

Form 13.e  
 Details of Calculation of Risk- Weighted Assets for Credit Risk – Standard Approach  
 Bank In Consolidation With Subsidiary Companies

1. Exposure on Assets in Balance Sheet, except securitization exposure  
 1.1.a.Claims To Government of Indonesia

Net Claims	10110	I		
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		II	III	IV
Claims To Government of Indonesia	10115	0%		
Total ATMR before acknowledgement of MRK	10181	(A)		
Total ATMR after acknowledgement of MRK	10191	(B)		

Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MRK	ATMR after MRK
0%	20%	50%	100%	IX	X
V	VI	VII	VIII		

1.1.b.Claims To Governments of Other Countries

Net Claims	10120	I		
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		II	III	IV
AAA upto AA- ratings	10121	0%		
A+ upto A- rating	10122	20%		
BBB+upto BBB- ratings	10123	50%		
BB+ upto B- ratings	10124	100%		
Below B- ratings	10125	150%		
Without rating	10129	100%		
Total ATMR before acknowledgement of MRK	10182	(A)		
Total ATMR after acknowledgement of MRK	10192	(B)		

Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MRK	ATMR after MRK
0%	20%	50%	100%	IX	X
V	VI	VII	VIII		

1.2.Claims ToPublic Sector Entities

Net Claims	10200	I		
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		II	III	IV
AAA upto AA- ratings	10205	20%		
A+ upto BBB- ratings	10210	50%		
BB+ upto B- ratings	10215	100%		
Below B- rating	10220	150%		
Without rating	10225	50%		
Total ATMR before acknowledgement of MRK	10280	(A)		
Total ATMR after acknowledgement of MRK	10290	(B)		

Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MR	ATMR after MR
0%	20%	50%	100%	IX	X
V	VI	VII	VIII		



Continuation of Form 13.e

1.5. Credits With Housing Collaterals

Net Claims		10500	I		
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	
		II	III	IV	
LTV≤70%	10505	35%			
70%<LTV≤80%	10515	40%			
80%<LTV≤95%	10525	45%			
Total ATMR before acknowledgement of MRK	10580	(A)			
Total ATMR after acknowledgement of MRK	10590	(B)			

Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)			
0%	20%	50%	100%
V	VI	VII	VIII

ATMR before MRK	ATMR after MRK
IX	X

1.6. Credits With Commercial Property Collaterals

Net Claims		10600	I		
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	
		II	III	IV	
Credits With Commercial Property Collaterals	10605	100%			
Total ATMR before acknowledgement of MRK	10680	(A)			
Total ATMR after acknowledgement of MRK	10690	(B)			

Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)			
0%	20%	50%	100%
V	VI	VII	VIII

ATMR before MRK	ATMR after MRK
IX	X

1.7 Credits For Employees/Retirees

Net Claims		10700	I		
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	
		II	III	IV	
Credits For Employees/Retirees	10705	50%			
Total ATMR before acknowledgement of MRK	10780	(A)			
Total ATMR after acknowledgement of MRK	10790	(B)			

Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)			
0%	20%	50%	100%
V	VI	VII	VIII

ATMR before MRK	ATMR after MRK
IX	X

1.8. Claims To Micro Business, Small Business and Retail Portfolio

Net Claims		10800	I		
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	
		II	III	IV	
Claims To Micro Business, Small Business and Retail Portfolio	10805	75%			
Total ATMR before acknowledgement of MRK	10880	(A)			
Total ATMR after acknowledgement of MRK	10890	(B)			

Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)			
0%	20%	50%	100%
V	VI	VII	VIII

ATMR before MRK	ATMR after MRK
IX	X

Continuation of Form 13.e

1.9. Claims To Corporations

Net Claims		10900	I		
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	
		II	III	IV	
A1 Short-Term Rating	10905	20%			
A2 Short-Term Rating	10910	50%			
A3 Short-Term Rating	10915	100%			
Other Short-Term Ratings	10920	150%			
AAA upto AA- Ratings	10925	20%			
A+uptoA- Ratings	10930	50%			
BBB+upto BB- Ratings	10935	100%			
Below BB- Rating	10940	150%			
Without rating	10945	100%			
Total ATMR before acknowledgement of MRK	10980	(A)			
Total ATMR after acknowledgement of MRK	10990	(B)			

Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)			
0%	20%	50%	100%
V	VI	VII	VIII

ATMR before MRK	ATMR after MRK
IX	X

1.10.Matured Claims

Net Claims		11000	I		
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	
		II	III	IV	
Credits With Housing Collaterals	11005	100%			
Other Than Credits With Housing Collaterals	11010	150%			
Total ATMR before acknowledgement of MRK	11080	(A)			
Total ATMR after acknowledgement of MRK	11090	(B)			

Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)			
0%	20%	50%	100%
V	VI	VII	VIII

ATMR before MRK	ATMR after MRK
IX	X

Continuation of Form 13.e

2. Exposures on Commitment/Contingency Liabilities in Off Balance Sheet Account Transactions (TRA), except securitization exposure

2.1.a. Claims To Government of Indonesia

	Code	Net TRAValue		
		I		
Outstanding Withdrawal Capacity	20110			
Other Off Balance Sheet Account Transactions	20115			
Type of Off Balance Sheet Account Transactions(TRA)	Code	Net TRAValue	FKK	Net Claims
		II	III	IV
TRA that meet the criteria of being uncommitted	20116		0%	
Commitment Obligations with agreed maturity of ≤ 1 year	20117		20%	
Commitment Obligations with agreed maturity of >1year	20118		50%	
Commitment Obligation in the form of L/Cs (except standby L/Cs)	20119		20%	
Contingency Commitments in the form of guarantees provided not in the framework of credit extension (among others, bid, performance, adv payment bonds)	20120		50%	
Contingency Commitments in the form of guarantees provided in the framework of credit extension, or acceptance (among others, guarantees, standby LCs and <b>aval</b> on marketable securities)	20121		100%	
	20125		(A)	
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		V	VI	VII
Claims To Government of Indonesia	20130	0%		
Total ATMR before acknowledgement of MRK	20181	(B)		
Total ATMR after acknowledgement of MRK	20191	(C)		

Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)			
0%	20%	50%	100%
VIII	IX	X	XI

ATMRbefore MRK	ATMR after MRK
XII	XIII

2.1.b. Claims To Governments of Other Countries

	Code	Net TRAValue		
		(I)		
Outstanding Withdrawal Capacity	20140			
Other Off Balance Sheet Account Transactions	20145			
Type of Off Balance Sheet Account Transactions(TRA)	Code	Net TRAValue	FKK	Net Claims
		II	III	IV
AAT that meet the criteria of being uncommitted	20146		0%	
Commitment Obligations with agreed maturity of ≤ 1 year	20147		20%	
Commitment Obligations with agreed maturity of >1year	20148		50%	
Commitment Obligation in the form of L/Cs (except standby L/Cs)	20149		20%	
Contingency Commitments in the form of guarantees provided not in the framework of credit extension (among others, bid, performance, adv payment bonds)	20150		50%	
Contingency Commitments in the form of guarantees provided in the framework of credit extension, or acceptance (among others, guarantees, standby LCs and <b>aval</b> on marketable securities)	20151		100%	
	20155		(A)	
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		V	VI	VII
AAA upto AA- Ratings	20161	0%		
A+ upto A- Ratings	20162	20%		
BBB+ upto BBB- Ratings	20163	50%		
BB+upto B- Ratings	20164	100%		
Below B- Rating	20165	150%		
Without rating	20169	100%		
Total ATMR before acknowledgement of MRK	20182	(B)		
Total ATMR after acknowledgement of MRK	20192	(C)		

Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)			
0%	20%	50%	100%
VIII	IX	X	XI

ATMR before MRK	ATMR after MRK
XII	XIII



