulan tapi tidak lebih dari 3 bulan/ Over 1 month to 3 months	Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/ Over 3 months to 1 year	Lebih dari 1 tahun tapi tidak lebih dari 2 tahun/ Over 1 year to 2 years	Lebih dari 2 tahun/ Over 2 years	Jumlah/ Total	
ASET											ASSETS
Giro pada											Current accounts with
Bank Indonesia	12,793,295	-	-	-	-	-	-	-	-	12,793,295	Bank Indonesia
Giro pada bank lain	2,709,843	-	-	-	-	-	-	-	-	2,709,843	Current accounts with
Penempatan pada bank lain dan Bank Indonesia	-	-	-	-	12,399,517	-	-	-	-	12,399,517	other banks and Bank Indonesia
Efek-efek	-	-	-	-	95,093	303,143	934,636	1,037,322	3,649,730	6,019,924	Marketable securities
Obligasi Pemerintah	-	-	-	-	-	161,720	1,049,106	343,866	6,529,248	8,083,940	Government Bonds
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	-	106,558	94,027	-	-	-	200,585	Securities purchased under resale agreements
Kredit yang diberikan	-	128,555,545	-	-	396,082	1,373,227	3,361,019	1,963,628	5,126,658	140,776,159	Loans
Jumlah aset keuangan	15,503,138	128,555,545	-	-	12,997,250	1,932,117	5,344,761	3,344,816	15,305,636	182,983,263	Total financial assets
LIABILITAS											LIABILITIES
Simpanan nasabah											Deposits from customers
Giro	-	35,757,755	-	-	-	-	-	-	-	35,757,755	Demand deposits
Tabungan	29,892,991	-	-	-	-	-	-	-	-	29,892,991	Saving deposits
Deposito	-	-	-	-	55,174,100	16,225,114	12,096,766	240,523	1,627,870	85,364,373	Time deposits
Simpanan dari bank lain	-	-	-	-	-	-	-	-	-	-	Deposits from other banks
Giro dan tabungan	-	602,886	-	-	-	-	-	-	-	602,886	Demand and saving deposits
Deposito berjangka	-	-	-	-	2,529,526	21,200	58,354	5,727	2,166	2,616,973	Time deposits
Efek-efek yang diterbitkan	-	-	-	-	-	152,000	-	179,409	3,752,166	4,083,575	Marketable securities issued
Pinjaman yang diterima	382,892	1,670,500	44,000	833,264	428,000	351	76,328	754,341	2,036,887	6,226,563	Borrowings
Pinjaman subordinasi	-	-	-	-	-	-	-	-	3,028,393	3,028,393	Subordinated loans
Jumlah liabilitas keuangan	30,275,883	38,031,141	44,000	833,264	58,131,626	16,398,665	12,231,448	1,180,000	10,447,482	167,573,509	Total financial liabilities
Subtotal	(14,772,745)	90,524,404	(44,000)	(833,264)	(45,134,376)	(14,466,548)	(6,886,687)	2,164,816	4,858,154	15,409,754	Subtotal
Tagihan derivatif	3,782,643	-	-	-	-	-	-	-	750,000	4,532,643	Derivative receivables
Kewajiban derivatif	12,547,098	-	-	-	-	-	-	638,158	-	13,185,256	Derivative payables
Jumlah gap repricing suku bunga	(23,537,200)	90,524,404	(44,000)	(833,264)	(45,134,376)	(14,466,548)	(6,886,687)	1,526,558	5,608,154	6,757,141	Total interest repricing gap

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53. RISIKO TINGKAT SUKU BUNGA (lanjutan)

53. INTEREST RATE RISK (continued)

a. Eksposur Bank CIMB Niaga terhadap risiko tingkat suku bunga (lanjutan)

a. Bank CIMB Niaga's exposure to interest rate risk (continued)

	2011										
	Bunga mengambang/ <i>Floating rate</i>				Bunga tetap/ <i>Fixed rate</i>						
	1 bulan atau kurang/ <i>Less than 1 month</i>	1 bulan tapi tidak lebih dari 3 bulan/ <i>Over 1 month to 3 months</i>	3 bulan tapi tidak lebih dari 1 tahun/ <i>Over 3 months to 1 year</i>	Lebih dari 1 tahun/ <i>Over 1 year</i>	1 bulan atau kurang/ <i>Less than 1 month</i>	Lebih dari 1 bulan tapi tidak lebih dari 3 bulan/ <i>Over 1 month to 3 months</i>	Lebih dari 3 bulan tapi tidak lebih dari 1 tahun/ <i>Over 3 months to 1 year</i>	Lebih dari 1 tahun tapi tidak lebih dari 2 tahun/ <i>Over 1 year to 2 years</i>	Lebih dari 2 tahun/ <i>Over 2 years</i>	Jumlah/ <i>Total</i>	
ASET											ASSETS
Giro pada											Current accounts with
Bank Indonesia	11,154,874	-	-	-	-	-	-	-	-	11,154,874	Bank Indonesia
Giro pada bank lain	1,383,254	-	-	-	-	-	-	-	-	1,383,254	Current accounts with other banks
Penempatan pada bank lain dan Bank Indonesia	-	-	-	-	5,224,689	691,947	196,564	-	-	6,113,200	Placement with other banks and Bank Indonesia
Efek-efek	-	-	300,000	-	163,140	336,323	923,965	525,396	2,168,920	4,417,744	Marketable securities
Obligasi Pemerintah	-	-	-	-	260,694	51,016	211,216	760,571	5,547,921	6,831,418	Government Bonds
Efek-efek yang dibeli dengan janji dijual kembali	-	-	-	-	1,959,877	1,682,997	-	-	-	3,642,874	Securities purchased under resale agreements
Kredit yang diberikan	-	109,856,785	-	-	276,005	1,290,552	3,287,861	4,081,375	4,168,264	122,960,842	Loans
Jumlah aset keuangan	12,538,128	109,856,785	300,000	-	7,884,405	4,052,835	4,619,606	5,367,342	11,885,105	156,504,206	Total financial assets
LIABILITAS											LIABILITIES
Simpunan nasabah											Deposits from customers
Giro	-	30,668,994	-	-	-	-	-	-	-	30,668,994	Demand deposits
Tabungan	27,747,547	-	-	-	-	-	-	-	-	27,747,547	Saving deposits
Deposito	-	-	-	-	51,687,678	12,529,421	8,077,074	221,432	882,158	73,397,763	Time deposits
Simpunan dari bank lain											Deposits from other banks
Giro dan tabungan	-	579,969	-	-	-	-	-	-	-	579,969	Demand and saving deposits
Deposito berjangka	-	-	-	-	1,111,341	11,527	44,921	2,508	3,844	1,174,141	Time deposits
Efek-efek yang diterbitkan	-	-	-	-	-	-	-	-	1,492,853	1,492,853	Marketable securities issued
Pinjaman yang diterima	-	2,072,808	-	-	422,025	157,946	548,038	221,174	1,577,846	4,999,837	Borrowings
Pinjaman subordinasi	-	-	-	-	-	-	-	-	3,017,116	3,017,116	Subordinated loans
Jumlah liabilitas keuangan	27,747,547	33,321,771	-	-	53,221,044	12,698,894	8,670,033	445,114	6,973,817	143,078,220	Total financial liabilities
Subtotal	(15,209,419)	76,535,014	300,000	-	(45,336,639)	(8,646,059)	(4,050,427)	4,922,228	4,911,288	13,425,986	Subtotal
Tagihan derivatif	5,309,009	-	-	-	-	-	-	-	750,000	6,059,009	Derivative receivables
Kewajiban derivatif	729,934	-	-	-	-	-	-	702,775	199,583	1,632,292	Derivative payables
Jumlah gap repricing suku bunga	(10,630,344)	76,535,014	300,000	-	(45,336,639)	(8,646,059)	(4,050,427)	4,219,453	5,461,705	17,852,703	Total interest repricing gap

b. Sensitivitas terhadap laba bersih

b. Sensitivity to net income

Tabel di bawah ini mengikhtisarkan sensitivitas laba bersih Bank CIMB Niaga pada tanggal 31 Desember 2013 dan 2012 atas perubahan tingkat suku bunga yaitu:

The table below shows the sensitivity of Bank CIMB Niaga's net income to movement of interest rates as at 31 December 2013 and 2012:

	2013		
	Peningkatan/ <i>Increased by</i> 100bps	Penurunan/ <i>Decreased by</i> 100bps	
Pengaruh terhadap laba bersih	766,347	(766,347)	<i>Impact to net income</i>
	2012		
	Peningkatan/ <i>Increased by</i> 100bps	Penurunan/ <i>Decreased by</i> 100bps	
Pengaruh terhadap laba bersih	566,323	(566,323)	<i>Impact to net income</i>

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53. RISIKO TINGKAT SUKU BUNGA (lanjutan)

- c. Sensitivitas keuntungan/(kerugian) yang belum direalisasi atas efek-efek dalam kelompok tersedia untuk dijual

Tabel di bawah ini mengikhtisarkan sensitivitas keuntungan/(kerugian) yang belum direalisasi atas efek-efek dalam kelompok tersedia untuk dijual Bank CIMB Niaga pada tanggal 31 Desember 2013 dan 2012 atas perubahan tingkat suku bunga yaitu:

	2013		
	Peningkatan/ Increased by 100bps	Penurunan/ Decreased by 100bps	
Pengaruh terhadap keuntungan/(kerugian) yang belum direalisasi atas efek-efek dalam kelompok tersedia untuk dijual	(465,765)	465,765	<i>Impact to unrealised gains/(losses) on available for sale marketable securities</i>
2012			
	Peningkatan/ Increased by 100bps	Penurunan/ Decreased by 100bps	
Pengaruh terhadap keuntungan/(kerugian) yang belum direalisasi atas efek-efek dalam kelompok tersedia untuk dijual	(510,182)	510,182	<i>Impact to unrealised gains/(losses) on available for sale marketable securities</i>

Proyeksi di atas mengasumsikan bahwa seluruh variabel lainnya adalah konstan dan berdasarkan tanggal pelaporan yang konstan serta seluruh posisi hingga jatuh tempo.

The projection assumes that all other variables are held constant. It also assumes a constant reporting date position and that all positions run to maturity.

Sensitivitas atas laba bersih dan keuntungan/(kerugian) yang belum direalisasi atas efek-efek dalam kelompok tersedia untuk dijual, tidak memperhitungkan efek dari lindung nilai dan tindakan-tindakan Bank CIMB Niaga untuk mengurangi risiko atas tingkat suku bunga. Dalam kenyataannya, Bank CIMB Niaga secara proaktif melakukan mitigasi atas efek prospektif pergerakan tingkat suku bunga.

The above sensitivities of net income and unrealised gains/(losses) on available-for-sale marketable securities do not take into account the effects of hedging and do not incorporate actions that Bank CIMB Niaga would take to mitigate the impact of this interest rate risks. In practice, Bank CIMB Niaga proactively seeks to mitigate the effect of prospective interest movements.

54. RISIKO MATA UANG

Risiko mata uang asing timbul dari adanya posisi laporan keuangan dan komitmen dan kontinjensi (*off-balance sheet*) baik di sisi aset maupun liabilitas. Posisi mata uang asing Bank CIMB Niaga dapat dikelompokkan dalam dua aktivitas yaitu: *trading book*, yang dilakukan dalam rangka perolehan keuntungan transaksi mata uang asing, dan *banking book*, yang dilakukan dalam rangka mengendalikan Posisi Devisa Neto Bank CIMB Niaga secara keseluruhan.

54. CURRENCY RISK

Foreign currency risks arise from statement of financial position and commitments and contingencies (off-balance sheet) both on the assets and liabilities sides. Bank CIMB Niaga's foreign currency position management is divided into two activities: the trading book, which is managed to generate foreign exchange gains, and the banking book, which is managed to control Bank CIMB Niaga's overall Net Open Position.

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54. RISIKO MATA UANG (lanjutan)

Maksimum Posisi Devisa Neto yang harus dijaga oleh bank-bank di Indonesia adalah sebesar 20% dari modal. Sehubungan dengan hal ini, Bank CIMB Niaga memiliki kebijakan internal untuk mengelola Posisi Devisa Neto-nya. Selain menggunakan pendekatan nominal (Posisi Devisa Neto), pengukuran terhadap eksposur risiko mata uang dilakukan juga dengan menggunakan metode pengukuran risiko pasar yang lebih *risk sensitive*, yaitu menggunakan "Value at Risk" (VaR). Sebagai bagian dari *Market Risk Management Process*, secara harian limit risiko pasar pada *trading book* dipantau dan dilaporkan kepada manajemen.

a. Posisi Devisa Neto

Berikut adalah Posisi Devisa Neto Bank CIMB Niaga, dalam nilai absolut pada tanggal 31 Desember 2013, 2012, dan 2011 dalam mata uang (ekuivalen Rupiah). Nilai ini adalah yang dilaporkan kepada Bank Indonesia pada tanggal laporan posisi keuangan sebagai bagian dari laporan harian.

54. CURRENCY RISK (continued)

The maximum Net Open Position to be maintained by Indonesian banks is 20% of capital. In relation to this, Bank CIMB Niaga has internal policies to manage its Net Open Position. Besides using nominal approach (Net Open Position), the market risk measurement on currency risk exposure also using more sensitive measurement method, that is "Value at Risk" (VaR). As part of Market Risk Management Process, market risk limits on trading book are monitored and reported to management on daily basis.

a. Net Open Position

Below is the Net Open Position of Bank CIMB Niaga, in absolute amounts, as at 31 December 2013, 2012, and 2011 in currency (Rupiah equivalent). These amounts are reported to Bank Indonesia on the statement of financial position's date as part of daily reporting.

	2013			
	Aset dan liabilitas/ <i>Assets and liabilities</i>	Komitmen dan kontinjensi/ <i>Commitments and contingents</i>	Jumlah absolut/ <i>Absolute amount</i>	
Dolar Amerika Serikat	(2,892,413)	2,462,111	430,302	<i>United States Dollar</i>
Euro	41,070	31,251	72,321	<i>Euro</i>
Dolar Hong Kong	13,764	2,187	15,951	<i>Hong Kong Dollar</i>
Yen	(16,991)	18,978	1,987	<i>Yen</i>
Dolar Selandia Baru	6,082	-	6,082	<i>New Zealand Dollar</i>
Ringgit Malaysia	4,493	-	4,493	<i>Malaysian Ringgit</i>
Dolar Singapura	(1,736)	(7,421)	9,157	<i>Singapore Dollar</i>
Dolar Australia	(2,977)	(7,110)	10,087	<i>Australian Dollar</i>
Dolar Kanada	900	-	900	<i>Canadian Dollar</i>
Pound Sterling	(15,704)	1,441	14,263	<i>Pound Sterling</i>
Lainnya	43,595	389	43,984	<i>Others</i>
			609,527	

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54. RISIKO MATA UANG (lanjutan)

54. CURRENCY RISK (continued)

a. Posisi Devisa Neto (lanjutan)

a. Net Open Position (continued)

	2012			
	Aset dan	Komitmen dan	Jumlah	
	liabilitas/ <i>Assets and</i> <i>liabilities</i>	kontinjensi/ <i>Commitments and</i> <i>contingents</i>	absolut/ <i>Absolute</i> <i>amount</i>	
Dolar Amerika Serikat	438,050	(537,224)	99,174	United States Dollar
Euro	34,997	16,270	51,267	Euro
Dolar Hong Kong	12,601	-	12,601	Hong Kong Dollar
Pound Sterling	(12,092)	599	11,493	Pound Sterling
Dolar Australia	1,715	(7,958)	6,243	Australian Dollar
Dolar Selandia Baru	4,301	459	4,760	New Zealand Dollar
Ringgit Malaysia	4,596	-	4,596	Malaysian Ringgit
Dolar Singapura	17,001	(13,090)	3,911	Singapore Dollar
Yen	(13,232)	15,171	1,939	Yen
Dolar Kanada	929	-	929	Canadian Dollar
Lainnya	32,184	1,054	33,238	Others
			230,151	

	2011			
	Aset dan	Komitmen dan	Jumlah	
	liabilitas/ <i>Assets and</i> <i>liabilities</i>	kontinjensi/ <i>Commitments and</i> <i>contingents</i>	absolut/ <i>Absolute</i> <i>amount</i>	
Dolar Amerika Serikat	72,923	(302,315)	229,392	United States Dollar
Euro	25,082	14,928	40,010	Euro
Dolar Hong Kong	7,994	4,073	12,067	Hong Kong Dollar
Pound Sterling	(17,391)	6,743	10,648	Pound Sterling
Dolar Australia	7,638	(15,643)	8,005	Australian Dollar
Franc Swiss	1,322	2,584	3,906	Swiss Franc
Yen	(823)	(2,698)	3,521	Yen
Dolar Selandia Baru	2,802	528	3,330	New Zealand Dollar
Ringgit Malaysia	2,684	-	2,684	Malaysian Ringgit
Dolar Kanada	788	-	788	Canadian Dollar
Dolar Singapura	12,913	(12,556)	357	Singapore Dollar
Lain-lain	9,960	-	9,960	Others
			324,668	

Sesuai dengan PBI No.5/13/PBI/2003 tanggal 17 Juli 2003 sebagaimana telah diubah terakhir dengan PBI No. 12/10/PBI/2010 tanggal 1 Juli 2010, keseluruhan Posisi Devisa Neto Bank CIMB Niaga dan Posisi Devisa Neto *on balance sheet* terhadap modal di akhir hari kerja pada tanggal 31 Desember 2013 masing-masing adalah sebesar 2,32% dan 10,72% (2012: 0,99% dan 2,23%; 2011: 1,72% dan 0,58%).

In accordance with PBI No.5/13/PBI/2003 dated 17 July 2003 and the latest amendment with PBI No. 12/10/PBI/2010 dated 1 July 2010, the overall Net Open Position of Bank CIMB Niaga and on balance sheet Net Open Position as at the closing of business day against capital as at 31 December 2013 were 2.32% and 10.72%, respectively (2012: 0.99% and 2.23%; 2011: 1.72% and 0.58%).

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54. RISIKO MATA UANG (lanjutan)

- b. Eksposur Bank CIMB Niaga atas risiko nilai tukar mata uang asing

Tabel dibawah ini mengikhtisarkan eksposur Bank CIMB Niaga atas risiko nilai tukar mata uang asing pada tanggal 31 Desember 2013, 2012, dan 2011. Termasuk didalamnya adalah instrumen keuangan Bank CIMB Niaga pada nilai tercatat, dikategorikan berdasarkan jenis mata uang.

54. CURRENCY RISK (continued)

- b. Bank CIMB Niaga's exposure to foreign currency exchange risk

The table below summarises Bank CIMB Niaga's exposure to foreign currency exchange rate risk at 31 December 2013, 2012, and 2011. Included in the table are Bank CIMB Niaga's financial instruments at carrying amounts, categorised by currency.

