

Form4.a
MATURITY PROFILE REPORT
(Rupiah)

(In million of rupiah)

ACCOUNTS	Code	Balance	MATURITY*)						
			Up to 1 week	>1 week up to 2 weeks	>2 weeks up to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 12 months	>12 months
I. Balance Sheet									
A. Assets	10000								
1. Cash	10100								
2. Placements at Bank Indonesia	10200								
a. Demand deposits	10210								
b. BI Certificates	10220								
c. Others	10290								
3. Placements at Other Banks	10300								
4. Marketable Securities **)	10400								
a. Government Securities	10410								
1) trading	10411								
2) available for sale	10412								
3) held to maturity	10413								
4) loans and receivables	10414								
b. Corporate Marketable Securities	10420								
1) trading	10421								
2) available for sale	10422								
3) held to maturity	10423								
4) loans and receivables	10424								
c. Others	10490								
5. Extended Credits	10500								
a. Not Yet Matured	10510								
b. Matured ***)	10520								

Continuation of Form 4.a

(In million of rupiah)

ACCOUNTS	Code	Balance	MATURITY*						
			Up to 1 week	>1 week up to 2 weeks	>2 weeks up to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 12 months	>12 months
6. Other Claims	10700								
a. Claims on Marketable Securities purchased under resale agreements (Reverse Repo)	10710								
b. Others	10790								
7. Miscellaneous	10600								
B. LIABILITIES	20000								
1. Third Party Funds	20100								
a. Demand Deposits	20110								
b. Saving Deposits	20120								
c. Term Deposits	20130								
1) Deposits on call	20131								
2) Time Deposits	20132								
3) Others	20139								
2. Obligations to Bank Indonesia	20200								
3. Obligations to Other Banks	20300								
4. Marketable Securities Issued	20400								
a. Bonds	20410								
b. Subordinated Loans *****)	20420								
c. Others	20490								
5. Loans Received	20500								
a. Subordinated Loans *****)	20510								
b. Others	20590								

Continuation of Form 4.a

(In million of rupiah)

ACCOUNTS	Code	Balance	MATURITY*						
			Up to 1 week	>1 week up to 2 weeks	>2 weeks up to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 12 months	>12 months
6. Other Obligations	20700								
a. Obligations on marketable securities sold under repurchase agreements (Repo)	20710								
b. Others	20790								
7. Miscellaneous	20600								
C. Difference between Assets and Liabilities in Balance Sheets	30000								
II. Off Balance Sheet Accounts									
A. Off Balance Sheet Account Claims	40000								
1. Commitments	40100								
a. Undisbursed loan facilities	40110								
b. Position of outstanding spot and derivative purchases	40120								
1) Spots	40121								
2) Derivatives	40122								
c. Others	40190								
2. Contingencies *****)	40200								
B. Off Balance Sheet Account Liabilities Obligations	50000								
1. Commitments	50100								
a. Undisbursed loan facilities	50110								
b. Outstanding Irrevocable L/Cs	50120								

Continuation of Form 4.a

(In million of rupiah)

ACCOUNTS	Code	Balance	MATURITY*)						
			Up to 1 week	>1 week up to 2 weeks	>2 weeks up to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 12 months	>12 months
c. Position of outstanding spot and derivative sales	50130								
1) Spots	50131								
2) Derivatives	50132								
d. Others	50190								
2. Contingencies *****)	50200								
D. Difference between Claims and Obligations in Off Balance Sheet Accounts	60000								
Difference [(IA-IB) + (IIA-IIB)]	70000								
Cumulative Difference	80000								

*) Numbers are based on maturity in accordance with contracts that have contractual maturity and/or estimates using various assumptions for those that do not have contractual maturity

**) Including Marketable Securities sold under repurchase agreements (Repo)

***) To be filled out with estimates of receipts of payments on credits based on contracts that have matured

****) Including those calculated in Minimum Capital Adequacy Requirement and reported in Commercial Bank Report under Borrowed Capital account

*****) Those estimated to influence cash flow (become claims)

*****) Those estimated to influence cash flow (become obligations)

Form 4.b
MATURITY PROFILE REPORT
(Foreign Currency)

(In Thousand of US\$ Equivalent)

ACCOUNTS	Code	Balance	MATURITY*)							
			Up to 1 week	>1 week up to 2 weeks	>2 weeks up to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 12 months	>12 months	
I. Balance Sheet										
A. Assets	10000									
1. Cash	10100									
2. Placements at Bank Indonesia	10200									
3. Placements at Other Banks	10300									
4. Marketable Securities **)	10400									
a. Corporate Marketable Securities	10420									
1) trading	10421									
2) available for sale	10422									
3) held to maturity	10423									
4) loans and receivables	10424									
b. Others	10490									
5. Extended Credits	10500									
a. Not Yet Matured	10510									
b. Matured ***)	10520									
6. Other Claims	10700									
a. Claims on Marketable Securities purchased under resale agreements (Reverse Repo)	10710									
b. Others	10790									
8. Miscellaneous	10600									

(In Thousand of USD Equivalent)