	2013									
	Dolar Amerika Serikat/ United States Dollar	Euro/ Euro/	Dolar Singapura/ Singapore Dollar	Yen Jepang/ Japanese Yen	Dolar Australia/ Australian Dollar	Dolar Hong Kong/ Hong Kong Dollar	Pound Sterling Inggris/ Great Britain Pound Sterling	Lain-lain/ Others		Jumlah/ Total
Aset										Assets
Kas	328,159	32,609	75,381	10,066	26,721	4,051	6,267	24,157	507,411	Cash
Giro pada Bank Indonesia	3,483,990	-	-	-	-	-	-	-	3,483,990	Current accounts with Bank Indonesia
Giro pada bank lain	1,153,323	318,575	576,904	254,269	561,827	13,684	23,875	63,218	2,965,675	Current accounts with other banks
Penempatan pada bank lain dan Bank Indonesia	7,650,835	-	-	-	-	-	-	-	7,650,835	Placements with other banks and Bank Indonesia
Efek-efek	26,901	-	-	-	-	-	-	-	26,901	Marketable securities
Obligasi Pemerintah	773,267	-	-	-	-	-	-	-	773,267	Government Bonds
Tagihan derivatif	127,481	-	105	320	-	-	-	-	127,906	Derivative receivables
Kredit yang diberikan	25,268,430	1,512	672,365	-	-	-	-	-	25,942,307	Loans
Tagihan akseptasi	4,573,319	56,494	22,502	41,274	-	-	-	4,284	4,697,873	Acceptance receivables
Pendapatan yang masih harus diterima	142,900	54	2,834	6	12	-	14	18	145,838	Accrued income
Aset lain-lain	42,798	12	113	-	2	-	1	2	42,928	Other assets
Jumlah aset	43,571,403	409,256	1,350,204	305,935	588,562	17,735	30,157	91,679	46,364,931	Total assets
Liabilitas										Liabilities
Liabilitas segera	104,058	1,386	4,185	980	1,324	8	311	1,612	113,864	Obligations due immediately
Simpanan dari nasabah										Deposits from customers
Giro	12,364,997	160,386	822,457	220,017	13,372	88,873	18,522	2,022	13,690,646	Demand deposits
Tabungan	3,906,580	79,121	462,144	50,476	374,702	3,775	16,996	22,848	4,916,642	Saving deposits
Deposito	21,743,589	67,491	40,753	8,482	200,206	-	9,892	3,514	22,073,927	Time deposits
Simpanan dari bank lain										Deposits from other Banks
Giro dan tabungan	101,701	-	-	-	-	-	-	-	101,701	Demand and saving deposits
Deposito berjangka	68	-	-	-	-	-	-	-	68	Time deposits
Liabilitas akseptasi	4,573,319	56,494	22,502	41,274	-	-	-	4,284	4,697,873	Acceptance payables
Liabilitas derivatif	30,538	-	128	358	-	-	-	-	31,024	Derivative payables
Pinjaman yang diterima	3,213,217	-	-	-	-	-	-	1,140	3,214,357	Borrowings
Liabilitas lain-lain	453,466	3,472	338	1,356	786	157	309	1,187	461,071	Other liabilities
Jumlah liabilitas	46,491,533	368,350	1,352,507	322,943	590,390	92,813	46,030	36,607	49,301,173	Total liabilities
Posisi keuangan neraca - bersih	(2,920,130)	40,906	(2,303)	(17,008)	(1,828)	(75,078)	(15,873)	55,072	(2,936,242)	On balance sheet financial position - net
Rekening administratif - bersih	4,121,983	79,238	15,029	51,883	-	-	232	-	4,268,365	Administrative accounts - net

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- b. Eksposur Bank CIMB Niaga atas risiko nilai tukar mata uang asing (lanjutan)

Tabel dibawah ini mengikhtisarkan eksposur Bank CIMB Niaga atas risiko nilai tukar mata uang asing pada tanggal 31 Desember 2013, 2012, dan 2011. Termasuk didalamnya adalah instrumen keuangan Bank CIMB Niaga pada nilai tercatat, dikategorikan berdasarkan jenis mata uang (lanjutan)

54. CURRENCY RISK (continued)

- b. Bank CIMB Niaga's exposure to foreign currency exchange risk (continued)

The table below summarises Bank CIMB Niaga's exposure to foreign currency exchange rate risk at 31 December 2013, 2012, and 2011. Included in the table are Bank CIMB Niaga's financial instruments at carrying amounts, categorised by currency (continued)

	2012								Jumlah/ Total	
	Dolar Amerika Serikat/ United States Dollar	Euro/ Euro/	Dolar Singapura/ Singapore Dollar	Yen Jepang/ Japanese Yen	Dolar Australia/ Australian Dollar	Dolar Hong Kong/ Hong Kong Dollar	Pound Sterling Inggris/ Great Britain Pound Sterling	Lain-lain/ Others		
Aset										Assets
Kas	207,872	25,355	72,594	12,735	43,117	1,093	2,562	11,401	376,729	Cash
Giro pada Bank Indonesia	2,766,160	-	-	-	-	-	-	-	2,766,160	Current accounts with Bank Indonesia
Giro pada bank lain	1,020,491	268,992	963,233	122,778	172,165	12,673	14,671	47,234	2,622,237	Current accounts with other banks
Penempatan pada bank lain dan Bank Indonesia	5,876,556	-	-	-	-	-	-	-	5,876,556	Placements with other banks and Bank Indonesia
Efek-efek	33,045	-	-	-	-	-	-	-	33,045	Marketable securities
Obligasi Pemerintah	632,536	-	-	-	-	-	-	-	632,536	Government Bonds
Tagihan derivatif	21,421	-	655	194	8	-	2	-	22,280	Derivative receivables
Kredit yang diberikan	22,928,819	1,146	500,341	-	-	-	-	-	23,430,306	Loans
Tagihan akseptasi	2,496,876	38,353	9,324	50,687	-	-	-	10,399	2,605,639	Acceptance receivables
Pendapatan yang masih harus diterima	130,635	19	2,186	1	6	-	4	3	132,854	Accrued income
Aset lain-lain	14,494	-	91	-	6	-	-	-	14,591	Other assets
Jumlah aset	36,128,905	333,865	1,548,424	186,395	215,302	13,766	17,239	69,037	38,512,933	Total assets
Liabilitas										Liabilities
Liabilitas segera	23,746	1,770	779	46	2,257	2	49	2,040	30,689	Obligations due immediately
Simpanan dari nasabah										Deposits from customers
Giro	9,690,979	149,431	1,472,264	137,207	57,340	3,043	19,399	10,607	11,540,270	Demand deposits
Tabungan	406,185	31,331	24,514	-	104,928	-	-	-	566,958	Saving deposits
Deposito	19,645,084	76,035	22,895	9,464	48,954	-	9,977	3,198	19,815,607	Time deposits
Simpanan dari bank lain										Deposits from other Banks
Giro dan tabungan	94,693	-	32	-	-	-	-	-	94,725	Demand and saving deposits
Deposito berjangka	54	-	-	-	-	-	-	-	54	Time deposits
Liabilitas akseptasi	2,486,396	38,353	9,324	50,687	-	-	-	10,399	2,595,159	Acceptance payables
Liabilitas derivatif	10,610	-	512	214	-	-	-	-	11,336	Derivative payables
Pinjaman yang diterima	2,718,828	-	-	-	-	-	-	-	2,718,828	Borrowings
Liabilitas lain-lain	292,305	2,304	331	1,282	218	-	14	789	297,243	Other liabilities
Jumlah liabilitas	35,368,880	299,224	1,530,651	198,900	213,697	3,045	29,439	27,033	37,670,869	Total liabilities
Posisi keuangan neraca - bersih	760,025	34,641	17,773	(12,505)	1,605	10,721	(12,200)	42,004	842,064	On balance sheet financial position - net
Rekening administratif - bersih	2,945,327	105,830	8,174	23,225	-	-	265	4,686	3,087,507	Administrative accounts - net

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Tabel dibawah ini mengikhtisarkan eksposur Bank CIMB Niaga atas risiko nilai tukar mata uang asing pada tanggal 31 Desember 2013, 2012, dan 2011. Termasuk didalamnya adalah instrumen keuangan Bank CIMB Niaga pada nilai tercatat, dikategorikan berdasarkan jenis mata uang (lanjutan)

54. CURRENCY RISK (continued)

- b. Bank CIMB Niaga's exposure to foreign currency exchange risk (continued)

The table below summarises Bank CIMB Niaga's exposure to foreign currency exchange rate risk at 31 December 2013, 2012, and 2011. Included in the table are Bank CIMB Niaga's financial instruments at carrying amounts, categorised by currency (continued)

	2011									
	Dolar Amerika Serikat/ United States Dollar	Euro/ Euro/	Dolar Singapura/ Singapore Dollar	Yen Jepang/ Japanese Yen	Dolar Australia/ Australian Dollar	Dolar Hong Kong/ Hong Kong Dollar	Pound Sterling Inggris/ Great Britain Pound Sterling	Lain-lain/ Others	Jumlah/ Total	
Aset										Assets
Kas	200,679	16,338	95,054	14,298	23,428	781	2,626	14,121	367,325	Cash
Giro pada Bank Indonesia	2,323,202	-	-	-	-	-	-	-	2,323,202	Current accounts with Bank Indonesia
Giro pada bank lain	695,884	141,139	378,584	52,559	42,995	8,974	3,788	17,158	1,341,081	Current accounts with other banks
Penempatan pada bank lain dan Bank Indonesia	1,609,870	175,721	-	-	248,556	-	-	-	2,034,147	Placements with other banks and Bank Indonesia
Efek-efek	28,997	-	-	-	-	-	-	-	28,997	Marketable securities
Obligasi Pemerintah	573,160	-	-	-	-	-	-	-	573,160	Government Bonds
Tagihan derivatif	15,007	-	18	2	-	1	-	3	15,031	Derivative receivables
Kredit yang diberikan	21,273,393	1,054	304,838	8,166	-	-	-	-	21,587,451	Loans
Tagihan akseptasi	1,693,410	11,174	-	94,488	-	-	-	-	1,799,072	Acceptance receivables
Pendapatan yang masih harus diterima	113,523	22	1,216	5	81	-	5	2	114,854	Accrued income
Aset lain-lain	12,196	-	9	-	-	-	-	-	12,205	Other assets
Jumlah aset	28,539,321	345,448	779,719	169,518	315,060	9,756	6,419	31,284	30,196,525	Total assets
Liabilitas										Liabilities
Liabilitas segera	29,695	581	2,694	75	228	-	7	1,207	34,487	Obligation due immediately
Simpanan dari nasabah										Deposits from customers
Giro	9,220,609	154,034	730,144	64,882	55,200	1,852	14,109	11,329	10,252,159	Demand deposits
Tabungan	228,559	64,216	16,638	-	135,197	-	-	-	444,610	Saving deposits
Deposito	13,640,537	88,547	15,422	10,855	116,493	-	9,906	821	13,882,581	Time deposits
Simpanan dari bank lain										Deposits from other Banks
Giro dan tabungan	231,542	-	29	-	-	-	-	-	231,571	Demand and saving deposits
Deposito berjangka	51	-	-	-	-	-	-	-	51	Time deposits
Liabilitas akseptasi	1,683,814	11,174	-	94,488	-	-	-	-	1,789,476	Acceptance payables
Liabilitas derivatif	14,767	-	68	-	-	-	-	-	14,835	Derivative payables
Pinjaman yang diterima	2,843,546	-	-	-	-	-	-	-	2,843,546	Borrowings
Liabilitas lain-lain	172,738	1,985	232	1,204	288	-	7	717	177,171	Other liabilities
Jumlah liabilitas	28,065,858	320,537	765,227	171,504	307,406	1,852	24,029	14,074	29,670,487	Total liabilities
Posisi keuangan neraca - bersih	473,463	24,911	14,492	(1,986)	7,654	7,904	(17,610)	17,210	526,038	On balance sheet financial position - net
Rekening administratif - bersih	1,727,766	97,629	1,362	16,076	315	-	-	-	1,843,148	Administrative accounts - net

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54. RISIKO MATA UANG (lanjutan)

- c. Sensitivitas terhadap laba bersih atas perubahan nilai tukar mata uang asing

Tabel di bawah ini mengikhtisarkan sensitivitas laba bersih Bank CIMB Niaga pada tanggal 31 Desember 2013 dan 2012 atas perubahan nilai tukar mata uang asing yaitu:

54. CURRENCY RISK (continued)

- c. Sensitivity to net income to movement of foreign exchange rates

The table below shows the sensitivity of Bank CIMB Niaga's net income to movement of foreign exchange rates as at 31 December 2013 and 2012:

	2013		
	Peningkatan/ Increased by 5%	Penurunan/ Decreased by 5%	
Pengaruh terhadap laba bersih	(140,996)	140,996	<i>Impact to net income</i>
	2012		
	Peningkatan/ Increased by 5%	Penurunan/ Decreased by 5%	
Pengaruh terhadap laba bersih	26,053	(26,053)	<i>Impact to net income</i>

Proyeksi di atas mengasumsikan bahwa perubahan nilai tukar mata uang asing bergerak pada jumlah yang sama sehingga tidak mencerminkan perubahan potensial kepada laba atas perubahan beberapa nilai tukar mata uang asing sementara lainnya tidak berubah. Proyeksi juga mengasumsikan bahwa seluruh variabel lainnya adalah konstan dan berdasarkan tanggal pelaporan yang konstan serta seluruh posisi hingga jatuh tempo.

The projection assumes that foreign exchange rates move by the same amount and, therefore, do not reflect the potential impact on profit of some rates changing while others remain unchanged. The projections also assume that all other variables are held constant and are based on a constant reporting date position and that all positions run to maturity.

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55. RISIKO LIKUIDITAS

Kebijakan likuiditas Bank CIMB Niaga didasarkan untuk memastikan bahwa setiap kebutuhan dana di saat ini, maupun di masa datang baik untuk kondisi normal maupun kondisi stres dapat dipenuhi. Dalam melaksanakan pengendalian risiko likuiditas, dilakukan dengan beberapa pendekatan, yaitu: *liquidity gap analysis*, *liquidity stress test analysis*, dan *liquidity ratio analysis*. Dimana untuk mengendalikan risiko likuiditas tersebut ditetapkan beberapa limit dan parameter. Disamping itu dalam mengendalikan risiko likuiditas juga dilakukan pemantauan atas indikator-indikator internal dan eksternal. Untuk menghadapi kondisi stres juga ditetapkan *contingency funding plan* untuk penanganan kondisi tersebut. Jumlah aset lancar yang memadai dipertahankan untuk menjamin kebutuhan likuiditas yang terkendali setiap waktu. Hal ini semua sejalan dengan Surat Edaran Bank Indonesia No. 11/16/DPNP/2009 tentang manajemen risiko likuiditas.

Pengelolaan likuiditas dan aset-liabilitas dilakukan dibawah koordinasi *Asset Liability Committee (ALCO)* yang setiap bulannya melakukan rapat dengan melibatkan unit bisnis, treasury, kredit, dan unit-unit lain yang relevan, untuk memastikan tercapainya posisi likuiditas pada tingkat yang diharapkan.

Pengelolaan likuiditas Bank CIMB Niaga ditekankan pada penyesuaian arus dana masuk dan keluar. Kesenjangan arus dana diantisipasi dengan memelihara aset likuid tingkat pertama yang berupa pemeliharaan cadangan wajib serta efek-efek jangka pendek yang sangat likuid. Aset likuid tingkat dua dipelihara melalui penempatan dana jangka pendek di bank lain, efek-efek, dan obligasi pemerintah dalam kelompok tersedia untuk dijual. Pengelolaan likuiditas juga dilakukan melalui pengelolaan struktur sumber dana dengan memperhatikan limit konsentrasi deposito. Selain itu, Bank CIMB Niaga senantiasa memelihara kemampuannya untuk melakukan akses ke pasar uang dengan memelihara hubungan dengan bank-bank koresponden.

55. LIQUIDITY RISK

Bank CIMB Niaga's liquidity policy is based on ensuring that current and future funding requirements can be met both in normal or stress condition. In implementation of liquidity risk management, there is some variety of methods, such as: liquidity gap analysis, liquidity stress test analysis, and liquidity ratio analysis. Whereas in managing liquidity risk, Bank CIMB Niaga sets some limits and parameters. Bank CIMB Niaga is also monitoring the internal and external indicators in managing liquidity risk. Bank CIMB Niaga also sets contingency funding plan that would be used to handle or solve the crisis condition. Appropriate level of liquid assets is held to ensure that a prudent level of liquidity is maintained at all times. This is in line with Bank Indonesia's Circular Letter No.11/16/DPNP/2009 regarding liquidity risk management.

Liquidity and asset-liability management is under the coordination of the Asset Liability Committee (ALCO) who holds monthly meetings involving business units, treasury, credit, and other relevant units to ensure the achievement of the expected liquidity position.

Bank CIMB Niaga's liquidity management focuses on cash inflow and outflow. The gap in cash flow is anticipated through managing the first tier liquid assets such as maintenance of reserve requirements and highly liquid short term marketable securities. Second tier liquid assets are managed through short term placements with other banks, available-for-sale marketable securities, and government bonds. Liquidity management is also performed through managing the structure of funding by implementing proper threshold on the concentrations of depositors. In addition, Bank CIMB Niaga maintains its ability to access the financial market by maintaining its relationship with correspondence banks.

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55. RISIKO LIKUIDITAS (lanjutan)

55. LIQUIDITY RISK (continued)

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari aset dan liabilitas *discounted* sesuai kontrak menjadi arus kas masuk atau keluar pada tanggal 31 Desember 2013, 2012, dan 2011.

The maturity tables below provide information about maturities of discounted assets and liabilities on contractual basis which are converted into cash flow in or out as at 31 December 2013, 2012, and 2011.

		2013							
Keterangan	Jumlah/ Total	Tidak mempunyai kontrak jatuh tempo/ Dibayarkan sesuai permintaan/ No contractual maturity/ Repayable on demand	Kurang dari atau sama dengan 1 bulan/ Less than or equal 1 month	> 1 - ≤ 3 bulan/ months	> 3 - ≤ 12 bulan/ months	> 1 - ≤ 5 tahun/ years	Lebih dari 5 tahun/ More than 5 years	Description	
								ASSETS	
ASET								ASSETS	
Kas	4,899,659	-	4,899,659	-	-	-	-	Cash	
Giro pada Bank Indonesia	13,906,003	-	13,906,003	-	-	-	-	Current accounts with Bank Indonesia	
Giro pada bank lain - bruto	3,241,061	-	3,241,061	-	-	-	-	Current accounts with other banks - gross	
Penempatan pada bank lain dan Bank Indonesia - bruto	9,507,531	-	9,507,531	-	-	-	-	Placements with other banks and Bank Indonesia - gross	
Elek-efek - bruto	9,795,632	-	643,598	2,227,676	1,981,881	3,136,300	1,806,177	Marketable securities - gross	
Obligasi Pemerintah	10,212,927	-	59,758	335,931	438,927	4,715,342	4,662,969	Government Bonds	
Elek-efek yang dibeli dengan janji dijual kembali	69,070	-	69,070	-	-	-	-	Securities purchased under resale agreements	
Tagihan derivatif - bruto	1,138,971	-	86,130	73,497	28,088	923,569	27,887	Derivative receivables - gross	
Kredit yang diberikan - bruto	149,691,501	-	17,760,331	13,550,104	21,936,894	57,518,167	38,926,005	Loans - gross	
Piutang pembiayaan konsumen - bruto	7,230,519	-	176,113	563,772	1,700,959	4,789,675	-	Consumer financing receivables - gross	
Piutang sewa guna usaha - bruto	332,691	-	10,044	34,370	100,566	187,711	-	Financing lease receivables - gross	
Tagihan akseptasi - bruto	5,411,742	-	21,550	360,957	5,029,235	-	-	Acceptance receivables - gross	
Penyerahan - bruto	12,998	12,998	-	-	-	-	-	Investments - gross	
Aset tetap - setelah dikurangi akumulasi penyusutan	2,067,918	2,067,918	-	-	-	-	-	Fixed assets - net of accumulated depreciation	
Aset yang diambil alih - bruto	182,389	182,389	-	-	-	-	-	Foreclosed assets - gross	
Uang muka pajak	725,074	725,074	-	-	-	-	-	Prepaid tax	
Aset pajak tangguhan - bersih	616,042	616,042	-	-	-	-	-	Deferred tax assets - net	
Pendapatan yang masih harus diterima	1,175,155	-	1,175,155	-	-	-	-	Accrued income	
Beban dibayar dimuka	2,127,887	2,127,887	-	-	-	-	-	Prepaid expenses	
Aset lain-lain - bruto	1,118,718	1,118,718	-	-	-	-	-	Other assets - gross	
	<u>223,463,488</u>	<u>6,851,026</u>	<u>51,556,003</u>	<u>17,146,307</u>	<u>31,216,550</u>	<u>71,270,764</u>	<u>45,422,838</u>		
Cadangan kerugian penurunan nilai	(4,597,079)							Allowance for impairment losses	
Jumlah	<u>218,866,409</u>							Total	
LIABILITAS								LIABILITIES	
Liabilitas segera	1,049,842	-	1,049,842	-	-	-	-	Obligations due immediately	
Simpanan dari nasabah	163,737,362	72,025,962	54,881,502	19,666,603	12,804,751	4,261,461	97,083	Deposits from customers	
Simpanan dari bank lain	806,330	553,676	129,313	52,930	63,823	6,167	421	Deposits from other bank	
Liabilitas derivatif	917,273	-	115,109	509	209,966	590,142	1,547	Derivative payables	
Liabilitas akseptasi	5,411,742	-	38,936	632,770	4,740,036	-	-	Acceptance payables	
Elek-efek yang diterbitkan	5,976,470	-	-	-	-	5,976,470	-	Marketable securities issued	
Pinjaman yang diterima	8,591,371	-	528,636	1,860,889	865,220	4,249,743	1,086,883	Borrowings	
Hutang pajak	451,196	-	451,196	-	-	-	-	Taxes payable	
Beban yang masih harus dibayar dan liabilitas lain-lain	2,161,498	332,957	863,223	-	965,318	-	-	Accruals and other liabilities	
Liabilitas imbalan kerja	914,069	-	-	400,000	-	-	514,069	Employee benefits obligations	
Pinjaman subordinasi	2,962,569	-	-	-	-	1,368,774	1,593,795	Subordinated loans	
	<u>192,979,722</u>	<u>72,912,595</u>	<u>58,057,757</u>	<u>22,613,701</u>	<u>19,649,114</u>	<u>16,452,757</u>	<u>3,293,798</u>		
Perbedaan jatuh tempo	<u>30,483,766</u>	<u>(66,061,569)</u>	<u>(6,501,754)</u>	<u>(5,467,394)</u>	<u>11,567,436</u>	<u>54,818,007</u>	<u>42,129,040</u>	Maturity gap	
Posisi neto setelah cadangan kerugian penurunan nilai	<u>25,886,687</u>							Net position, net of allowance for impairment losses	

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Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari aset dan liabilitas *discounted* sesuai kontrak menjadi arus kas masuk atau keluar pada tanggal 31 Desember 2013, 2012, dan 2011 (lanjutan)

55. LIQUIDITY RISK (continued)

The maturity tables below provide information about maturities of discounted assets and liabilities on contractual basis which are converted into cash flow in or out as at 31 December 2013, 2012, and 2011 (continued)

Keterangan	2012							Description
	Jumlah/ Total	Tidak mempunyai kontrak jatuh tempo/ Dibayarkan sesuai permintaan/ No contractual maturity/ Repayable on demand	Kurang dari atau sama dengan 1 bulan/ Less than or equal 1 month	> 1 - ≤ 3 bulan/ months	> 3 - ≤ 12 bulan/ months	> 1 - ≤ 5 tahun/ years	Lebih dari 5 tahun/ More than 5 years	
ASET								ASSETS
Kas	3,560,580	-	3,560,580	-	-	-	-	Cash
Giro pada Bank Indonesia	12,793,295	-	12,793,295	-	-	-	-	Current accounts with Bank Indonesia
Giro pada bank lain - bruto	2,709,843	-	2,709,843	-	-	-	-	Current accounts with other banks - gross
Penempatan pada bank lain dan Bank Indonesia - bruto	12,399,517	-	12,399,517	-	-	-	-	Placements with other banks and Bank Indonesia - gross
Efek-efek - bruto	6,019,924	-	95,093	303,143	934,636	3,171,422	1,515,630	Marketable securities - gross
Obligasi Pemerintah	8,083,940	-	-	161,720	1,049,106	1,326,638	5,546,476	Government Bonds
Efek-efek yang dibeli dengan janji dijual kembali	200,585	-	106,558	94,027	-	-	-	Securities purchased under resale agreements
Tagihan derivatif - bruto	287,854	-	4,606	7,994	7,984	174,673	92,597	Derivative receivables - gross
Kredit yang diberikan - bruto	140,776,159	-	9,685,135	12,849,317	22,550,090	62,371,789	33,319,828	Loans - gross
Piutang pembiayaan konsumen - bruto	4,570,416	-	32,049	337,917	1,107,106	3,093,294	50	Consumer financing receivables - gross
Piutang sewa guna usaha - bruto	415,095	-	7,427	43,834	137,244	226,590	-	Financing lease receivables - gross
Tagihan akseptasi - bruto	3,101,220	-	766,914	1,007,440	1,326,866	-	-	Acceptance receivables - gross
Penyertaan - bruto	11,120	11,120	-	-	-	-	-	Investments - gross
Aset tetap - setelah dikurangi akumulasi penyusutan	1,660,505	1,660,505	-	-	-	-	-	Fixed assets - net of accumulated depreciation
Aset yang diambil alih - bruto	164,636	-	-	-	-	-	-	Foreclosed assets - gross
Uang muka pajak	791,638	791,638	-	-	-	-	-	Prepaid tax
Aset pajak tangguhan - bersih	311,580	311,580	-	-	-	-	-	Deferred tax assets - net
Pendapatan yang masih harus diterima	1,078,759	-	961,493	86,214	31,052	-	-	Accrued income
Beban dibayar dimuka	1,824,241	1,824,241	-	-	-	-	-	Prepaid expenses
Aset lain-lain - bruto	913,281	913,281	-	-	-	-	-	Other assets - gross
	<u>201,674,188</u>	<u>5,677,001</u>	<u>43,122,510</u>	<u>14,891,606</u>	<u>27,144,084</u>	<u>70,364,406</u>	<u>40,474,581</u>	
Cadangan kerugian penurunan nilai	(4,261,707)	-	-	-	-	-	-	Allowance for impairment losses
Jumlah	<u>197,412,481</u>							Total
LIABILITAS								LIABILITIES
Liabilitas segera	893,763	-	893,763	-	-	-	-	Obligations due immediately
Simpanan dari nasabah	151,015,119	65,650,746	55,174,100	16,225,114	12,096,766	1,743,222	125,171	Deposits from customers
Simpanan dari bank lain	3,219,859	602,886	2,529,526	21,200	58,354	7,880	13	Deposits from other bank
Liabilitas derivatif	160,485	-	3,415	6,633	39,287	110,603	547	Derivative payables
Liabilitas akseptasi	3,031,374	-	724,014	982,255	1,325,105	-	-	Acceptance payables
Efek-efek yang diterbitkan	4,083,575	-	-	-	-	4,083,575	-	Marketable securities issued
Pinjaman yang diterima	6,226,563	-	810,891	1,670,851	120,328	2,909,056	715,437	Borrowings
Hutang pajak	371,677	-	350,399	21,278	-	-	-	Taxes payable
Beban yang masih harus dibayar dan liabilitas lain-lain	1,877,101	-	398,505	683,896	-	794,700	-	Accruals and other liabilities
Liabilitas imbalan kerja	852,660	-	-	520,549	-	-	332,111	Employee benefits obligations
Pinjaman subordinasi	3,028,393	-	-	-	-	1,435,190	1,593,203	Subordinated loans
	<u>174,760,569</u>	<u>66,253,632</u>	<u>60,884,613</u>	<u>20,131,776</u>	<u>13,639,840</u>	<u>11,084,226</u>	<u>2,766,482</u>	
Perbedaan jatuh tempo	<u>26,913,619</u>	<u>(60,576,631)</u>	<u>(17,762,103)</u>	<u>(5,240,170)</u>	<u>13,504,244</u>	<u>59,280,180</u>	<u>37,708,099</u>	Maturity gap
Posisi neto setelah cadangan kerugian penurunan nilai	<u>22,851,912</u>							Net position, net of allowance for impairment losses

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Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari aset dan liabilitas *discounted* sesuai kontrak menjadi arus kas masuk atau keluar pada tanggal 31 Desember 2013, 2012, dan 2011 (lanjutan)

55. LIQUIDITY RISK (continued)

The maturity tables below provide information about maturities of discounted assets and liabilities on contractual basis which are converted into cash flow in or out as at 31 December 2013, 2012, and 2011 (continued)

Keterangan	2011							Description
	Jumlah/ Total	Tidak mempunyai kontrak jatuh tempo/ Dibayarkan sesuai permintaan/ No contractual maturity/ Repayable on demand	Kurang dari 1 bulan/ Less than 1 month	> 1 - ≤ 3 bulan/ months	> 3 - ≤ 12 bulan/ months	> 1 - ≤ 5 tahun/ years	Lebih dari 5 tahun/ More than 5 years	
Aset								Assets
Kas	2,899,117	-	2,899,117	-	-	-	-	Cash
Giro pada Bank Indonesia	11,154,874	-	11,154,874	-	-	-	-	Current account with Bank Indonesia
Giro pada bank lain - bruto	1,383,254	-	1,383,254	-	-	-	-	Current account with other banks - gross
Penempatan pada bank lain dan Bank Indonesia - bruto	6,113,200	-	5,224,689	691,947	196,564	-	-	Placement with other banks and Bank Indonesia - gross
Efek-efek - bruto	4,417,744	-	163,140	636,324	923,965	1,757,075	937,240	Marketable securities - gross
Obligasi Pemerintah	6,831,418	-	260,694	51,016	211,216	1,932,799	4,375,693	Government Bonds
Efek-efek yang dibeli dengan janji dijual kembali	3,642,874	-	1,959,877	1,682,997	-	-	-	Securities purchased under resale agreements
Tagihan derivatif - bruto	133,357	-	4,648	1,311	4,021	64,964	58,413	Derivative receivables - gross
Kredit yang diberikan - bruto	122,960,842	-	6,815,999	11,710,502	21,168,366	54,793,655	28,472,320	Loans - gross
Piutang pembiayaan konsumen - bruto	2,682,172	-	16,164	167,093	559,141	1,939,745	29	Consumer financing receivables - gross
Piutang sewa guna usaha - bruto	200,470	-	26,862	17,556	51,673	104,379	-	Financing lease receivables - gross
Tagihan akseptasi - bruto	2,384,054	-	548,515	877,869	924,931	32,739	-	Acceptance receivables - gross
Penyerahan - bruto	8,866	8,866	-	-	-	-	-	Investments - gross
Aset tetap - setelah dikurangi akumulasi penyusutan	1,402,994	1,402,994	-	-	-	-	-	Fixed assets - net of accumulated depreciation
Aset yang diambil alih - bruto	104,323	104,323	-	-	-	-	-	Foreclosed assets - gross
Uang muka pajak	790,822	790,822	-	-	-	-	-	Prepaid tax
Aset pajak tangguhan - bersih	379,903	379,903	-	-	-	-	-	Deferred tax assets - net
Pendapatan yang masih harus diterima	999,434	-	888,751	98,975	11,708	-	-	Accrued income
Beban dibayar dimuka	1,534,892	1,534,892	-	-	-	-	-	Prepaid expenses
Aset lain-lain - bruto	709,359	-	-	-	-	-	-	Other assets - gross
	<u>170,733,969</u>	<u>4,931,159</u>	<u>31,346,584</u>	<u>15,935,590</u>	<u>24,051,585</u>	<u>60,625,356</u>	<u>33,843,695</u>	
Cadangan kerugian penurunan nilai	(3,932,839)	-	-	-	-	-	-	Allowance for impairment losses
Jumlah	<u>166,801,130</u>							
Liabilitas								Liabilities
Liabilitas segera	419,352	-	419,352	-	-	-	-	Obligation due immediately
Simpanan dari nasabah	131,814,304	58,416,541	51,687,678	12,529,421	8,077,074	994,273	109,317	Deposit from customers
Simpanan dari bank lain	1,754,110	579,969	1,111,341	11,527	44,921	2,730	3,622	Deposit from other bank
Liabilitas derivatif	132,253	-	8,109	1,884	1,826	64,004	56,430	Derivative payables
Liabilitas akseptasi	2,283,462	-	503,772	847,301	899,650	32,739	-	Acceptance payables
Efek-efek yang diterbitkan	1,492,853	-	-	-	-	1,492,853	-	Marketable securities issued
Pinjaman yang diterima	4,999,837	-	602,158	210,054	631,942	1,647,339	1,908,344	Borrowings
Hutang pajak	318,017	-	314,789	3,228	-	-	-	Taxes payable
Beban yang masih harus dibayar dan liabilitas lain-lain	1,321,919	237,338	478,300	-	606,281	-	-	Accruals and other liabilities
Liabilitas imbalan kerja	878,416	-	-	471,115	-	-	407,301	Employee benefit obligation
Pinjaman subordinasi	3,017,116	-	-	-	-	-	3,017,116	Subordinated loan
	<u>148,431,639</u>	<u>59,233,848</u>	<u>55,125,499</u>	<u>14,074,530</u>	<u>10,261,694</u>	<u>4,233,938</u>	<u>5,502,130</u>	
Perbedaan jatuh tempo	<u>22,302,330</u>	<u>(54,302,689)</u>	<u>(23,778,915)</u>	<u>1,861,060</u>	<u>13,789,891</u>	<u>56,391,418</u>	<u>28,341,565</u>	Maturity gap
Posisi neto setelah cadangan kerugian penurunan nilai	<u>18,369,491</u>							Net position, net of allowance for impairment losses

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55. LIQUIDITY RISK (continued)

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari liabilitas sesuai kontrak menjadi arus kas yang *undiscounted* pada tanggal 31 Desember 2013 dan 2012.

The maturity tables below provide information about maturities on contractual undiscounted cash flows of liabilities as at 31 December 2013 and 2012.

2013								
Keterangan	Jumlah/ Total	Dibayarkan sesuai permintaan/ Repayable on demand	Kurang dari atau sama dengan 1 bulan/ Less than or equal 1 month	> 1 - ≤ 3 bulan/ months	> 3 - ≤ 12 bulan/ months	> 1 - ≤ 5 tahun/ years	Lebih dari 5 tahun/ More than 5 years	Description
Liabilitas segera	1,049,842	-	1,049,842	-	-	-	-	Obligations due immediately
Simpanan dari nasabah								Deposits from customers
Giro	36,851,779	36,851,779	-	-	-	-	-	Demand deposits
Tabungan	35,701,565	31,592,614	141,175	249,789	1,013,816	1,772,683	931,488	Saving deposits
Deposito	92,632,472	-	55,030,341	19,898,940	13,143,602	4,462,506	97,083	Time deposits
Simpanan dari bank lain	1,205,028	554,062	524,880	53,493	65,134	6,920	539	Deposits from other bank
Liabilitas derivatif	7,318,057	-	3,155,920	1,625,485	1,700,974	691,692	143,986	Derivative payables
Liabilitas akseptasi	5,411,742	-	529,312	3,034,583	1,847,847	-	-	Acceptance payables
Efek-efek yang diterbitkan	7,545,511	-	7,174	51,066	527,545	6,959,726	-	Marketable securities issued
Pinjaman yang diterima	8,602,647	-	528,726	1,860,900	865,728	4,259,328	1,087,965	Borrowings
Beban yang masih harus dibayar, liabilitas lain-lain, dan liabilitas imbalan kerja	3,075,567	332,957	863,223	400,000	965,318	-	514,069	Accruals, other liabilities, and employee benefits obligations
Pinjaman subordinasi	4,740,164	-	3,032	39,542	247,155	2,503,235	1,947,200	Subordinated loans
	204,134,374	69,331,412	61,833,625	27,213,798	20,377,119	20,656,090	4,722,330	

2012								
Keterangan	Jumlah/ Total	Dibayarkan sesuai permintaan/ Repayable on demand	Kurang dari atau sama dengan 1 bulan/ Less than or equal 1 month	> 1 - ≤ 3 bulan/ months	> 3 - ≤ 12 bulan/ months	> 1 - ≤ 5 tahun/ years	Lebih dari 5 tahun/ More than 5 years	Description
Liabilitas segera	893,763	-	893,763	-	-	-	-	Obligation due immediately
Simpanan dari nasabah								Deposits from customers
Giro	35,811,490	35,811,490	-	-	-	-	-	Demand deposits
Tabungan	30,383,663	26,268,635	125,678	155,207	1,321,053	1,645,125	867,964	Saving deposits
Deposito	85,979,877	-	55,273,393	16,378,672	12,400,010	1,760,691	167,110	Time deposits
Simpanan dari bank lain	3,223,092	602,920	2,530,956	21,387	59,374	8,437	18	Deposits from other bank
Liabilitas derivatif	4,477,812	-	1,796,586	1,123,360	412,770	617,412	527,684	Derivative payables
Liabilitas akseptasi	3,031,374	-	724,014	982,255	1,325,105	-	-	Acceptance payables
Efek-efek yang diterbitkan	5,324,127	-	16,627	63,963	222,415	5,021,121	-	Marketable securities issued
Pinjaman yang diterima	6,235,782	-	810,910	1,663,536	120,455	2,916,754	724,127	Borrowings
Beban yang masih harus dibayar, liabilitas lain-lain, dan liabilitas imbalan kerja	2,729,761	398,505	683,896	520,549	794,700	-	332,111	Accruals, other liabilities, and employee benefit obligations
Pinjaman subordinasi	5,069,705	-	3,032	78,487	231,169	2,625,126	2,131,891	Subordinated loans
	183,160,447	63,081,550	62,858,856	20,987,417	16,887,050	14,594,666	4,750,905	

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55. RISIKO LIKUIDITAS (lanjutan)

Tabel jatuh tempo berikut ini menyajikan informasi mengenai perkiraan jatuh tempo dari rekening administratif sesuai kontrak menjadi arus kas yang *undiscounted* pada tanggal 31 Desember 2013 dan 2012.

55. LIQUIDITY RISK (continued)

The maturity tables below provide information about maturities on contractual undiscounted cash flows of off-balance sheet items as at 31 December 2013 and 2012.

2013								Description
Keterangan	Jumlah/ Total	Dibayarkan sesuai permintaan/ Repayable on demand	Kurang dari atau sama dengan 1 bulan/ Less than or equal 1 month	> 1 - ≤ 3 bulan/ months	> 3 - ≤ 12 bulan/ months	> 1 - ≤ 5 tahun/ years	Lebih dari 5 tahun/ More than 5 years	
Fasilitas kredit kepada nasabah yang belum ditarik - <i>committed Irrevocable letters of credit</i>	9,140,743	9,140,743	-	-	-	-	-	Unused loan facilities granted committed -
yang masih berjalan	3,512,510	3,512,510	-	-	-	-	-	Outstanding irrevocable letters of credit
Garansi yang diberikan	4,079,789	4,079,789	-	-	-	-	-	Guarantees issued
	16,733,042	16,733,042	-	-	-	-	-	

2012								Description
Keterangan	Jumlah/ Total	Dibayarkan sesuai permintaan/ Repayable on demand	Kurang dari atau sama dengan 1 bulan/ Less than or equal 1 month	> 1 - ≤ 3 bulan/ months	> 3 - ≤ 12 bulan/ months	> 1 - ≤ 5 tahun/ years	Lebih dari 5 tahun/ More than 5 years	
Fasilitas kredit kepada nasabah yang belum ditarik - <i>committed Irrevocable letters of credit</i>	9,650,614	9,650,614	-	-	-	-	-	Unused loan facilities granted committed -
yang masih berjalan	2,640,343	2,640,343	-	-	-	-	-	Outstanding irrevocable letters of credit
Garansi yang diberikan	3,970,735	3,970,735	-	-	-	-	-	Guarantees issued
	16,261,692	16,261,692	-	-	-	-	-	

56. RISIKO OPERASIONAL

Risiko operasional adalah risiko kerugian langsung ataupun tidak langsung yang terjadi karena tidak memadainya atau karena adanya kegagalan proses internal, kesalahan manusia, kegagalan sistem atau adanya masalah eksternal yang dapat mempengaruhi operasional Bank CIMB Niaga.

56. OPERATIONAL RISK

Operational risk is the risk of direct or indirect loss resulting from inadequate or failure in internal process, people and systems or from external problems that affect Bank CIMB Niaga's operation.

Proses pengkajian risiko dilakukan untuk menilai kecukupan pengendalian internal serta proses identifikasi dan pengukuran risiko untuk setiap proses dan produk di masing-masing unit kerja untuk memastikan kepatuhan terhadap kebijakan, peraturan, dan batasan-batasan yang dibuat oleh manajemen Bank CIMB Niaga.

A risk assessment process is carried out to evaluate the adequacy of internal control and risk identification and risk measurement in every process and product in each working unit to ensure compliance with the policies, rules, and limits set down by Bank CIMB Niaga's management.

Unit pengawasan intern melakukan pemantauan yang cermat atas proses di setiap tingkatan atau unit, yang berlangsung sebelum dan sesudah dilakukannya transaksi.

Internal control units closely review and monitor the process at its respective level or unit, prior and subsequent to each transaction being carried out.

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56. RISIKO OPERASIONAL (lanjutan)

Pengelolaan risiko operasional juga dilakukan dengan memperkuat aspek keamanan dan kehandalan operasi teknologi informasi sehingga kesalahan manusia, *fraud*, kesalahan proses, dan potensi kegagalan sistem yang menyebabkan terganggunya kelangsungan bisnis dapat ditekan dan diantisipasi lebih dini.

Bank CIMB Niaga mengembangkan dan menerapkan beberapa sistem dan perangkat *Operational Risk Management (ORM)*. Pengembangan yang dilakukan mulai dari yang bersifat pencegahan, kecukupan terhadap kontrol sesuai dengan kondisi yang dihadapi, hingga yang sifatnya *forward looking* dalam melihat kemungkinan kejadian di masa depan. Dengan adanya pendekatan ini diharapkan Bank CIMB Niaga lebih komprehensif dalam mengelola risiko di bidang operasional. Salah satu sistem tersebut adalah melalui proses pelaporan bulanan, dimana berbagai unit kerja dan kantor cabang wajib melaporkan kerugian yang timbul akibat risiko operasional. Informasi ini dikonsolidasikan ke dalam satu *Loss Event Database*, kemudian dianalisa untuk mendapatkan suatu indikasi atau gambaran yang dipakai untuk mengantisipasi pengulangan terjadinya kerugian yang sama pada masa datang. Bank CIMB Niaga saat ini melakukan peningkatan terhadap perangkat yang digunakan untuk mengukur dan mengelola risiko operasional melalui *Key Risk Indicator (KRI)* dan *Risk and Control Self Assessment (RCSA)* serta *Business Continuity Management (BCM)* yang menyeluruh.

Bank CIMB Niaga mengerahkan upaya terbaik untuk mengelola risiko operasional dengan memastikan akan pentingnya pengelolaan risiko ini ditanamkan pada seluruh jajaran organisasi Bank CIMB Niaga. Bank CIMB Niaga berkomitmen penuh untuk meningkatkan kemampuan pengelolaan risiko operasional melalui penggunaan berbagai proses pengendalian, dan perangkat, serta analisa risiko yang mutakhir.

56. OPERATIONAL RISK (continued)

Operational risk management is also performed by strengthening the security and operational aspects of information technology to reduce and prevent human error, fraud, processing errors, and system failure that affect business continuity.

Bank CIMB Niaga has developed and implemented several systems and tools for Operational Risk Management (ORM). The developments are starting from preventive, adequacy of control toward current condition, until forward looking in forecasting for the future probability. Through these approaches, Bank CIMB Niaga expected to manage the operational risk comprehensively. One of these processes is through monthly reporting which both working units and branches are required to report their losses related to operational risk. The information is consolidated into a Loss Event Database, which is analysed to obtain indicators to anticipate repeated trends. Currently, Bank CIMB Niaga is improving the tools which used to measure and manage operational risk by Key Risk Indicator (KRI) and Risk and Control Self Assessment (RCSA) and also Business Continuity Management (BCM) comprehensively.

Bank CIMB Niaga performs best effort to manage operational risk by ensuring the importance of managing the risk embedded at all levels of Bank CIMB Niaga's organisation. Bank CIMB Niaga has fully committed to increase its capability in managing operational risk using several control processes, tools, and sophisticated analysis techniques.

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57. AKTIVITAS FIDUSIA

Bank CIMB Niaga memberikan jasa kustodian dan memperoleh izin jasa kustodian berdasarkan Surat Keputusan Bapepam-LK No. Kep.71/PM/1991 tanggal 20 Agustus 1991.

Bank CIMB Niaga menyediakan jasa-jasa kustodian sebagai berikut:

- a. Penyelesaian dan pengelolaan jasa transaksi efek yang berbentuk warkat maupun tanpa warkat;
- b. Pendaftaran efek-efek ke Biro Administrasi Efek, pemisahan, dan penggabungan efek-efek;
- c. Penyimpanan efek-efek dan aset berharga lainnya;
- d. Jasa kepada perusahaan yang berkaitan dengan hak-hak yang melekat pada efek-efek (*corporate action*);
- e. Jasa perwakilan pada rapat umum pemegang saham dan rapat umum pemegang obligasi;
- f. Jasa *sub-registry* untuk penyimpanan dan penyelesaian transaksi Obligasi Pemerintah dan Sertifikat Bank Indonesia;
- g. *Fund accounting*, perhitungan Nilai Aset Bersih (NAB) dari portofolio, proses *unit Subscription*, dan *Redemption* yang tidak terbatas pada reksadana umum tetapi juga dana pensiun dan juga *discretionary funds*; dan
- h. Jasa *unit registry* untuk pengadministrasian produk reksadana dan *unit link*.

Aset yang terdapat dalam aktivitas *fiduciary* tidak termasuk dalam laporan keuangan konsolidasian ini. Jumlah komisi yang diterima dari pemberian jasa ini selama tahun yang berakhir pada tanggal 31 Desember 2013 adalah sebesar Rp 73.986 (2012: Rp 93.447; 2011: Rp 82.744).

Pada tanggal 21 Desember 2012, Bapepam-LK melalui surat No. S-01/BL/S.3/2012, memberikan sanksi administratif berupa Pembatasan Kegiatan Usaha kepada CIMB Niaga sebagai bank kustodian yaitu dilarang untuk menerima nasabah baru sebagai nasabah Bank Kustodian dalam bidang pengelolaan investasi.

Nasabah baru yang dimaksud disini adalah pengadministrasian reksa dana dan kontrak pengelolaan dana baru. Untuk nasabah lama dan penambahan nasabah non pengelolaan investasi, seperti dana pensiun, asuransi dan unit link, bisnis tetap berlangsung seperti biasa tanpa adanya pelarangan yang sama.

Pada tanggal 8 Januari 2013, CIMB Niaga telah menyampaikan surat keberatan terkait dengan sanksi tersebut. Menanggapi surat tersebut, OJK (d/h Bapepam-LK) melalui Surat No. S-38/PM.1/2013 tanggal 23 Mei 2013 menyatakan bahwa bahwa Surat OJK No. S-01/BL/S.3/2012 tanggal 21 Desember 2012 dicabut dan dinyatakan tidak berlaku lagi serta mengizinkan CIMB Niaga bisa menerima nasabah baru dalam bidang pengelolaan investasi mulai tanggal 21 Juni 2013.

57. FIDUCIARY ACTIVITIES

Bank CIMB Niaga provides a full range of custodian services and obtained a license from the Bapepam-LK under its Decision Letter No. Kep.71/PM/1991 dated 20 August 1991.

Bank CIMB Niaga provides a full range of custodian services, such as:

- a. *Settlement and transaction handling services of securities for script and scriptless;*
- b. *Registration of securities to Securities Administration Bureau, splitting and merging of securities;*
- c. *Safekeeping of securities and other valuable assets;*
- d. *Corporate action services related to the rights on the securities;*
- e. *Proxy services for its customer's shareholders meetings and bond holder's meetings;*
- f. *Sub-registry services for safekeeping and settlement transactions of Government Bonds and Certificate of Bank Indonesia;*
- g. *Fund Accounting, calculation of Portfolio's Net Asset Value (NAV), processing of unit Subscription and Redemption not limited to mutual funds but also pension funds and discretionary funds; and*
- h. *Unit registry service to manage mutual funds and unit link.*

Assets that are held in a fiduciary activity are not included in these consolidated financial statements. Total fees received from these services for the year ended 31 December 2013 amounted to Rp 73,986 (2012: Rp 93,447; 2011: Rp 82,744).

On 21 December 2012, Bapepam-LK through its letter No. S-01/BLS.3/2012, provided administrative charges which comprises Business Covenants to CIMB Niaga as custodian bank that is prohibited to receive the new customers as a Custodian Bank's customer in accordance with the investment management.

The new customer as referred to in the regulation is to manage mutual funds and new funding contract. For existing customer and additional customers of non investment management, such as pension fund, insurance and unit link, business shall be existed without the same restriction.

On 8 January 2013, CIMB Niaga has submitted the objection letter in accordance with the charges. Respond to the letter, Financial Service Authority (Otoritas Jasa Keuangan or OJK) (d/h Bapepam-LK) through its letter No. S-01/BL/S.3/2012 on 21 December 2012 revoked and stated not applicable and allow CIMB Niaga could received new customers in accordance with the investment management starting on 21 June 2013.

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58. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM (KPMM)

Rasio Kewajiban Penyediaan Modal Minimum (KPMM) adalah rasio modal Bank CIMB Niaga terhadap Aset Tertimbang Menurut Risiko (*Risk Weighted Assets/ RWA*). Berdasarkan peraturan Bank Indonesia jumlah modal untuk risiko kredit terdiri dari modal inti (Tier I) dan modal pelengkap (Tier II) dikurangi penyertaan pada Anak Perusahaan. Rasio KPMM (perusahaan induk) pada tanggal 31 Desember 2013, 2012, dan 2011 adalah:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Modal:				Capital:
Modal inti	22,886,402	19,154,205	15,304,383	Core capital
Modal pelengkap	4,347,742	4,560,818	4,465,819	Supplementary capital
	<u>27,234,144</u>	<u>23,715,023</u>	<u>19,770,202</u>	
Dikurangi:				Less:
Penyertaan pada Anak Perusahaan	(356,300)	(353,522)	(202,258)	Investments in Subsidiaries
Jumlah modal	<u>26,877,844</u>	<u>23,361,501</u>	<u>19,567,944</u>	Total capital
Aset Tertimbang Menurut Risiko				Risk Weighted Assets
Dengan mempertimbangkan risiko kredit dan operasional	173,254,665	153,716,903	147,787,948	With credit and operational risk charge
Dengan mempertimbangkan risiko kredit, operasional, dan pasar	174,778,989	154,867,866	149,543,598	With credit, operational, and market risk charge
Rasio Kewajiban Penyediaan Modal Minimum:				Capital Adequacy Ratio:
Dengan mempertimbangkan risiko kredit dan operasional	15.51%	15.20%	13.24%	Including credit and operational risk
Dengan mempertimbangkan risiko kredit, operasional, dan pasar	15.38%	15.08%	13.09%	Including credit, operational, and market risk
Rasio Kewajiban Penyediaan Modal Minimumur	8.00%	8.00%	8.00%	Required Capital Adequacy Ratio

Rasio kewajiban penyediaan modal minimum Bank CIMB Niaga secara konsolidasian pada tanggal 31 Desember 2013 dengan memperhitungkan risiko kredit dan operasional adalah 15,49% (2012: 15,27%; 2011: 13,32%) dan dengan memperhitungkan risiko kredit, operasional, dan pasar adalah 15,36% (2012: 15,16%; 2011: 13,16%).

The Capital Adequacy Ratio (CAR) is the ratio of Bank CIMB Niaga's capital over its Risk Weighted Assets (RWA). Based on Bank Indonesia regulations, the total capital for credit risk consists of core capital (Tier I) and supplementary capital (Tier II) less investments in Subsidiaries. The CAR (parent company) as at 31 December 2013, 2012, and 2011 were as follows:

Bank CIMB Niaga's minimum capital adequacy ratio on a consolidated basis as at 31 December 2013 after considering credit and operational risk is 15.49% (2012: 15.27%; 2011: 13.32%) and after considering credit, operational, and market risk is 15.36% (2012: 15.16%; 2011: 13.16%).

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**58. RASIO KEWAJIBAN PENYEDIAAN MODAL MINIMUM
(KPMM) (lanjutan)**

Unit Usaha Syariah

Pada tanggal 2 Februari 2006, BI mengeluarkan peraturan No. 8/7/PBI/2006 tentang "Perubahan atas PBI No. 7/13/PBI/2005 tentang Kewajiban Penyediaan Modal Minimum Bank Umum berdasarkan Prinsip Syariah". Berdasarkan peraturan tersebut, Unit Usaha Syariah wajib menyediakan modal minimum sebesar 8% dari Aset Tertimbang Menurut Risiko dari kegiatan usaha berdasarkan prinsip Syariah. PBI ini berlaku sejak pelaporan bulan Desember 2005.

Dalam hal modal minimum Unit Usaha Syariah kurang dari 8% dari Aset Tertimbang Menurut Risiko, maka kantor pusat bank umum konvensional dari Unit Usaha Syariah wajib menambah kekurangan modal minimum sehingga mencapai 8% dari Aset Tertimbang Menurut Risiko. Risiko yang dimaksud adalah Risiko Kredit dan Risiko Pasar. Untuk memenuhi ketentuan peraturan BI ini, pada tanggal 29 Desember 2005, Unit Usaha Syariah Bank CIMB Niaga telah menambah penyertaan modalnya secara bertahap yaitu:

Tanggal	Jumlah/Amount	Date
30 September 2004	12,500	30 September 2004
11 November 2005	1,000	11 November 2005
29 Desember 2005	25,000	29 December 2005
20 September 2006	10,000	20 September 2006
27 Desember 2007	51,500	27 December 2007
17 Mei 2009	15,000	17 May 2009
22 Maret 2010	135,000	22 March 2010
30 Juni 2011	100,000	30 June 2011
9 Desember 2011	100,000	9 December 2011
31 Agustus 2012	150,000	31 August 2012
27 September 2012	150,000	27 September 2012
17 Desember 2012	100,000	17 December 2012
4 Juli 2013	50,000	4 July 2013
Jumlah	900,000	Total

Pada tanggal 31 Desember 2013, rasio KPMM Unit Usaha Syariah Bank CIMB Niaga tanpa dan dengan memperhitungkan risiko pasar masing-masing adalah sebesar 13,45% dan 13,45% (2012: 12,19% dan 12,19%; 2011: 15,04% dan 15,04%).

58. CAPITAL ADEQUACY RATIO (CAR) (continued)

Sharia Business Unit

On 2 February 2006, BI issued a regulation No. 8/7/PBI/2006 concerning "Amendment of PBI No. 7/13/PBI/2005 concerning The Minimum Capital Adequacy Requirement for Commercial Banks based on Sharia Principles". Based on the regulation, Sharia Unit are required to set aside the minimum capital of 8% in respect of the Risk Weighted Assets of business based on Sharia principles. This BI regulation came into force since reporting period of December 2005.

If the minimum capital of a Sharia Unit is less than 8% of the Risk Weighted Assets, the head office of the conventional commercial bank hosting the Sharia Unit shall top up the shortfall in minimum capital to reach 8% of the Risk Weighted Assets. Risks as referred to in the regulation are Credit Risk and Market Risk. To comply with the aforementioned BI regulation, on 29 December 2005, Bank CIMB Niaga's sharia unit has increased its capital contribution with details as follows:

As at 31 December 2013, Bank CIMB Niaga Sharia Unit's CAR without and with market risk charge were 13.45% and 13.45%, respectively (2012: 12.19% and 12.19%; 2011: 15.04% and 15.04%).

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59. STANDAR AKUNTANSI BARU

Standar baru, revisi dan interpretasi yang telah diterbitkan, namun belum berlaku efektif untuk tahun buku yang berakhir pada 31 Desember 2013 adalah sebagai berikut:

- ISAK 27 "Pengalihan aset dari pelanggan"
- ISAK 28 "Pengakhiran liabilitas keuangan dengan instrumen ekuitas"
- ISAK 29 "Biaya pengupasan lapisan tanah dalam tahap produksi pada tambang terbuka"
- PSAK 102 "Akuntansi Murabahah"
- PSAK 65 "Laporan keuangan konsolidasian" *)
- PSAK 66 "Pengaturan bersama" *)
- PSAK 67 "Pengungkapan kepentingan dalam entitas lain" *)
- PSAK 68 "Pengukuran nilai wajar" *)
- PSAK 1 (revisi 2013) "Penyajian laporan keuangan" *)
- PSAK 4 (revisi 2013) "Laporan keuangan tersendiri" *)
- PSAK 15 (revisi 2013) "Investasi pada entitas asosiasi dan ventura bersama" *)
- PSAK 24 (revisi 2013) "Imbalan kerja" *)

ISAK 27, 28, 29 dan PSAK 102 berlaku untuk tahun buku yang dimulai sejak 1 Januari 2014, sedangkan revisi dan standar baru lainnya akan berlaku efektif pada tahun buku yang dimulai 1 Januari 2015.

Pada saat penerbitan laporan keuangan, manajemen masih mempelajari dampak yang mungkin timbul dari penerapan standar baru dan revisi tersebut serta pengaruhnya pada laporan keuangan Perusahaan.

*) Penerapan dini revisi dan standar baru diatas sebelum 1 Januari 2015 tidak diijinkan.

60. PERJANJIAN-PERJANJIAN SIGNIFIKAN

Bank CIMB Niaga melakukan kerjasama dengan pihak lain dalam menjalankan aktivitas usahanya. Berikut perjanjian/perikatan penting dengan pihak ketiga:

1. Perjanjian Pengalihan atas Perjanjian Berlangganan Jasa Jaringan ATM Bersama tanggal 7 Januari 2002 dengan PT Artajasa Pembayaran Elektronik (Artajasa);
2. Perjanjian dengan PT Bursa Berjangka Jakarta (BBJ) tanggal 14 Desember 2000. Perjanjian dilakukan dalam rangka penempatan dana kompensasi yang dihimpun dari pialang berjangka anggota BBJ maupun sumber sah lainnya yang disetujui Badan Pengawas Perdagangan Berjangka Komoditi (Bappebti);

59. NEW PROSPECTIVE ACCOUNTING STANDARDS

New standards, amendments and interpretations issued but not yet effective for the financial year ended 31 December 2013 are as follow:

- IFAS 27 "Transfer assets from customer"
- IFAS 28 "Extinguishing financial liabilities with equity instrument"
- IFAS 29 "Stripping cost in the production phase of surface mine"
- SFAS 102 "Murabahah Accounting"
- SFAS 65 "Consolidated financial statements" *)
- SFAS 66 "Joint arrangements" *)
- SFAS 67 "Disclosure of interests in other entities" *)
- SFAS 68 "Fair value measurement"
- SFAS 1 (revised 2013) "Presentation of financial statements" *)
- SFAS 4 (revised 2013) "Separate financial statements" *)
- SFAS 15 (revised 2013) "Investment in associates and joint ventures" *)
- SFAS 24 (revised 2013) "Employee benefits" *)

IFAS 27, 28, 29 and SFAS 102 will become effective for annual period beginning 1 January 2014 while the other new and revised standards will become effective for the annual period beginning 1 January 2015.

As at the authorisation date of this consolidated of financial statements, the company is still evaluating the potential impact of these new and revised SFAS.

**) Early adoption of these new and revised standards prior to 1 January 2015 is not permitted.*

60. SIGNIFICANT AGREEMENTS

Bank CIMB Niaga enters into agreement with other parties in conducting their business activities. The followings are the significant agreements with third parties:

1. *Agreement for Transferring of Subscription of ATM Bersama Network dated 7 January 2002 with PT Artajasa Pembayaran Elektronik (Artajasa);*
2. *Agreement with PT Bursa Berjangka Jakarta (BBJ) dated 14 December 2000. This agreement is for the pooling of funds from brokers and members of BBJ or other valid funds as approved by Commodity Futures Trading Regulatory Authority (Badan Pengawas Perdagangan Berjangka Komoditi or Bappebti);*

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60. PERJANJIAN-PERJANJIAN SIGNIFIKAN (lanjutan)

60. SIGNIFICANT AGREEMENTS (continued)

3. Perjanjian Kerjasama Pengembangan dan Penyelenggaraan Jasa Internet Banking tanggal 1 November 2006 dengan PT Pacific Communications Network (Pacomnet) dengan tujuan penyediaan aplikasi untuk transaksi perbankan internet. Dengan pihak yang sama (Pacomnet) pada 2 Juli 2002 terdapat perjanjian penyelenggaraan SMS *Mobile Banking* dengan pengembangan jasa perbankan melalui *mobile GSM*;
 4. Perjanjian berkaitan dengan kartu kredit dan ATM yaitu *VISA International Service Association Program Security Agreement for Letter of Credit* tanggal 9 Oktober 2001 dengan pihak Visa International Service Association (VISA);
 5. Perjanjian Lisensi Keanggotaan Kartu Master dengan *Mastercard International Incorporated* tanggal 9 Juli 1996;
 6. Perjanjian Induk dengan PT Silverlake Informatikatama tanggal 15 November 1996 dalam rangka lisensi perangkat lunak untuk berbagai aplikasi;
 7. Bank CIMB Niaga menandatangani perjanjian kerjasama dengan PT Infomedia Nusantara untuk penyelenggaraan jasa *call center* atau pusat layanan informasi bagi nasabah Bank CIMB Niaga mengenai informasi layanan Bank CIMB Niaga. Perjanjian kerjasama ini berlaku sampai dengan tanggal 31 Mei 2012 dan telah diperpanjang kembali tanggal 30 Juni 2013 atas kesepakatan kedua belah pihak.
3. *Agreement for Developing and Implementing Internet Banking Service dated 1 November 2006 with PT Pacific Communications Network (Pacomnet) with the purpose of providing application for internet banking services. With the same party, on 2 July 2002, there was an agreement to provide SMS Mobile Banking with developing banking services through mobile GSM;*
 4. *Agreement related with credit cards and ATM named VISA International Service Association Program Security Agreement of Letter of Credit dated 9 October 2001 with Visa International Service Association (VISA);*
 5. *License agreement Master Card with Mastercard International Incorporated dated 9 July 1996;*
 6. *Master Service Agreement with PT Silverlake Informatikatama dated 15 November 1996 for the purpose of software licensing for various applications;*
 7. *Bank CIMB Niaga entered into an agreement with PT Infomedia Nusantara whereby PT Infomedia Nusantara agreed to conduct call center service or information service center for the customers of Bank CIMB Niaga with regards to Bank CIMB Niaga's information service. The agreement valid up to 31 May 2012 and had been extended until 30 June 2013 upon approval of both parties.*

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60. PERJANJIAN-PERJANJIAN SIGNIFIKAN (lanjutan)

8. Pada tanggal 15 September 1989, Bank CIMB Niaga menandatangani perjanjian sewa dengan PT Permata Birama Sakti untuk bangunan yang berlokasi di Gedung CIMB Niaga Plaza, Jl. Jenderal Sudirman Kav.25 Jakarta selama 6 (enam) tahun dimulai pada tanggal 17 Januari 1991. Pembaharuan perjanjian pertama kali dilaksanakan pada tanggal 17 Februari 1997 sampai dengan 17 Januari 2003 atas 6 (enam) lantai dari bangunan tersebut. Perjanjian tersebut telah diperpanjang kembali sampai dengan tanggal 31 Desember 2014 bersamaan dengan adanya penambahan ruangan yang disewa sebanyak 1 (satu) lantai dan digunakan sepenuhnya untuk operasional Bank CIMB Niaga. Sesuai dengan persyaratan dalam perjanjian sewa, Bank CIMB Niaga menempatkan uang jaminan tanpa bunga (disajikan sebagai aset lain-lain) sejumlah USD 288.069 pada perusahaan tersebut. Pembayaran sewa minimum pada masa yang akan datang sesuai dengan perjanjian sewa di atas adalah sebesar USD 401.460 per tahun, yang akan dievaluasi setiap 3 (tiga) tahun sejak tanggal dimulainya sewa. Jumlah beban sewa sehubungan dengan perjanjian ini adalah sebesar Rp 1.857 untuk tahun yang berakhir 31 Desember 2013 (2012: Rp 5.730; 2011: Rp 5.565);

9. Pada tanggal 7 April 2008, Bank CIMB Niaga menandatangani perjanjian sewa dengan PT Niaga Manajemen Citra untuk bangunan yang berlokasi di Gedung Griya Niaga 2, Jl. Wahid Hasyim Blok B.4 No.3, Bintaro Jaya Sektor VII Tangerang selama 29 (dua puluh sembilan) tahun. Total uang sewa selama jangka waktu sewa adalah sebesar Rp 181.000 yang akan dibayarkan dalam 11 (sebelas) tahap pembayaran. Pembayaran tahap pertama sebesar Rp 5.650 dibayarkan pada 27 Maret 2007 dan pembayaran tahap terakhir dibayar pada Januari 2009. Pada tanggal 30 Oktober 1997, Bank CIMB Niaga menandatangani perjanjian sewa dengan PT Niaga Manajemen Citra untuk bangunan yang berlokasi di Gedung Griya Niaga 1, Jl. Wahid Hasyim Blok B.4 No.3, Bintaro Jaya Sektor VII Tangerang selama 15 (lima belas) tahun sampai dengan 29 Oktober 2012 dan telah diperpanjang sampai dengan 31 Desember 2017. Pembayaran sewa pada masa yang akan datang sesuai dengan perjanjian sewa di atas adalah sebesar Rp 478 per bulan.

60. SIGNIFICANT AGREEMENTS (continued)

8. On 15 September 1989, Bank CIMB Niaga entered into an office space lease agreement with PT Permata Birama Sakti for the building which located at CIMB Niaga Plaza Building, Jl. Jenderal Sudirman Kav.25 Jakarta for 6 (six) years commencing on 17 January 1991. The first renewal was from 17 February 1997 until 17 January 2003 for 6 (six) floors of the building. The agreement has been extended again until 31 December 2014, with new addition rental area that now consist of 1 (one) floors, which are entirely used for Bank CIMB Niaga's operations. In accordance with the terms of the lease agreement, Bank CIMB Niaga has placed a non-interest bearing security deposit (recorded under other assets) with the lessor amounted to USD 288,069. Future minimum rental commitments under the above lease agreement is USD 401,460 per year, subject to review every 3 (three) years from the commencement date. Total rental expense in accordance with this agreement amounted to Rp 1,857 for the year ended 31 December 2013 (2012: Rp 5,730; 2011: Rp 5,565);

9. On 7 April 2008, Bank CIMB Niaga entered into an office space lease agreement with PT Niaga Manajemen Citra for building which located at Griya Niaga 2 Building, Jl. Wahid Hasyim Blok B.4 No.3, Bintaro Jaya Sector VII Tangerang for 29 (twenty nine) years. Rental fees for this rent amounted to Rp 181,000 which paid in 11 (eleven) payment term. The first term amounted to Rp 5,650 already paid on 27 March 2007 and the latest payment paid in January 2009. On 30 October 1997, Bank CIMB Niaga entered into an office space lease agreement with PT Niaga Manajemen Citra for building which located at Griya Niaga 1 Building, Jl. Wahid Hasyim Blok B.4 No.3, Bintaro Jaya Sector VII Tangerang for 15 (fifteen) years up to 29 October 2012 and has been extended again until 31 December 2017. Future rental commitments under the above lease agreement amounted to Rp 478 per month.

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61. INFORMASI TAMBAHAN

Sesuai dengan Surat dari BI No. 10/57/DpG/DPbS tanggal 27 Mei 2008 perihal "Penyeragaman Nama Produk dan Jasa Perbankan Syariah", mulai bulan September 2008, semua produk/jasa perbankan Syariah diseragamkan menjadi *Islamic Banking* (iB).

Informasi keuangan unit usaha Syariah pada tanggal 31 Desember 2013, 2012, dan 2011 serta untuk tahun yang berakhir 31 Desember 2013, 2012, dan 2011 adalah:

61. ADDITIONAL INFORMATION

In accordance with Letter from BI No. 10/57/DpG/DPbS dated 27 May 2008 regarding "Harmonisation of Sharia Banking Products and Services", starting September 2008, all Sharia banking products/services are harmonised as *Islamic Banking* (iB).

Financial information of Sharia business unit as at 31 December 2013, 2012, and 2011, and for the years ended 31 December 2013, 2012, and 2011 are as follows:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
NERACA				BALANCE SHEET
ASET				ASSETS
K a s	54,903	31,543	30,326	Cash
Giro Wadiah pada Bank Indonesia	330,458	333,848	193,431	Wadiah current accounts to Bank Indonesia
Sertifikat Wadiah Bank Indonesia	2,189,387	805,453	1,501,505	Bank Indonesia Wadiah Certificates
Penempatan pada bank syariah lain - bersih	47,980	49,683	30,832	Placements to other sharia bank - net
Obligasi syariah yang dimiliki - bersih	564,455	304,372	241,489	Sharia bonds - net
Piutang iB - bersih	5,855,192	6,795,262	2,603,722	iB receivables - net
Piutang iB lainnya - bersih	125,417	222,466	147,090	Other iB receivables - net
Pembiayaan iB - bersih	440,388	449,795	469,032	iB financing - net
Aset tetap - bersih	15,550	16,275	16,247	Fixed assets - net
Aset lain-lain	222,194	69,537	29,229	Other assets
JUMLAH ASET	<u>9,845,924</u>	<u>9,078,234</u>	<u>5,262,903</u>	TOTAL ASSETS
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
Dana simpanan iB	1,780,958	1,398,640	916,702	iB deposits from customers
Liabilitas segera iB lainnya	8,367	17,244	5,041	Other iB current liabilities
Liabilitas kepada bank lain	63,420	307,333	243,558	Liabilities to other banks
Liabilitas lain-lain	2,764,364	1,397,714	646,909	Other liabilities
Dana investasi tidak terikat				Unrestricted investment funds
- Tabungan iB	556,100	366,081	233,127	iB saving accounts -
- Deposito iB	4,130,564	5,228,261	2,992,280	iB time deposits -
Saldo laba	542,151	362,961	225,286	Balance of profit
JUMLAH LIABILITAS DAN EKUITAS	<u>9,845,924</u>	<u>9,078,234</u>	<u>5,262,903</u>	TOTAL LIABILITIES AND EQUITY
	<u>2013</u>	<u>2012</u>	<u>2011</u>	
LAPORAN LABA RUGI				INCOME STATEMENT
Penghasilan operasional	946,684	681,039	410,946	Operating income
Jumlah bagi hasil	(394,761)	(257,430)	(162,206)	Revenue sharing distribution
				Income after revenue sharing distribution
Penghasilan setelah bagi hasil	551,923	423,609	248,740	Total operating expenses
Jumlah beban operasional	(353,406)	(276,172)	(176,236)	
				Net operating income
Laba operasional - bersih	198,517	147,437	72,504	Non-operating expenses - net
Beban non operasional				
- bersih	(19,327)	(9,762)	536	
Laba bersih	<u>179,190</u>	<u>137,675</u>	<u>73,040</u>	Net income

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62. NILAI TERCATAT INSTRUMEN KEUANGAN

62. THE CARRYING AMOUNT OF FINANCIAL INSTRUMENTS

Berikut ini adalah nilai tercatat instrumen keuangan Bank CIMB Niaga pada tanggal 31 Desember 2013, 2012, dan 2011:

The carrying amount of Bank CIMB Niaga's financial instruments as at 31 December 2013, 2012, and 2011 are as follows:

	2013	2012	2011	
ASET KEUANGAN				FINANCIAL ASSETS
Kas	4,899,659	3,560,580	2,899,117	Cash
Giro pada Bank Indonesia	13,906,003	12,793,295	11,154,874	Current accounts with Bank Indonesia
Giro pada bank lain - bersih	3,241,061	2,709,843	1,383,254	Current accounts with other banks - net
Penempatan pada bank lain dan Bank Indonesia				Placements with other banks and Bank Indonesia
Nominal - bersih	9,495,048	12,382,281	6,087,151	Nominal - net
Pendapatan yang masih harus diterima	72	708	220	Accrued income
Jumlah tercatat	9,495,120	12,382,989	6,087,371	Carrying amount
Efek-efek				Marketable securities
Nominal - bersih	9,754,579	5,976,996	4,378,597	Nominal - net
Pendapatan yang masih harus diterima	77,705	52,505	31,205	Accrued income
Jumlah tercatat	9,832,284	6,029,501	4,409,802	Carrying amount
Obligasi pemerintah				Government Bonds
Nominal - bersih	10,212,927	8,083,940	6,831,418	Nominal - net
Pendapatan yang masih harus diterima	143,389	132,954	151,896	Accrued income
Jumlah tercatat	10,356,316	8,216,894	6,983,314	Carrying amount
Efek-efek yang dibeli dengan janji dijual kembali				Securities purchased under resale agreements
Nominal - bersih	69,070	200,585	3,642,874	Nominal - net
Pendapatan yang masih harus diterima	231	4,581	19,488	Accrued income
Jumlah tercatat	69,301	205,166	3,662,362	Carrying amount
Tagihan derivatif - bersih	1,138,971	287,854	133,357	Derivative receivables - net
Kredit yang diberikan				Loans
Nominal - bersih	145,808,989	137,104,439	119,577,189	Nominal - net
Pendapatan yang masih harus diterima	954,528	862,475	775,935	Accrued income
Komisi diterima dimuka	(234,706)	(290,751)	(150,751)	Unearned commission
Jumlah tercatat	146,528,811	137,676,163	120,202,373	Carrying amount
Piutang pembiayaan konsumen - bersih	7,038,391	4,487,830	2,648,949	Consumer financing receivables - net
Piutang sewa pembiayaan - bersih	311,057	408,747	198,970	Financing lease receivables - net
Tagihan akseptasi - bersih	5,411,742	3,101,220	2,384,054	Acceptance receivables - net
Penyertaan - bersih	12,108	10,221	7,867	Investments - net
Pendapatan yang masih harus diterima	13,149	25,534	20,689	Accrued income
Aset lain-lain - bersih	495,138	340,164	160,517	Other assets - net
Jumlah Aset Keuangan	212,749,111	192,236,001	162,336,870	Total Financial Assets

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62. NILAI TERCATAT INSTRUMEN KEUANGAN (lanjutan)

62. THE CARRYING AMOUNT OF FINANCIAL INSTRUMENTS (continued)

Berikut ini adalah nilai tercatat instrumen keuangan Bank CIMB Niaga pada tanggal 31 Desember 2013, 2012, dan 2011 (lanjutan):

The carrying amount of Bank CIMB Niaga's financial instruments as at 31 December 2013, 2012, and 2011 are as follows (continued):

	2013	2012	2011	
LIABILITAS KEUANGAN				FINANCIAL LIABILITIES
Liabilitas segera	1,049,842	893,763	419,352	Obligations due immediately
Simpanan dari nasabah				Deposits from customers
Nominal	163,737,362	151,015,119	131,814,304	Nominal
Bunga yang masih harus dibayar	326,795	322,604	290,988	Accrued interest
Jumlah tercatat	164,064,157	151,337,723	132,105,292	Carrying amount
Simpanan dari bank lain				Deposits from other banks
Nominal	806,330	3,219,859	1,754,110	Nominal
Bunga yang masih harus dibayar	583	5,311	548	Accrued interest
Jumlah tercatat	806,913	3,225,170	1,754,658	Carrying amount
Liabilitas derivatif	917,273	160,485	132,253	Derivative payables
Liabilitas akseptasi	5,411,742	3,031,374	2,283,462	Acceptance payables
Efek-efek yang diterbitkan				Marketable securities issued
Nominal	5,976,470	4,083,575	1,492,853	Nominal
Bunga yang masih harus dibayar	43,345	28,163	2,730	Accrued interest
Jumlah tercatat	6,019,815	4,111,738	1,495,583	Carrying amount
Pinjaman yang diterima				Borrowings
Nominal	8,591,371	6,226,563	4,999,837	Nominal
Bunga yang masih harus dibayar	42,444	26,636	10,131	Accrued interest
Jumlah tercatat	8,633,815	6,253,199	5,009,968	Carrying amount
Pinjaman subordinasi				Subordinated loans
Nominal	2,962,569	3,028,393	3,017,116	Nominal
Bunga yang masih harus dibayar	39,811	39,811	39,811	Accrued interest
Jumlah tercatat	3,002,380	3,068,204	3,056,927	Carrying amount
Beban yang masih harus dibayar dan liabilitas lain-lain	330,473	610,134	485,964	Accruals and other liabilities
Jumlah Liabilitas Keuangan	190,236,410	172,691,790	146,743,459	Total Financial Liabilities

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63. INFORMASI KEUANGAN TAMBAHAN

Informasi berikut pada halaman 6/1 sampai dengan halaman 6/11 adalah informasi keuangan tambahan PT Bank CIMB Niaga Tbk, perusahaan induk saja.

Oleh karena perbedaan antara laporan keuangan perusahaan dengan laporan keuangan konsolidasian tidak material, maka catatan atas laporan keuangan perusahaan saja tidak disajikan dalam informasi keuangan tambahan ini.

Penyertaan pada Anak Perusahaan pada Laporan Keuangan Induk Saja

Pada tahun 2011, Bank CIMB Niaga menerapkan PSAK 4 (Revisi 2009) "Laporan Keuangan Konsolidasian dan Induk Saja". Perubahan berdasarkan standar Laporan Keuangan Induk Saja, adalah untuk menyajikan penyertaan pada Anak Perusahaan menggunakan harga perolehan. Informasi investasi yang signifikan dalam Anak Perusahaan diungkapkan pada Catatan 1.

Penyertaan pada perusahaan asosiasi pada laporan keuangan induk saja

Pada tahun 2011, Bank CIMB Niaga menerapkan PSAK 15 (Revisi 2009) "Investasi pada Entitas Asosiasi". Berdasarkan Standar Laporan Keuangan Induk Saja, Penyajian penyertaan pada perusahaan asosiasi menggunakan harga perolehan.

63. SUPPLEMENTARY FINANCIAL INFORMATION

The following supplementary financial information of PT Bank CIMB Niaga Tbk, parent company only, stated on pages 6/1 to pages 6/11.

On the basis that the differences between the parent company and consolidated financial statements are not material, therefore notes to the financial statements of the parent company only have not been included in this supplementary financial information.

Investments in Subsidiaries in the Parent Company Financial Statements

In 2011, Bank CIMB Niaga implemented SFAS 4 (Revised 2009) "Consolidated and Separate Financial Statements". The change in accordance with the standard in respect of the Parent Company Financial Statements, is to present the investments in Subsidiaries by using the cost method. The significant information from Subsidiaries are disclosed in Note 1.

Investments in associates in the parent company financial statements

In 2011, Bank CIMB Niaga implemented SFAS 15 (Revised 2009) "Investments in Associates". In accordance with the standard in respect of the Parent Company Financial Statements, is to present the investments in subsidiaries by using the cost method.

INFORMASI KEUANGAN TAMBAHAN/SUPPLEMENTARY FINANCIAL INFORMATION

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**STATEMENTS OF FINANCIAL POSITION
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ASET	2013	2012	2011	ASSETS
K a s	4,879,541	3,534,109	2,892,872	Cash
Giro pada Bank Indonesia	13,906,003	12,793,295	11,154,874	Current accounts with Bank Indonesia
Giro pada bank lain	3,110,083	2,695,689	1,376,122	Current accounts with other banks
Dikurangi: Cadangan kerugian penurunan nilai	-	-	-	Less: Allowance for impairment losses
	<u>3,110,083</u>	<u>2,695,689</u>	<u>1,376,122</u>	
Penempatan pada bank lain dan Bank Indonesia	9,507,531	12,399,517	6,078,200	Placement with other banks and Bank Indonesia
Dikurangi: Cadangan kerugian penurunan nilai	(12,483)	(17,236)	(26,049)	Less: Allowance for impairment losses
	<u>9,495,048</u>	<u>12,382,281</u>	<u>6,052,151</u>	
Efek-efek	9,795,632	6,019,924	4,417,744	Marketable securities
Dikurangi: Cadangan kerugian penurunan nilai	(41,053)	(42,928)	(39,147)	Less: Allowance for impairment losses
	<u>9,754,579</u>	<u>5,976,996</u>	<u>4,378,597</u>	
Obligasi Pemerintah	10,212,927	8,083,940	6,831,418	Government Bonds
Efek-efek yang dibeli dengan janji dijual kembali	69,070	200,585	3,642,874	Securities purchased under resale agreements
Dikurangi: Cadangan kerugian penurunan nilai	-	-	-	Less: Allowance for impairment losses
	<u>69,070</u>	<u>200,585</u>	<u>3,642,874</u>	
Tagihan derivatif	1,138,971	287,854	133,357	Derivative receivables
Dikurangi: Cadangan kerugian penurunan nilai	-	-	-	Less: Allowance for impairment losses
	<u>1,138,971</u>	<u>287,854</u>	<u>133,357</u>	
Kredit yang diberikan				Loans
Pihak berelasi	628,831	500,033	502,314	Related parties
Pihak ketiga	149,627,573	140,732,390	122,931,369	Third parties
	<u>150,256,404</u>	<u>141,232,423</u>	<u>123,433,683</u>	
Dikurangi: Cadangan kerugian penurunan nilai	(3,882,512)	(3,671,720)	(3,383,653)	Less: Allowance for impairment losses
Jumlah kredit yang diberikan	<u>146,373,892</u>	<u>137,560,703</u>	<u>120,050,030</u>	Total loans
Tagihan akseptasi	5,411,742	3,101,220	2,384,054	Acceptance receivables
Dikurangi: Cadangan kerugian penurunan nilai	-	-	-	Less: Allowance for impairment losses
	<u>5,411,742</u>	<u>3,101,220</u>	<u>2,384,054</u>	

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**PT BANK CIMB NIAGA Tbk
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**LAPORAN POSISI KEUANGAN
31 DESEMBER 2013, 2012, DAN 2011**
(Dalam jutaan Rupiah, kecuali dinyatakan lain)

**STATEMENTS OF FINANCIAL POSITION
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(Expressed in million Rupiah, unless otherwise stated)

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
ASET (lanjutan)				ASSETS (continued)
Penyertaan	360,763	357,986	206,722	<i>Investments</i>
Dikurangi: Cadangan kerugian penurunan nilai	<u>(890)</u>	<u>(899)</u>	<u>(999)</u>	<i>Less: Allowance for impairment losses</i>
	359,873	357,087	205,723	
Aset Tetap	4,401,151	3,711,492	3,232,826	<i>Fixed Assets</i>
Dikurangi: Akumulasi penyusutan	<u>(2,383,909)</u>	<u>(2,116,356)</u>	<u>(1,880,491)</u>	<i>Less: Accumulated depreciation</i>
	2,017,242	1,595,136	1,352,335	
Aset yang diambil alih	132,115	143,723	92,691	<i>Foreclosed assets</i>
Dikurangi: Cadangan kerugian penurunan nilai	<u>-</u>	<u>-</u>	<u>-</u>	<i>Less: Allowance for impairment losses</i>
	132,115	143,723	92,691	
Uang muka pajak	725,074	791,637	789,926	<i>Prepaid taxes</i>
Aset pajak tangguhan - bersih	601,595	301,324	372,164	<i>Deferred tax assets - net</i>
Pendapatan yang masih harus diterima	1,175,372	1,079,180	1,000,097	<i>Accrued income</i>
Beban dibayar dimuka	1,433,164	1,274,304	1,178,554	<i>Prepaid expenses</i>
Aset Lain-lain	1,069,367	890,452	696,683	<i>Other Assets</i>
Dikurangi: Cadangan kerugian penurunan nilai	<u>(438,375)</u>	<u>(436,698)</u>	<u>(446,940)</u>	<i>Less: Allowance for impairment losses</i>
	630,992	453,754	249,743	
JUMLAH ASET	<u>211,427,283</u>	<u>192,612,817</u>	<u>164,137,582</u>	TOTAL ASSETS

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**STATEMENTS OF FINANCIAL POSITION
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(Expressed in million Rupiah, unless otherwise stated)

	2013	2012	2011	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	1,049,842	893,763	419,352	<i>Obligations due immediately</i>
Simpanan dari nasabah				<i>Deposits from customers</i>
Giro				<i>Demand deposits</i>
Pihak berelasi	264,323	219,975	113,049	<i>Related parties</i>
Pihak ketiga	36,671,481	35,659,771	30,561,224	<i>Third parties</i>
	36,935,804	35,879,746	30,674,273	
Tabungan				<i>Saving deposits</i>
Pihak berelasi	45,541	44,679	30,923	<i>Related parties</i>
Pihak ketiga	35,187,421	29,848,312	27,716,624	<i>Third parties</i>
	35,232,962	29,892,991	27,747,547	
Deposito				<i>Time deposits</i>
Pihak berelasi	94,062	178,444	86,761	<i>Related parties</i>
Pihak ketiga	91,617,338	85,185,929	73,311,002	<i>Third parties</i>
	91,711,400	85,364,373	73,397,763	
Jumlah simpanan nasabah	163,880,166	151,137,110	131,819,583	<i>Total deposits from customers</i>
Simpanan dari bank lain				<i>Deposits from other banks</i>
Giro dan tabungan	553,678	602,886	579,969	<i>Demand and saving deposits</i>
Deposito berjangka	252,652	2,616,973	1,174,141	<i>Time deposits</i>
	806,330	3,219,859	1,754,110	
Liabilitas derivatif	916,205	153,868	128,570	<i>Derivative payables</i>
Liabilitas akseptasi	5,411,742	3,031,374	2,283,462	<i>Acceptance payables</i>
Efek-efek yang diterbitkan	4,930,314	3,485,134	1,492,853	<i>Marketable securities issued</i>
Pinjaman yang diterima	3,216,711	2,798,261	2,956,979	<i>Borrowings</i>
Hutang pajak	444,887	359,756	289,277	<i>Tax payables</i>
Beban yang masih harus dibayar dan liabilitas lain-lain	1,652,905	1,493,499	1,055,205	<i>Accruals and other liabilities</i>
Liabilitas imbalan kerja	889,321	835,693	869,303	<i>Employee benefit obligations</i>
Pinjaman subordinasi	2,962,569	3,028,393	3,017,116	<i>Subordinated loans</i>
Jumlah liabilitas	186,160,992	170,436,710	146,085,810	<i>Total Liabilities</i>

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**PT BANK CIMB NIAGA Tbk
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**LAPORAN POSISI KEUANGAN
31 DESEMBER 2013, 2012, DAN 2011**
(Dalam jutaan Rupiah, kecuali dinyatakan lain)

**STATEMENTS OF FINANCIAL POSITION
31 DECEMBER 2013, 2012, AND 2011**
(Expressed in million Rupiah, unless otherwise stated)

EKUITAS	2013	2012	2011	EQUITY
Modal saham biasa				<i>Share capital</i>
Modal dasar 71.853.936 saham biasa kelas A, dengan nilai nominal Rp 5.000 (nilai penuh) per saham dan 50.814.606.400 saham biasa kelas B, dengan nilai nominal Rp 50 (nilai penuh) per saham.				<i>Authorized capital 71,853,936 class A ordinary shares with par value of Rp 5,000 (full amount) per share, and 50,814,606,400 class B ordinary shares with par value of Rp 50 (full amount) per share.</i>
Modal ditempatkan dan disetor penuh 71.853.936 saham biasa kelas A dan 25.059.752.907 saham biasa kelas B pada tanggal 31 Desember 2013, 2012, dan 2011	1,612,257	1,612,257	1,612,257	<i>Issued and fully paid 71,853,936 class A ordinary shares and 25,059,752,907 class B ordinary shares shares as at 31 December 2013, 2012, and 2011</i>
Tambahan modal disetor	7,033,450	7,033,450	7,033,450	<i>Additional paid in capital</i>
Cadangan kompensasi berbasis saham	57,011	57,011	57,011	<i>Share-based compensation reserve</i>
(Kerugian)/keuntungan yang belum direalisasi atas efek-efek dalam kelompok tersedia untuk dijual	(752,524)	305,639	273,583	<i>Unrealised (losses)/gains on available-for-sale marketable securities</i>
Cadangan umum dan wajib	351,538	351,538	351,538	<i>General and statutory reserve</i>
Saldo laba	16,964,559	12,816,212	8,723,933	<i>through quasi-reorganisation</i>
Jumlah ekuitas	25,266,291	22,176,107	18,051,772	<i>Total equity</i>
JUMLAH LIABILITAS DAN EKUITAS	211,427,283	192,612,817	164,137,582	TOTAL LIABILITIES AND EQUITY

INFORMASI KEUANGAN TAMBAHAN/SUPPLEMENTARY FINANCIAL INFORMATION

**PT BANK CIMB NIAGA Tbk
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**LAPORAN LABA RUGI KOMPREHENSIF
KONSOLIDASIAN
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2013, 2012, DAN 2011**
(Dalam jutaan Rupiah, kecuali dinyatakan lain)

**CONSOLIDATED STATEMENTS OF
COMPREHENSIVE INCOME
FOR THE YEARS ENDED
31 DECEMBER 2013, 2012, AND 2011**
(Expressed in million Rupiah, unless otherwise stated)

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
PENDAPATAN DAN BEBAN OPERASIONAL				INCOME AND EXPENSES FROM OPERATIONS
Pendapatan bunga dan syariah	17,306,380	15,880,162	14,520,460	<i>Interest and sharia income</i>
Beban bunga dan syariah	(7,183,434)	(6,159,128)	(6,652,480)	<i>Interest and sharia expense</i>
Penghasilan bunga bersih	<u>10,122,946</u>	<u>9,721,034</u>	<u>7,867,980</u>	Net interest income
Pendapatan operasional lainnya				<i>Other operating income</i>
Provisi dan komisi lainnya	1,495,085	1,294,875	1,169,330	<i>Other fees and commissions</i>
Keuntungan transaksi mata uang asing	12,529	442,244	316,391	<i>Foreign exchange gains</i>
Lain-lain	236,031	217,930	159,126	<i>Others</i>
Jumlah pendapatan operasional lainnya	<u>1,743,645</u>	<u>1,955,049</u>	<u>1,644,847</u>	<i>Total other operating income</i>
Pembentukan cadangan kerugian nilai atas aset keuangan dan nonkeuangan	(966,681)	(1,036,606)	(767,375)	<i>Impairment losses on financial and non-financial assets</i>
Keuntungan/(kerugian) dari perubahan nilai wajar instrumen keuangan yang diperdagangkan	629,002	36,512	(144,543)	<i>Gains/(losses) from changes in fair value of trading financial instruments</i>
Keuntungan dari penjualan efek-efek	196,676	489,084	357,104	<i>Gains from sale of marketable securities</i>
Beban operasional lainnya				<i>Other operating expenses</i>
Beban tenaga kerja	(3,033,122)	(2,703,616)	(2,120,657)	<i>Personnel expenses</i>
Umum dan administrasi	(2,942,550)	(2,815,931)	(2,608,809)	<i>General and administrative</i>
Lain-lain	(102,476)	(139,012)	(142,459)	<i>Others</i>
Jumlah beban operasional lainnya	<u>(6,078,148)</u>	<u>(5,658,559)</u>	<u>(4,871,925)</u>	<i>Total other operating expenses</i>
LABA OPERASIONAL BERSIH	<u>5,647,440</u>	<u>5,506,514</u>	<u>4,086,088</u>	NET OPERATING INCOME
(BEBAN)/PENDAPATAN BUKAN OPERASIONAL				(EXPENSES)/INCOME FROM NON OPERATIONS
(Beban)/pendapatan bukan operasional - bersih	<u>(13,196)</u>	<u>48,917</u>	<u>154,964</u>	<i>Non operating (expenses)/income - net</i>
LABA SEBELUM PAJAK PENGHASILAN	<u>5,634,244</u>	<u>5,555,431</u>	<u>4,241,052</u>	INCOME BEFORE INCOME TAX
BEBAN PAJAK PENGHASILAN	<u>(1,485,897)</u>	<u>(1,463,152)</u>	<u>(1,141,894)</u>	INCOME TAX EXPENSE
LABA BERSIH	<u>4,148,347</u>	<u>4,092,279</u>	<u>3,099,158</u>	NET INCOME

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**LAPORAN LABA RUGI KOMPREHENSIF
UNTUK TAHUN YANG BERAKHIR 31 DESEMBER 2013, 2012,
DAN 2011**

(Dalam jutaan Rupiah, kecuali dinyatakan lain)

**STATEMENTS OF COMPREHENSIVE INCOME
FOR THE YEARS ENDED 31 DECEMBER 2013, 2012,
AND 2011**

(Expressed in million Rupiah, unless otherwise stated)

	2013	2012	2011	
Laba bersih	4,148,347	4,092,279	3,099,158	<i>Net income</i>
Pendapatan komprehensif lain:				Other comprehensive income:
Selisih kurs karena penjabaran laporan keuangan	-	-	(262)	<i>Cummulative translation adjustment</i>
Kerugian atas perubahan nilai wajar dari efek-efek dan obligasi pemerintah dalam kelompok tersedia untuk dijual	(1,575,078)	(153,833)	(66,104)	<i>Loss from changes in fair value of available for sale marketable securities</i>
Dikurangi : Penyesuaian reklasifikasi atas keuntungan yang termasuk dalam laba rugi	164,194	196,403	154,489	<i>Less : Reclassification adjustment on gain which already included in statement of income</i>
	(1,410,884)	42,570	88,385	
Pajak penghasilan terkait dengan pendapatan komprehensif lain	352,721	(10,514)	(22,096)	<i>Income tax relating to components of other comprehensive income</i>
PENDAPATAN KOMPREHENSIF LAIN SETELAH PAJAK	(1,058,163)	32,056	66,027	OTHER COMPREHENSIVE INCOME - NET OF TAX
JUMLAH PENDAPATAN KOMPREHENSIF	3,090,184	4,124,335	3,165,185	TOTAL COMPREHENSIVE INCOME
LABA PER SAHAM (dalam nilai penuh Rupiah per saham)				EARNINGS PER SHARE (expressed in Rupiah full amount per share)
Dasar	165.06	162.83	123.77	<i>Basic</i>

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UNTUK TAHUN YANG BERAKHIR
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**STATEMENTS OF CHANGES IN EQUITY
FOR THE YEARS ENDED
31 DECEMBER 2013, 2012, AND 2011**
(Expressed in million Rupiah, unless otherwise stated)

	Modal saham/ Share capital	Tambahan modal disetor/ Additional paid in capital	Cadangan kompensasi berbasis saham/ Share based compensation reserve	Cadangan lindung nilai arus kas/ Cash flow hedging reserve	Keuntungan/ (kerugian) yang belum direalisasi atas efek-efek dalam kelompok tersedia untuk dijual/ Unrealised gains/(losses) on available-for-sale marketable securities and government bonds	Selisih kurs karena penjabaran laporan keuangan/ Cumulative foreign exchange translation adjustments	Cadangan umum dan wajib/ General and statutory reserve	Saldo laba Retained earnings	Jumlah/ Total	Balance as at 1 January 2011
Saldo 1 Januari 2011	1,552,420	5,597,358	57,011	-	208,409	262	351,538	5,824,571	13,591,569	Balance as at 1 January 2011
Penambahan saham baru melalui penawaran Umum Terbatas V	59,837	1,436,092	-	-	-	-	-	-	1,495,929	Issuance of new shares through Right Issue V
Pembagian dividen tunai atas laba bersih tahun buku 2011	-	-	-	-	-	-	-	(199,796)	(199,796)	Distribution of cash dividend on 2011 financial year net income
Lain-lain	-	-	-	-	(1,115)	-	-	-	(1,115)	Others
Jumlah laba komprehensif tahun berjalan	-	-	-	-	66,289	(262)	-	3,099,158	3,165,185	Total comprehensive income for the year
Saldo 31 Desember 2011	1,612,257	7,033,450	57,011	-	273,583	-	351,538	8,723,933	18,051,772	Balance as at 31 December 2011

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UNTUK TAHUN YANG BERAKHIR
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STATEMENTS OF CHANGES IN EQUITY
FOR THE YEARS ENDED
31 DECEMBER 2013, 2012, AND 2011
(Expressed in million Rupiah, unless otherwise stated)

	Modal saham/ Share capital	Tambahan modal disetor/ Additional paid in capital	Cadangan kompensasi berbasis saham/ Share based compensation reserve	Keuntungan yang belum direalisasi atas efek-efek dalam kelompok tersedia untuk dijual/ Unrealised gains on available-for-sale marketable securities and government bonds	Cadangan umum dan wajib/ General and statutory reserve	Saldo laba/ Retained earnings	Jumlah/ Total
Saldo 1 Januari 2012	1,612,257	7,033,450	57,011	273,583	351,538	8,723,933	18,051,772
Jumlah laba komprehensif tahun berjalan	-	-	-	32,056	-	4,092,279	4,124,335
Saldo 31 Desember 2012	1,612,257	7,033,450	57,011	305,639	351,538	12,816,212	22,176,107
							Balance as at 1 January 2012
							Total comprehensive income for the year
							Balance as at 31 December 2012

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**STATEMENTS OF CHANGES IN EQUITY
FOR THE YEARS ENDED
31 DECEMBER 2013, 2012, AND 2011**
(Expressed in million Rupiah, unless otherwise stated)

	Modal saham/ Share capital	Tambahan modal disetor/ Additional paid in capital	Cadangan kompensasi berbasis saham/ Share based compensation reserve	Keuntungan/ (kerugian) yang belum direalisasi atas efek-efek dalam kelompok tersedia untuk dijual/ Unrealised gains/(losses) on available-for-sale marketable securities and government bonds	Cadangan umum dan wajib/ General and statutory reserve	Saldo laba/ Retained earnings	Jumlah/ Total
Saldo 1 Januari 2013	1,612,257	7,033,450	57,011	305,639	351,538	12,816,212	22,176,107
Jumlah laba komprehensif tahun berjalan	-	-	-	(1,058,163)	-	4,148,347	3,090,184
Saldo 31 Desember 2013	1,612,257	7,033,450	57,011	(752,524)	351,538	16,964,559	25,266,291

Balance as at 1 January 2013
Total comprehensive income for the year

Balance as at 31 December 2013

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**STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED
31 DECEMBER 2013, 2012, AND 2011**
(Expressed in million Rupiah, unless otherwise stated)

	2013	2012	2011	
Arus kas dari kegiatan operasi				Cash flow from operating activities
Pendapatan bunga, provisi, dan komisi yang diterima	19,258,043	17,087,688	14,920,542	<i>Receipts of interest, fees, and commissions income</i>
Bunga, provisi, dan komisi yang dibayar	(6,465,969)	(5,623,074)	(6,424,101)	<i>Payments of interest, fees, and commissions</i>
Penghasilan operasional lainnya	(494,188)	264,373	508,289	<i>Other operating income</i>
Beban operasional lainnya	(6,546,640)	(6,173,278)	(5,426,984)	<i>Other operating expenses</i>
(Beban)/penghasilan bukan operasional - bersih	(4,520)	50,187	41,349	<i>Non operating (expense)/income - net</i>
Arus kas sebelum perubahan dalam aset dan liabilitas operasi	5,746,726	5,605,896	3,619,095	<i>Cash flow before changes in operating assets and liabilities</i>
Perubahan dalam aset dan liabilitas :				<i>Changes in assets and liabilities</i>
- (Kenaikan)/penurunan aset :				<i>(Increase)/ decrease in assets : -</i>
- Penempatan pada bank lain dan Bank Indonesia (jatuh tempo lebih dari 3 bulan)	-	196,564	(196,564)	<i>Placements with other banks and Bank Indonesia (matures more than 3 months)</i>
- Efek-efek dan Obligasi Pemerintah untuk tujuan diperdagangkan	869,346	81,153	2,921,651	<i>Trading marketable securities - and Government Bonds</i>
- Efek-Efek yang dibeli dengan janji dijual kembali	131,515	3,442,289	(3,642,874)	<i>Securities purchased - under resale agreements</i>
- Kredit yang diberikan	(9,585,119)	(17,814,779)	(18,933,934)	<i>Loans -</i>
- Tagihan akseptasi	(2,310,522)	(717,166)	(995,536)	<i>Acceptance receivables -</i>
- Aset yang diambil alih, uang muka pajak, aset lain-lain dan beban dibayar di muka	(259,604)	(342,263)	(267,347)	<i>Foreclosed asset, prepaid taxes, - other assets and prepaid expenses</i>
- Kenaikan/(penurunan) liabilitas :				<i>Increase/(decrease) in liabilities : -</i>
- Simpanan nasabah	12,743,056	19,317,526	13,973,174	<i>Deposits from customers -</i>
- Simpanan dari bank lain	(2,413,529)	1,465,750	554,131	<i>Deposits from other banks -</i>
- Liabilitas akseptasi	2,380,368	747,912	955,906	<i>Acceptance payables -</i>
- Hutang pajak	69,130	(18,328)	46,027	<i>Taxes payable -</i>
- Liabilitas segera, beban yang masih harus dibayar, dan liabilitas lain-lain serta liabilitas imbalan kerja	338,632	800,142	(139,024)	<i>Obligations due immediately, - accruals and other liabilities and employee benefit obligations</i>
Pajak penghasilan yang dibayar selama tahun berjalan	(1,520,802)	(1,247,672)	(960,599)	<i>Income tax paid during the year</i>
Kas bersih yang diperoleh dari/(digunakan untuk) kegiatan operasi	6,189,197	11,517,024	(3,065,894)	Net cash provided by operating activities

INFORMASI KEUANGAN TAMBAHAN/SUPPLEMENTARY FINANCIAL INFORMATION

**PT BANK CIMB NIAGA Tbk
INDUK PERUSAHAAN/PARENT COMPANY**

**LAPORAN ARUS KAS
UNTUK TAHUN-TAHUN YANG BERAKHIR
31 DESEMBER 2013, 2012, DAN 2011**
(Dalam jutaan Rupiah, kecuali dinyatakan lain)

**STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED
31 DECEMBER 2013, 2012, AND 2011**
(Expressed in million Rupiah, unless otherwise stated)

	<u>2013</u>	<u>2012</u>	<u>2011</u>	
Arus kas dari kegiatan investasi				Cash flow from investing activities
Penerimaan dividen atas penyertaan	5,100	-	6,273	<i>Dividend received from investments</i>
Hasil penjualan aset tetap	310	888	359	<i>Proceeds from sale of fixed assets</i>
Hasil penjualan penyertaan jangka panjang	-	-	104,661	<i>Proceeds from sale of long term investments</i>
Kenaikan atas penyertaan jangka panjang	(7,877)	(151,264)	(51,502)	<i>Increase in long term investments</i>
Pembelian aset tetap	(723,536)	(494,150)	(404,219)	<i>Acquisition of fixed assets</i>
Kenaikan efek-efek dan obligasi pemerintah - tersedia untuk dijual dan yang dimiliki hingga jatuh tempo	<u>(5,502,754)</u>	<u>(2,617,775)</u>	<u>(1,207,147)</u>	<i>Increase in available-for-sale and held-to-maturity marketable securities and government bonds</i>
Kas bersih yang digunakan untuk kegiatan investasi	(6,228,757)	(3,262,301)	(1,551,575)	Net cash used in investing activities
Arus kas dari kegiatan pendanaan				Cash flow from financing activities
Kenaikan atas efek-efek yang diterbitkan	1,445,180	1,992,281	1,492,853	<i>Increase in marketable securities issued</i>
Kenaikan/(penurunan) atas pinjaman yang diterima	418,450	(158,718)	1,928,865	<i>Increase/(decrease) in borrowings</i>
Pembagian dividen tunai	-	-	(199,796)	<i>Distribution of cash dividend</i>
Pembayaran pinjaman subordinasi	-	-	(1,805,000)	<i>Payment of subordinated loans</i>
Penambahan modal saham baru melalui Penawaran Umum Terbatas V	-	-	1,495,929	<i>Issuance of new shares through Limited Public Offering V</i>
Pembayaran bunga obligasi	<u>(685,347)</u>	<u>(458,967)</u>	<u>(100,729)</u>	<i>Payment of bonds interest</i>
Kas bersih yang diperoleh dari kegiatan pendanaan	1,178,283	1,374,596	2,812,122	Net cash provided by financing activities
Pengaruh perubahan kurs mata uang pada kas dan setara kas	1,238,017	342,559	(1,871)	<i>Effects on exchange rate differences</i>
(Penurunan)/kenaikan bersih kas dan setara kas	2,376,740	9,971,878	(1,807,218)	Net (decrease)/increase in cash and cash equivalent
Kas dan setara kas pada awal tahun	31,653,772	21,681,894	23,489,112	Cash and cash equivalent at beginning of the year
Kas dan setara kas pada akhir tahun	34,030,512	31,653,772	21,681,894	Cash and cash equivalent at end of the year
Kas dan setara kas terdiri dari:				Cash and cash equivalent consist of:
Kas	4,879,541	3,534,109	2,892,872	<i>Cash</i>
Giro pada Bank Indonesia	13,906,003	12,793,295	11,154,874	<i>Current accounts with Bank Indonesia</i>
Giro pada bank lain	3,110,083	2,695,689	1,376,122	<i>Current accounts with other banks</i>
Penempatan pada bank lain - jangka waktu jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	9,507,531	12,399,517	5,881,636	<i>Placements with other banks - mature within three months or less since acquisition date</i>
Sertifikat Bank Indonesia dan Sertifikat Bank Dalam Negeri - jatuh tempo tiga bulan atau kurang sejak tanggal perolehan	<u>2,627,354</u>	<u>231,162</u>	<u>376,390</u>	<i>Bank Indonesia certificates and Local Bank Certificates - mature within three months or less since acquisition date</i>
Jumlah kas dan setara kas	34,030,512	31,653,772	21,681,894	Total cash and cash equivalents

BALANCE SHEETS As of 31 December 2013 and 2012 <i>(in million Rupiah)</i>			
NO.	ACCOUNTS	2013	2012
A. ASSETS			
1	Cash	54,903	31,543
2	Current accounts to Bank Indonesia	330,458	333,848
3	Placements to Bank Indonesia	2,189,387	805,453
4	Placements to other banks	48,412	50,001
5	Allowance for possible losses - placement to other banks -/-	(432)	(318)
6	Marketable securities	565,155	305,202
7	Allowance for possible losses - marketable securities -/-	(700)	(630)
8	iB receivables	6,035,650	6,941,763
9	Allowance for possible losses - iB receivables -/-	(180,458)	(146,501)
10	Other iB receivables	142,766	225,035
11	Allowance for possible losses - other iB receivables -/-	(17,349)	(2,569)
12	iB Financing	450,780	462,731
13	Allowance for possible losses - iB financing -/-	(10,392)	(12,936)
14	Interest receivables	44,674	47,994
15	Prepaid expenses	447	393
16	Fixed assets	47,914	42,714
17	Accumulated depreciation of fixed assets -/-	(32,364)	(26,439)
18	Other assets	177,073	21,150
	TOTAL ASSETS	9,845,924	9,078,234
B. LIABILITIES AND EQUITY			
1	iB deposit from customer	1,780,958	1,398,640
2	iB other current liabilities	8,367	17,244
3	Liabilities to Bank Indonesia (FPJPS)	-	-
4	Liabilities to other banks	63,420	307,333
5	iB marketable securities issued	-	-
6	Other liabilities	2,764,364	1,397,714
7	Uncommitted investment funds		
	a. iB saving accounts	556,100	366,081
	b. iB time deposits	4,130,564	5,228,261
8	Accumulated income	542,151	362,961
	TOTAL LIABILITIES AND EQUITY	9,845,924	9,078,234

INCOME STATEMENT Period 1 Januari - 31 December 2013 and 2012 <i>(in million Rupiah)</i>			
NO.	ACCOUNTS	2013	2012
A. OPERATING INCOME			
1	Margin	701,352	454,216
2	Revenues sharing	60,907	66,591
3	Bonuses	26,036	22,205
4	Other operating revenues	158,389	138,027
	TOTAL OPERATING INCOME	946,684	681,039
B. Revenues Sharing distributed for Investor of uncommitted Investment Fund			
	a. Bank	35,239	16,782
	b. Non Bank	359,522	240,648
	c. Bank Indonesia (FPJPS)	-	-
	TOTAL REVENUES SHARING DISTRIBUTED	394,761	257,430
E. Operating income after revenue sharing distributed for investor of uncommitted investment fund			
	OPERATING EXPENSES	551,923	423,609
1	iB Bonuses	29,676	19,867
2	Allowance for possible losses on earning assets	175,240	136,811
3	General and administrative expenses	25,705	24,742
4	Personnel expenses	73,777	51,044
5	Other operating expenses	49,008	43,708
	TOTAL OPERATING EXPENSES	353,406	276,172
H. OPERATING PROFIT			
	Non operating income	122	207
	Non operating expenses	(19,449)	(9,969)
	NON OPERATING INCOME	(19,327)	(9,762)
	CURRENT YEAR PROFIT	179,190	137,675

COMMITMENTS AND CONTINGENCIES As of 31 December 2013 and 2012 <i>(in million Rupiah)</i>			
NO.	ACCOUNTS	2013	2012
1	Unused iB financing facilities	1,102,363	375,283
2	Outstanding iB irrevocable L/C	-	-
3	iB guaranteed (Khafalah) given	1,323	1,323
4	Others	117,939	68,126

COMMITTED INVESTMENT FUND CHANGES For the Year Ended 31 December 2013 and 2012 <i>(in million Rupiah)</i>			
NO.	ACCOUNTS	2013	2012
1	Beginning balance information Financing Portfolio (Project) Beginning balance	-	-
2	During the year information Fund received Fund withdrawal -/ Gain/(loss) of investments Expenses -/ Fee/bank's received -/	-	-
3	Ending balance information Ending balance	-	-

REVENUES SHARING DISTRIBUTION For the month ended at 31 Desember 2013 <i>(in million Rupiah)</i>						
NO.	DESCRIPTION	AVERAGE BALANCE	INCOME WILL BE DISTRIBUTED	INVESTOR PORTION		
				NISSBAH	TOTAL BONUSES & REVENUE SHARING	RATE OF RETURN INDICATION
		A	B	C	D	E
1.	iB Current account					
	- Bank	19,548	121	-	2	0.13%
	- Non bank	508,539	3,151	-	56	0.13%
2.	iB Saving account					
	- Bank	-	-	-	-	-
	- Non bank	1,785,750	11,067	7.50%	830	0.56%
3.	iB On Call Deposits					
	- Bank	-	-	-	-	-
	- Non bank	103,619	642	53.00%	340	3.94%
4.	iB Time Deposits					
	- Bank					
	1 month	74,425	461	53.00%	244	3.94%
	3 months	39,000	242	56.00%	133	4.10%
	6 months	-	-	-	-	-
	12 months	2,581	16	59.00%	9	4.39%
	- Non bank					
	1 months	1,742,168	10,796	53.00%	5,722	3.94%
	3 months	867,839	5,378	55.00%	2,958	4.09%
	6 months	991,377	6,144	57.00%	3,502	4.24%
	12 months	433,606	2,687	59.00%	1,585	4.39%
TOTAL		6,568,452	40,705		15,382	

ZIS FUND SOURCES AND USES For the Year Ended 31 December 2013 and 2012 <i>(in million Rupiah)</i>				
NO.	ACCOUNTS	NOTES	2013	2012
1	ZIS fund at the beginning of the year		199	110
2	Sources of ZIS fund:			
	a. Zakat from bank		-	-
	b. Zakat from third parties	Zakat Bonuses, third parties and customer deposits revenue sharing	436	538
	c. Infak dan Shadaqah		-	-
	Total source of ZIS fund		436	538
3	Uses of ZIS fund			
	3.1. Channelling to others institutions:			
	a. Baitul Maal Hidayatullah		29	55
	b. Dompet Peduli Ummat Daarut Tauhid		29	55
	c. Pos Keadilan Peduli Ummat (PKPU)		29	56
	d. Rumah Zakat Indonesia (DSUQ)		29	56
	e. Baznas		29	-
	f. Others	Dompet Dhua'fa	87	222
	3.2. Channelling by the bank		-	5
	Total uses of ZIS fund		232	449
4	Increase in sources of ZIS fund		204	89
5	ZIS fund at the end of the year		403	199

QARD FUND SOURCES AND USES For the Year Ended 31 December 2013 and 2012 <i>(in million Rupiah)</i>				
NO.	ACCOUNTS	NOTES	2013	2012
1	Qardh fund in the beginning year		3,905	2,725
2	Sources of Qardh fund:			
	a. Infak dan shadaqah		-	3
	b. Penalty		8,068	3,479
	c. Donation/Hibah		-	-
	d. Non-Halal income		-	-
	e. Others		1	48
	Total sources of Qardh fund		8,069	3,530
3	Uses of Qardh fund:			
	a. Financing		5,466	2,202
	b. Donation		-	148
	c. Others		-	-
	Total uses of Qardh fund		5,466	2,350
4	Increase the source of Qardh fund		2,603	1,180
5	Qardh fund at the end of the year		6,508	3,905

Notes :
The financial statements are presented in accordance with Circular Letter from Bank Indonesia No. 7/56/DPbS, dated 9 December 2005 which amended by No. 8/11/DPbS dated 7 March 2006 regarding "Annual Report, Quarterly and Monthly Published Financial Statements and Certain Reports of Bank submitted to Bank Indonesia".

Jakarta, 18 February 2014

Sharia Supervisory Board

Sharia Business Unit Head



Prof. DR. H. Quraish Shihab



U. Saefudin Noer

Statement of the Board of Commissioners Regarding Responsibility for the 2013 Annual Report PT Bank CIMB Niaga Tbk

We, the undersigned, testify that all information contained in the 2013 Annual Report of PT Bank CIMB Niaga Tbk have been presented in their entirety, and that we assume full responsibility for the accuracy of the contents of the Annual Report of PT Bank CIMB Niaga Tbk.

This statement is hereby made in all truthfulness.

Jakarta, 12 March 2014

The undersigned



Dato Sri Nazir Razak
President Commissioner



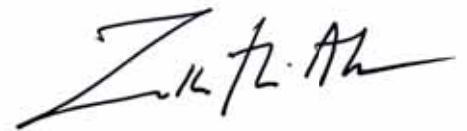
Glenn M. S. Yusuf
Vice President Commissioner



Roy Edu Tirtadji
Independent Commissioner



Sri Hartina Urip Simeon
Independent Commissioner



Zulkifli M. Ali
Independent Commissioner



Pri Notowidigdo
Independent Commissioner



Joseph Dominic Silva
Commissioner



Hamidah Naziadin
Commissioner

Statement of the Directors Regarding Responsibility for the 2013 Annual Report PT Bank CIMB Niaga Tbk

We, the undersigned, testify that all information contained in the 2013 Annual Report of PT Bank CIMB Niaga Tbk have been presented in their entirety, and that we assume full responsibility for the accuracy of the contents of the Annual Report of PT Bank CIMB Niaga Tbk.

This statement is hereby made in all truthfulness.

Jakarta, 12 March 2014

The undersigned



Arwin Rasyid
President Director



Daniel James Rompas
Vice President Director



Lo Nyen Khing
Vice President Director



Handoyo Soebali
Director



Mohamed Fadzil Sulaiman
Director



Lydia Wulan Tumbelaka
Director



Wan Razly Abdullah
Director



Rita Mas'Oen
Director



Samir Gupta
Director



Megawati Sutanto
Director



Harjanto Tanuwidjaja
Director



Vera Handajani
Director

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

Nomor X.K.6: SUBMISSION OF ANNUAL REPORT BY ISSUERS OR LISTED COMPANIES

FORM AND CONTENT OF THE ANNUAL REPORT	Page
A. General Provisions	
1) The Annual Report should contain:	
a. Summary of Key Financial Information;	44-45
b. report from the BOC;	74-79
c. report from the BOD	82-89
d. company profile;	20
e. management analysis and discussion;	98-329
f. corporate governance;	330-445
g. corporate social responsibilities;	446-463
h. audited financial statements; and	509-774
i. statement that the Directors and the Board of Commissioners are fully responsible for the accuracy of the Annual Report.	776-777
2) The Annual Report must be in the Indonesian language. If the Annual Report is also presented in another language, either in the same or separate documents, the documents must be available at the same time and contain the same material information. In cases where there is any different interpretation due to the transfer of language, the financial statement in the Indonesian language shall become the reference.	√
3) The Annual Report should be prepared in a form that is easy to read. Images, charts, tables, and diagrams are presented by mentioning the title and / or clear description.	√
4) The Annual Report must be printed on light colored paper of high quality, in A4 size, bound, and in a format that permits reproduction by photocopy.	√
B. Summary of Key Financial Information	44-45
1) Summary of Key Financial Informations presented in comparison with previous 3 (three) fiscal years or since commencement of business of the company, at least contain:	44-45
a. income;	44
b. gross profit;	44
c. profit (loss);	44
d. total profit (loss) attributable to equity holders of the parent entity and non controlling interest;	44
e. total comprehensive profit (loss);	44
f. total comprehensive profit (loss) attributable to equity holders of the parent entity and non controlling interest;	44
g. earning (loss) per share;	44
h. total assets;	44
i. total liabilities;	44
j. total equities;	44
k. profit (loss) to total assets ratio;	45
l. profit (loss) to equities ratio;	45
m. profit (loss) to income ratio;	45
n. current ratio;	45
o. liabilities to equities ratio;	45
p. liabilities to total assets ratio; and	45
q. other information and financial ratios relevant to the company and type of industry.	45
2) The Annual Report should contain information with respect to shares issued for each three-month period in the last two (2) fiscal years (if any), at least covering:	59
a. number of outstanding shares;	47,60-61
b. market capitalization;	64
c. highest share price, lowest share price, closing share price; and	59
d. share volume.	59
3) In the event of corporate actions, including stock split, reverse stock, dividend, bonus share, and decrease in par value of shares, then the share price referred to in point 2), should be added with explanation on:	46-52
a. date of corporate action;	46-52
b. stock split ratio, reverse stock, dividend, bonus shares, and reduce par value of shares;	63
c. number of outstanding shares prior to and after corporate action; and	46-52
d. share price prior to and after corporate action.	46-52
4) In the event that the company's shares were suspended from trading during the year under review, then the Annual Report should contain explanation on the reason for the suspension.	60
5) In the event that the suspension as referred to in point 4) was still in effect until the date of the Annual Report, then the Issuer or the Public Company should also explain the corporate actions taken by the company in resolving the issue.	60

FORM AND CONTENT OF THE ANNUAL REPORT	Page
C. The Board of Commissioners Report	74-79
The Board of Commissioners Report should at least contain the following items:	
1) assessment on the performance of the Directors in managing the company.	76
2) view on the prospects of the company's business as established by the Directors, and	78
3) changes in the composition of the Board of Commissioners (if any).	78
D. The Directors Report	82-89
The Directors Report should at least contain the following items:	
1) the company's performance, i.e. strategic policies, comparison between achievement of results and targets, and challenges faced by the company:	86
2) business prospects;	86
3) implementation of Good Corporate Governance by the company; and	87
4) changes in the composition of the Directors (if any).	88
E. Company Profile	20
The Company Profile should at least contain the following:	
1) name, address, telephone and/or facsimile, email, website of the company and/or branch offices or representative office, which enable public to access information about the company;	20
2) brief history of the company.	18-19
3) line of business according to the latest Articles of Association, and types of products and/or services produced.	20
4) structure of organization in chart form, at least one level below the Directors, with the names and titles;	466-467
5) vision and mission of the company:	22
6) the Board of Commissioners profiles include:	34-37
a. name;	34-37
b. history of position, working experience, and legal basis for first appointment to the Issuer or Public company, as stated in the minutes of GMS resolutions.	347, 34-37
c. history of education;	34-37
d. short description on the competency enhancement training programs for members of the Board of Commissioners during the year under review (if any); and	349-351
e. disclosure of affiliation with other members of the Board of Commissioners and Directors, and shareholders (if any);	369
7) the Directors profiles include:	38-43
a. name and short description of duties and functions;	38-43
b. history of position, working experience, and legal basis for first appointment to the Issuer or Public Company, as stated in the minutes of GMS resolutions.;	369-370, 38-43
c. history of education;	38-43
d. short description on the competency enhancement training programs for members of the Board of Commissioners during the year under review (if any); and	374-376
e. disclosure of affiliation with other members of the Board of Commissioners and Directors, and shareholders (if any);	369
8) in the event that there were changes in the composition of the Board of Commissioners and/or the Directors occurring between the period after year-end until the date the Annual Report submitted as refer to in point 1 letter a, then the last and the previous composition of the Board of Commissioners and/or the Directors shall be stated in the Annual Report.	335-338
9) number of employees and description of competence building during the year under review, for example education and training of employees.	208-211
10) information on names of shareholders and ownership percentage at the end of the fiscal year, including:	60-62
a. shareholders having 5% (five percent) or more shares of Issuer or Public Company;	60-62, 351,377
b. commissioner sand Directors who own shares of the Issuers or Public Company; and	62
c. groups of public shareholders, or groups of shareholders, each with less than 5% ownership shares of the Issuers or Public Company.	62,351,377
11) information on major shareholders and controlling shareholders the Issuers of Public Company, directly or indirectly, and also individual shareholder, presented in the form of scheme or diagram;	60-61
12) name of subsidiaries, associated companies, joint venture controlled by Issuers or Public Company, with entity, percentage of stock ownership, business, and operating status of the company (if any). For subsidiaries, include the addresses;	21,66-67,172-174
13) chronology of share listing and changes in the number of shares from the beginning of listing up to the end of the financial year, and name of Stock Exchange where the company shares are listed.	63-64
14) chronology of securities listing and rating of the securities (if any);	52-57

Cross Reference of Financial Services Authority (formerly Bapepam-LK) & Bank Indonesia

FORM AND CONTENT OF THE ANNUAL REPORT	Page
15) name and address of the securities rating company (if any);	508
16) name and address of capital market supporting institutions and/or professionals. For professionals providing services regularly for the Issuer or Public Company, it is required to disclose the services, fees, and periods of assignment; and	64, 508
17) awards and certifications of national and international scale bestowed on the company during the last fiscal year (if any).	30-31, 88, 103,137, 141, 148, 196-198, 208, 415
F. Management Analysis and Discussion Annual Report should contain discussion and analysis on financial statements and other material information emphasizing material changes that occurred during the year under review, at least including:	98-329
1) operational review per business segment, according to the type of industry of the Issuer or Public Company including:	106-149, 169-172
a. production, including process, capacity, and growth;	106-149, 169-172
b. income; and	86, 161-167
c. profitability;	161-167
2) comprehensive financial performance analysis which includes a comparison between the financial performance of the last 2 (two) fiscal years, and explanation on the causes and effects of such changes, among others concerning:	153-167
a. current assets, non-current assets, and total assets;	44-45, 154
b. short term liabilities, long term liabilities, total liabilities;	44-45, 158-160
c. equity	44-45, 161
d. sales/operating revenues, expenses and profit (loss), other comprehensive revenues, and total comprehensive profit (loss); and	44-45, 161-167
e. cash flows;	167
3) the capacity to pay debts by including the computation of relevant ratios;	156-160
4) accounts receivable collectability, including the computation of the relevant ratios;	152
5) capital structure and management policies concerning capital structure;	160-161, 174
6) discussion on material ties for the investment of capital goods, including the explanation on the purpose of such ties, source of funds expected to fulfill the said ties, currency of denomination, and steps taken by the company to protect the position of a related foreign currency against risks;	175
7) material Information and facts that occurring after the date of the accountant's report (subsequent events);	176
8) information on company prospects in connection with industry, economy in general, accompanied with supporting quantitative data if there is a reliable data source;	177-178
9) comparison between target/projection at beginning of year and result (realization), concerning income, profit, capital structure, or others that deemed necessary for the company;	153-172
10) target/projection at most for the next one year, concerning income, profit, capital structure, dividend policy, or others that deemed necessary for the company;	176, 178
11) marketing aspects of the company's products and services, among others marketing strategy and market share;	179-180
12) Description regarding the dividend policy and the date and amount of cash dividend per share and amount of dividend per year as announced or paid during the past two (2) years;	177
13) Use of proceeds from public offerings:	176
a. during the year under review, on which the Issuer has the obligation to report the realization of the use of proceeds, then the realization of the cumulative use of proceeds until the year end should be disclosed; and	176
b. in the event that there were changes in the use of proceeds as stipulated in Rule No. X.K.4, then Issuer should explain the said changes;	n.a.
14) Material information, among others concerning investment, expansion, divestment, acquisition, debt / capital restructuring, transactions with related parties and transactions with conflict of interest that occurred during the year under review, among others include:	174, 176-177
a. transaction date, value, and object;	174, 176-177
b. names of transacting parties;	174, 176-177
c. nature of related parties (if any);	174, 176-177
d. description of the fairness of the transaction;	174, 176-177
e. compliance with related rules and regulations;	174, 176-177
15) changes in regulation which have a significant effect on the company and impacts on the company (if any):	182-187
16) changes in the accounting policy, rationale and impact on the financial statement (if any).	177
G. Corporate Governance	330-445
Corporate Governance contains short descriptions of at least the following items	
1) Board of Commissioners, including:	340-351

FORM AND CONTENT OF THE ANNUAL REPORT	Page
a. description of the responsibility of the Board of Commissioners;	340, 342-343
b. disclosure of the procedure and basis determining remuneration, and amount of remuneration for members of the Board of Commissioners.	348
c. disclosure of the company's policy and its implementation, frequency of Board of Commissioners meetings including joint meetings with the Directors, and attendance of the members of Board of Commissioners in the meetings.	346-347
2) Directors, including:	368-387
a. scope of duties and responsibilities of each member of the Directors;	370-373
b. disclosure of the procedure and basis determining remuneration, and amount of remuneration for members of the Board of Directors, and the relation between remuneration and performance of the company;	374
c. disclosure of the company's policy and its implementation, frequency of Board of Commissioners meetings including joint meetings with the Board of Commissioners, and attendance of the members of Board of Commissioners in the meetings;	373
d. resolutions from the GMS of the previous fiscal year and its realization in the year under review, and explanation for the unrealized resolution; and	335-338
e. disclosure of company policy concerning assessment on the performance of the member of the Directors (if any);	374-375
3) Audit Committee, includes among others:	352-356
a. name;	352
b. history of position title, work experience and legal basis for appointment;	355-356, 352
c. history of education;	355-356
d. tenure of members of Audit Committee;	352
e. disclosure of independence of the members of the Audit Committee;	352
f. disclosure of the company's policy and its implementation, frequency of Audit Committee meetings, and attendance of the members of Audit Committee in the meetings;	353
g. brief report on the activities carried out by the Audit Committee during the year under review in accordance with the charter of the Audit Committee.	354
4) other committees owned by Issuer or Public Company supporting the functions and duties of the Board Directors and/or the Board of Commissioners, such as nomination and remuneration, including:	357-367
a. name;	357, 362
b. history of position title, work experience and legal basis for appointment;	357, 361, 362, 367
c. history of education;	361, 367
d. tenure of members of the committee;	357, 362
e. disclosure of the company's policy concerning the independence of the committee;	357, 362
f. description of duties and responsibilities;	357, 362, 363
g. disclosure of the company's policy and its implementation, frequency of committee meetings, and attendance of the members of committee in the meetings;	357, 358, 363
h. brief report on the committee activities carried out during the year under review;	358, 363-365
5) description of tasks and function of the Corporate Secretary;	424-425
a. name;	424
b. history of position title, work experience and legal basis for appointment;	424
c. history of education;	424
d. tenure of the corporate secretary;	424
e. brief report on Corporate Secretary activities carried out during the year under review;	424-425
6) description of the company's internal audit unit;	393-395
a. name;	393
b. history of position title, work experience and legal basis for appointment;	393
c. Qualification/certification of internal audit professionals (if any);	393
d. structure or position of the internal audit unit;	393
e. duties and responsibilities of the internal audit unit according to the internal audit unit charter; and	394-395
f. brief report on the committee activities carried out during the year under review;	395
7) description of the company's internal control, at least contains:	395-396
a. financial and operational control, and compliance to the other prevailing rules;	396
b. review the effectiveness of internal control systems;	396
8) risk management system implemented by the company, at least includes:	392
a. general description about the company's risk management system;	392
b. types of risk and the management; and	392
c. review the effectiveness of the company's risk management system;	392

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9) important cases faced by the Issuer or Public Company, subsidiaries, current members of the Board of Commissioners and Directors, among others include:	247
a. substance of the case/claim;	√
b. status of settlement of case/claim; and	√
c. potential impacts on the financial condition of the company.	√
10) Information about administrative sanctions imposed to Issuer or Public Company, members of the Board of Commissioners and Directors, by the Capital Market Authority and other authorities during the last fiscal year (if any);	248
11) information about codes of conduct and corporate culture (if any) includes:	257-259
a. key points of the code of conduct;	257
b. key points of the corporate culture;	258-259
c. socialization of the code of conduct and enforcement; and	258-259
d. disclosure that the code of conduct is applicable for Board of Commissioners, Directors, and employees of the company;	259
12) description of employee or management stock ownership program of the Issuer or Public Company, among others are number, period, requirement for eligible employee and/or management, and exercised price (if any); and	288
13) description of whistleblowing system at the Issuer or Public Company in reporting violations that may adversely affect the company and stakeholders (if any), including:	259-261
a. mechanism for violation reporting;	260
b. protection for the whistleblower;	260
c. handling of violation reports;	260
d. unit responsible for handling of violation report; and	260
e. results from violation report handling.	261
H. Corporate Social Responsibility	270-289
1) discussion of corporate social responsibility covers policies, types of programs, and cost, among others related to:	
a. environment, such as the use of environmentally friendly materials and energy, recycling, and the company's waster treatment systems, the company's environmental certifications, and others;	270-273
b. employment practices, occupational health and safety, including gender equality and equal work opportunity, work and safety facilities, employee turnover, work incident rate, training, etc;	273-276
c. social and community development, such as the use of local work force, empowerment of local communities, aid for public social facilities, social donations, etc; and	277-286
d. consumer protection related activities, such as consumer health and safety, product information, facility for consumer complaints, number and resolution of consumer complaint cases, etc.	286-289
2) Issuers or the Public Company may impart information as referred to in point 1) in the Annual Report or in separate report submitted along with the Annual Report to Bapepam-LK, such as sustainability report, or corporate social responsibility report.	√
I. Audited Annual Financial Statements	335-477
Audited Financial Statements included in Annual Report should be prepared in accordance with the Financial Accounting Standards in Indonesia and audited by an Accountant. The said financial statement should be included with statement of responsibility for Annual Reporting as stipulated in Rule No. VIII.G.11 or Rule No. X.E.1.	
J. Board of Commissioners and Directors Signatures	334
1) Annual Report should be signed by all members of the current Board of Commissioners and Directors.	334
2) The signature as refer to in point 1) should be appended on separate sheet of the Annual Report, where the said sheet should contain a statement that all members of the Board of Commissioners and the Directors are fully responsible for the accuracy of the Annual Report, in accordance with the Form No. X.K.6-1 of the Attached Rules.	334
3) In the event that members of the Board of Commissioners or the Board of Director refused to sign the Annual Report, the said person should provide a written explanation in separate letter attached to the Annual Report.	na
4) In the event that a member of the Board of Commissioners and the Directors refused to sign the Annual Report and failed to provide written explanation, then a member of the Board of Commissioners or Directors who signed the Annual Report should provide a written explanation in a separate letter attached to the Annual Report.	n.a

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I. GENERAL	
1. The Publication of the bank's Annual Report is intended to provide regular and comprehensive information on the condition of the bank including its business development and performance, as well as that of its business group. All of the information is expected to enhance transparency of the bank's financial condition to the public and maintain public trust of the banking institutions.	√
2. Besides being submitted to shareholders, Annual Report shall be submitted at least to Bank Indonesia and other institutions in the bank's business development, such as the Indonesian Consumers Foundation (YLKI), Indonesian rating agencies, Indonesia banking associations, the Indonesian Banking Development Institute (LPPI), 2 (two) Research Institutes on the Economy and Finance; and 2 (two) economic and finance magazines. Specified certain annual reports are only required to be submitted to Bank Indonesia. The deadline for submission of annual reports and specified certain annual report is not later than 5 (five) months after the fiscal-year end.	√
3. Annual reports must be prepared for 1 (one) Fiscal Year and presented in comparison to at least 1 (one) previous fiscal year.	√
4. Annual report should be presented in the bank's website not later than 1 (one) working day after the deadline for submission of the Annual Report, and should be maintained in the bank's website for at least 2 (two) consecutive reporting periods.	√
5. The bank's Annual Report should be prepared in Bahasa Indonesia. In the event that the Annual Report is also made in a language other than in Bahasa Indonesia, in the same or a separate document, then the annual report referred to should contain the same information.	√
6. The currency used in the Annual Report is Rupiah.	√
II. SCOPE OF ANNUAL REPORT	
Annual Report should at least include:	
1. General Information in Annual Report should at least encompass:	
a. Management, covering the Board of Commissioners, Directors, and executive officers including their positions and CVs;	34-43, 466-467, 469-477
b. Details on Shareholders, including the names and the number of shares;	21, 61
c. Bank business development and bank business group including data regarding:	
1. Summary on important financial data should at least include distribution of funds and revenue, net profit or loss, operational profit, profit before tax, earning assets, fund sources and composition, financing and its composition, capital, number of shares issued and fully paid up;	44-45
2. Financial ratios should be presented and should at least include financial ratios as stipulated in Bank Indonesia Regulation concerning Transparency of Financial Conditions of Banks.	45
d. strategy and management policy used in developing the bank's business;	52-57
e. management report providing information regarding bank management by the Management in the framework of Good Corporate Governance and should at least include:	
1. Organization structure;	466-467
2. Main activities;	18-20
3. Information Technology;	194-198
4. Type of product and services offered including Small Business Credit (UMKM);	18-20, 120-123, 478
5. Interest rates of funds and provision of funds;	154, 162-163, 180-181, 737
6. Economic development and market target;	100-105,
7. Local and Foreign Network and business partners;	479-507
8. Number, type and locations of offices;	479-507
9. Ownership of Directors, Commissioners and shareholders in the bank business group,	21, 351, 377
10. Important changes occurring in the bank and bank business group during the year under review;	67
11. Forecasted important things that may happen in the future;	223-224
12. Human resources, including the number, educational structure, training and development;	200-213
2. Annual Financial Report	
The Annual Financial Report should at least include the following points:	
a. Bank Audited Financial Statement consisting of:	
1. Balance Sheet;	513-516
2. Comprehensive Statement of Income;	517-518
3. Statement of Changes in Equity;	519-521
4. Statement of Cash Flows, and	522-523
5. Notes to the Financial Statements, including information on commitments and contingencies.	524-763

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b. For banks that own subsidiaries, aside from individual Financial Statements as referred to in letter a, Annual Report should also include Consolidated Financial Statements audited by a Public Accountant, namely the consolidated Financial Statement of the bank and its subsidiaries, which consist of at least:	
1. Balance Sheet;	513-516
2. Comprehensive Statement of Income;	517-518
3. Statement of Changes in Equity;	519-521
4. Statement of Cash Flows, and	685-687
c. For banks that are a part of a business group, aside from the report referred to in paragraphs a and b, the bank is also required to submit the Annual Financial Report consisting of:	
1. Parent Company Financial Statements audited by Public Accountant, as a result of consolidation of all entities in the group in compliance with the prevailing accounting standards, which at least includes:	70-73
a) Statement of Financial Position (Balance Sheet);	70-71
b) Comprehensive Income Statement;	72
c) Statement of Changes in Equity, and	73
d) Commitments and Contingencies;	
2. Financial Holding Company Financial Statements, audited by a Public Accountant, as a result of consolidation of all entities in the finance group in accordance with applying accounting standards, and at least include:	71
a) Statement of Financial Position (Balance Sheet);	
b) Comprehensive Income Statement;	
c) Statement of Changes in Equity, and	
d) Commitments and Contingencies.	
In the event that the business group does not have a Holding/Parent Company in the Financial Sector then the financial statements presented are the Parent Company Financial Statements audited by a Public Accountant	n.a
3. Opinion of Public Accountant	511-512
The opinion of Public Accountant contains among others the point of view of the Public Accountant on the financial statement as referred to in number 2.	
4. Bank Capital, Risk Exposure and Risk Management Disclosure	223-328
a. Capital disclosure and risk exposure disclosure and risk management implementation aims to enhance transparency to the public by determining minimum requirements of disclosure, so that the public can assess the risk profile and capital adequacy of the bank.	223-225
b. The bank should have written policy approved by the Directors regarding the disclosures set forth in this number. The policies, among others, should be related to the content of disclosure to be reported and internal controls in the disclosure process.	228,293,298,303,321, 322-323,326,328
c. Disclosures were prepared in accordance with the guidelines as stated in the attachment, which form an integral part with this Circular Letter.	√
Disclosure of information as referred to in letter a, consists of:	
a. Capital Disclosures	223-225
Capital disclosures at least cover:	
1) Qualitative disclosures, among others information about:	
a. Capital structure, covering explanation on the equity instruments issued by the bank including: characteristics, duration of instrument, callable feature, features step-up, yield rate, and rating (if available), and	223
b. Capital adequacy, covering explanations on the approach used by the bank in assessing capital adequacy to support current and future activities.	223-225
2) Quantitative disclosures covering capital structure of the bank as referred to in Table 1.a and Table 1.b.	225
b. Risk Exposure and Risk Management Disclosure At least include:	
1) Disclosure on the bank's Risk Management in general, including:	
a) Active supervision of the Board of Commissioners and the Directors;	226-326
b) Adequacy of policy, procedure and determination of risk management limit	226-327
c) Adequacy of identification, measurement, supervision and control processes, as well as Risk Management information system	227-327
d) Comprehensive Internal Control System	228-327

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2) Disclosure on risk exposure and implementation of bank Risk Management in particular, covering:	
a) Credit Risk, which includes:	
1) General Disclosure, which consists of:	
a) Qualitative Disclosures, which include, among others:	
i. information regarding the application of credit risk management to, including:	
i.1. credit risk management organization;	226-229
i.2. credit risk management strategies for activities that have a significant credit risk exposure;	226-229
i.3. credit concentration risk management policies, and	226-229
i.4. mechanism for credit risk measurement and control.	226-229
ii. definition of overdue receivables and impaired receivables, and	228
iii. description on the approach used for the Provision for Loan Impairment Losses (CKPN), individually and collectively, as well as the statistical methods used in the calculation of CKPN.	228
b) Quantitative Disclosures, as referred to in Tables 2.1.a through Table 2.6.b, which includes:	
i. Disclosure on net receivables by region, as shown in Table 2.1.a and Table 2.1.b;	230-233
ii. Disclosure on net receivables by remaining maturity of the contract as shown in Table 2.2.a and Table 2.2.b;	234-235
iii. Disclosure on net receivables by Economic Sector as shown in Table 2.3.a and Table 2.3.b;	236-243
iv. Disclosure on receivables and allowances by region, as shown in Table 2.4.a and Table 2.4.b;	244-245
v. Disclosure on receivables and allowances by Economic Sector as shown in Table 2.5.a and Table 2.5.b, and	246-253
vi. Details on Movements of allowances for impairment losses as shown in Table 2.6.a and Table 2.6.b.	254
2) Disclosure of Credit Risk using the Standardized Approach, which consists of:	
a) Qualitative Disclosures, which includes:	
i. information regarding the use of rating the calculation of Risk Weighted Assets (RWA) for credit risk;	255
ii. category of portfolios that use the rating;	256
iii. rating agency, and	256
iv. disclosure of counterparty credit risk, including types of mitigation instruments commonly accepted / delivered by the bank.	255
b) Quantitative Disclosure as referred to in Tables 3.1.a through Table 3.2.c.2, which includes:	
i. Disclosure of net receivables by Portfolio Category and Rating Scale as shown in Table 3.1.a and Table 3.1.b, and	262-265
ii. Disclosure on Counterparty Credit Risk as shown in Table 3.2.a, Table 3.2.b.1, Table 3.2.b.2, Table 3.2.c.1, and Table 3.2.c.2.	266-271
3) Disclosure on Credit Risk Mitigation using the Standardized Approach, which consists of:	
a) Qualitative Disclosures, which includes:	
i. Information regarding the bank's policy for the main types of collateral accepted;	226-229
ii. policies, procedures, and processes to assess and manage collateral;	226-229
iii. main warrantors/guarantors and their credit worthiness, and	226-229
iv. information on concentration level arising from the use of credit risk mitigation techniques.	226-229
b) Quantitative Disclosure referred to in Table 4.1.a through Table 4.2 b, includes:	
i. Disclosure of net Receivables based on Risk Weighting after MRK effect as shown in Tables 4.1.a and Table 4.1.b, and	272-279
ii. Disclosure of net receivables and Credit Risk Mitigation Techniques (MRK) as shown in Table 4.2.a and Table 4.2.b.	280-283

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4) Disclosure of Asset Securitization, which consists of:	
a) Qualitative Disclosures, which include:	
i. General disclosure of risk management, which includes objective of asset securitization, the limit of asset securitization activities in transferring the bank's credit risk to other party's over any transaction that underlay the asset securitization activities, the bank's functions in asset securitization activity, and an explanation of the bank's involvement in those functions;	284
ii. Summary of accounting policies for asset securitization activities, which include, transactions treated as sales or funding, recognition of gains from securitization activities, and assumptions used to assess the presence or absence of on-going involvement in the securitization activity, including changes from the previous period and the impact of those changes, and	284
iii. Names of the rating used in asset securitization activities and asset securitization exposures rated by the said agency.	284
b) Quantitative Disclosure, referred to in Tables 5.1.a through Table 5.2.b, which includes:	
i. Securitization Transaction Disclosures as Table 5.1.a and Table 5.1.b, and	284
ii. Securitization Transaction Activity Summary in which the bank acts as the Originator as in Table 5.2.a and Table 5.2.b.	284
5) Quantitative Disclosure of Credit Risk RWA Calculation using Standardized Approach referred to in Table 6.1.1 through Table 6.2.7.	284-289
b) Market Risk, which includes:	
1) Standardized measurement method for market risk, comprised of:	
a) Qualitative Disclosures, which include:	
i. Information regarding the application of risk management including:	
i.1. market risk management organization;	290-293
i.2. trading book and banking book portfolio management, as well as the valuation methodology used, and	290-293
i.3. market risk measurement mechanism for monitoring and periodic risk and for capital adequacy calculations, both on banking book and on trading book.	290-293
ii. coverage portfolio (trading and banking book) which were taken into account in the Minimum Capital Requirement (CAR), and	290-293
iii. measures and plans to anticipate market risk on foreign currency transactions, because of changes in exchange rates and of fluctuations of interest rates, including descriptions of all fundings and contracts without protection or hedging, and debts with floating rate or not determined in advance.	290-293
b) Quantitative Disclosures, at least including market risk disclosures using standardized measurement methods as described in Table 7.1.	294
2) Internal model-based approach to market risk, which consists of:	
a) Qualitative Disclosures, which include:	
i. Information regarding the application of risk management, including:	
i.1. market risk management organization;	290-293
i.2. trading book portfolio management and valuation methodologies used, and	290-293
i.3. market risk measurement mechanism for monitoring and periodic risk for capital adequacy calculation in the trading book.	290-293
ii. Portfolio covered in the Internal Model approach and the valuation policies used for the calculation of the trading book positions;	290-293
iii. For each portfolio covered by the Internal Model approach, disclosure the model characteristics, description of stress testing for the portfolio and description of the approach used for backtesting/validating the accuracy and consistency of the internal models and the process of model development; portfolio using internal models that have been approved by Bank Indonesia, and the amount of frequency deviation between the Value at Risk (VaR) and the actual losses during the reporting period.	290-293
b) Quantitative Disclosure, at least including market risk disclosures using internal models (Value at Risk/VaR) as shown Table 7.2.a and Table 7.2.b.	294
c) Operational Risk, which includes:	
1) Qualitative Disclosures, including: information on the implementation risk management for operational risk, including:	
a) operational risk management organization;	295-298
b) the mechanism used by the bank identify and quantify operational risk, and	295-298
c) a mechanism to mitigate operational risk.	295-298

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2) Quantitative Disclosure on operational risk, as described in Table 8.1.a and Table 8.1.b.	299
d) Liquidity Risk, which includes:	
1) Qualitative Disclosures, including: information on the implementation of risk management for liquidity risk, including:	
a) Liquidity risk management organization;	300-303
b) Early warning indicators of liquidity problems, and	300-303
c) the mechanisms of measurement and control liquidity risk.	300-303
2) Quantitative Disclosures on liquidity risk, which at least includes:	
a) Disclosure of Dollar Maturity Profile as described in Table 9.1.a and Table 9.1.b, and	304-311
b) Disclosure of Foreign Currency Maturity Profile as described in Table 9.2.a and Table 9.2.b.	312-319
e) Legal Risk, which contains qualitative disclosures about risk management for legal risks include the following:	
1) legal risk management organization, and	320-321
2) legal risk control mechanisms.	320-321
f) Strategic Risk, revealed qualitative information regarding the application of strategic risk management including the following:	
1) strategic risk management organization;	321-323
2) policy that allows banks to identify and respond to internal and external changes in the business environment, and	321-323
3) mechanisms to measure the progress of the business plan.	321-323
g) Compliance Risk, qualitative information about risk management for compliance risk including:	
1) compliance risk management organization;	323-326
2) the effectiveness of risk management strategies and risk management for compliance risk, primarily for ensuring that the development of policies and procedures are in accordance with generally accepted standards, and prevailing rules and / or regulations, and	323-326
3) monitoring and controlling compliance risk.	323-326
h) Reputation Risk, qualitative information about risk management for reputation risk include:	
1) organizational reputation risk management, including the implementation of reputation risk management by related units (Corporate Secretary, Public Relations, and the related business units);	326-328
2) policies and mechanisms to improve the quality of service to customers and other stakeholders to control reputational risk, and	326-328
3) reputation risk management in times of crisis.	326-328
5. Transparency according to Quarterly Published Financial Statements and Annual Financial Statements referred to in 2.a and 2.b should be accompanied by all aspects of disclosure as required for the quarterly published financial statements.	
Such disclosure shall at least include:	
a. spot and derivative transactions;	266, 538-774
b. quantity and quality of earning assets and other information, among other things:	
1) provision of funds to related parties;	398, 538-774
2) provision of funds to Micro, Small and Medium Enterprises (SMEs) debtors;	538-774
3) loans classified as special mention (including restructured loans and property loans), and	538-774
4) Allowance for earning assets losses;	538-774
c. Bank financial ratios, among others:	
1) percentage of breaches or deviations from the established limit (BMPK), and	45
2) the ratio of the Net Open Position (NOP) and	45
d. calculation of the Minimum Capital Requirement (CAR).	161

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6. Disclosure aspects related to the bank's Business Group should contain information related to the activities in the business group, which consists of:	
a. Structure of the bank business group, consisting of at least:	
1) business group structure, from the bank, subsidiaries, affiliates, financial holding company, and/or parent company to the ultimate shareholder;	13, 61
2) structure of the management relationship in the bank's business, and	
3) shareholders acting on behalf of other shareholders (shareholders acting in concert). The definition of a shareholder acting on behalf of other shareholders is individual shareholders or companies / legal entities who have the common goal of controlling the bank, based or not based on agreement.	
b. transactions between the bank and related parties in the bank's business group, taking into account the following matters:	
1) Information of transactions with related parties conducted by the bank or any company or legal entity in the bank business group working in the field of finance;	406, 687-691
2) Related party is party as stipulated in the applicable Statement of Financial Accountancy Standard (PSAK);	
3) Types of transactions with related party are, among others:	
a) cross shareholders;	406, 687-691
b) transactions from one business group acting for the interest of other business groups;	
c) management of short term liquidity centralized in one business group;	
d) provision of funds distributed or received by another company in one business group;	
e) exposure to majority shareholder in the form of loans, commitments and guarantees;	
f) buying or selling of assets with another company in a business group, including repurchase agreements.	
c. Funds provision, commitment or other equal facilities of each company or legal entity belonging to one business group with the bank on a debtor already obtaining fund provisions from the bank.	n.a.
7. Disclosure in accordance with other Financial Accounting Standards on Disclosure Aspects as required by prevailing Financial Accounting Standards which has not been included in the numbers 1 through 6 above.	150
8. Other Information	
Other information coverage consists of:	
a. bank assets as collateral;	597
b. other important transactions in significant quantities, and	176, 757-759
c. information on important events after the date of the Public Accountant report (subsequent event).	176