ACCOUNTS	Code	Balance	MATURITY*						
			Up to 1 week	>1 week up to 2 weeks	>2 weeks up to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 12 months	>12 months
B. LIABILITIES	20000								
1. Third Party Funds	20100								
a. Demand Deposits	20110								
b. Saving Deposits	20120								
c. Term Deposits	20130								
4) Deposits on call	20131								
5) Time Deposits	20132								
6) Others	20139								
2. Obligations to Bank Indonesia	20200								
3. Obligations to Other Banks	20300								
4. Marketable Securities Issued	20400								
a. Bonds	20410								
b. Subordinated Loans *****)	20420								
c. Others	20490								
5. Loans Received	20500								
a. Subordinated Loans *****)	20510								
b. Others	20590								
6. Other Obligations	20700								
a. Obligations on marketable securities sold under repurchase agreements (Repo)	20710								
b. Others	20790								
7. Miscellaneous	20600								
C. Difference between Assets and Liabilities in Balance Sheet	30000								

(In Thousand of USD Equivalent)

ACCOUNTS	Code	Balance	MATURITY*							
			Up to 1 week	>1 week up to 2 weeks	>2 weeks up to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 12 months	>12 months	
II. Off Balance Sheet Accounts										
A. Off Balance Sheet Account Claims	40000									
1. Commitments	40100									
a. Undisbursed loan facilities	40110									
b. Position of outstanding spot and derivative purchases	40120									
1) Spots	40121									
2) Derivatives	40122									
c. Others	40190									
2. Contingencies *****)	40200									
B. Off Balance Sheet Account Obligations	50000									
1. Commitments	50100									
a. Undisbursed loan facilities	50110									
b. Outstanding Irrevocable L/Cs	50120									
c. Position of outstanding spot and derivative	50130									
1) Spots	50131									
2) Derivatives	50132									
d. Others	50190									
2. Contingencies *****)	50200									
C. Difference between Claims and Obligations in Off Balance Sheet Accounts	60000									

Continuation of Form 4.b

(In Thousand of USD Equivalent)

ACCOUNTS	Code	Balance	MATURITY*						
			Up to 1 week	>1 week up to 2 weeks	>2 weeks up to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 12 months	>12 months
Difference [(IA-IB) + (IIA-IIB)]	70000								
Cumulative Difference	80000								

*) Numbers are based on maturity in accordance with contracts that have contractual maturity and/or estimates using various assumptions for those that do not have contractual maturity

**) Including Marketable Securities sold under repurchase agreements (Repo)

***) To be filled out with estimates of receipts of payments on credits, which based on contracts have matured

****) Including those calculated in Minimum Capital Adequacy Requirement and reported in Commercial Bank Report under Borrowed Capital account

*****) Those estimated to influence cash flow (become claims)

*****) Those estimated to influence cash flow (become obligations)

FORM 4

EXPLANATION AND INFORMATION COVERAGE “RUIPAH AND FOREIGN CURRENCY MATURITY PROFILE REPORTS”

Form – 4.a and Form – 4.b reflect assets, obligations, and off balance sheet accounts that are mapped into a time scale.

Mapping is performed based on remaining time up to maturity in accordance with the contracts for balance sheet and off balance sheet accounts that have contractual maturity and/or estimates for balance sheet and off balance sheet accounts that do not have contractual maturity (non maturity items).

EXPLANATION ON HOW TO FILL OUT THE ROWS OR COLUMNS

1. Maturity Profile Accounts In Rupiah (Form – 4.a.)

This account is filled out in accordance with reporting Bank accounting, in **million of rupiah**, based on remaining time up to maturity in accordance with contracts for balance sheet and off balance sheet accounts that have contractual maturity and/or estimates for balance sheet and off balance sheet accounts that do not have contractual maturity (non maturity items).

2. Maturity Profile Accounts In Foreign Currency (Form – 4.b.)

This account is filled out in accordance with reporting Bank accounting, in **thousand of USD equivalent**, based on remaining time up to maturity in accordance with contracts for balance sheet and off balance sheet accounts that have contractual maturity and/or estimates for balance sheet and off balance sheet accounts that do not have contractual maturity (non maturity items).

Mapping of time scale in form – 4.a. and form – 4.b. is as follows:

- a. For maturity up to the next 1 (one) week;
- b. For maturity more than the next 1 (one) week up to 2 weeks.
- c. For maturity more than the next 2 (two) weeks up to 1 month.
- d. For maturity more than the next 1 (one) month up to 3 (three) months.
- e. For maturity more than the next 3 (three) months up to 6 (six) months.
- f. For maturity more than the next 6 (six) months up to 12 (twelve) months.

g. For maturity more than the next 12 (twelve) months.

3. Balance

This column is filled out in accordance with reporting Bank accounting at end of month position, in **rupiah for form – 4.a.** and **thousand of USD equivalent for form – 4.b.** The value of the balance of each account should be the same as the total of all time scales of each account.

EXPLANATIONS OF RUPIAH MATURITY PROFILE ACCOUNTS (Form – 4.a.):

BALANCE SHEET ACCOUNTS

Balance sheet accounts only contain accounts with a characteristic of having cash inflow and/or cash outflow. As such, not all balance sheet accounts are included in this report. Examples of balance sheet accounts that are not included in this report are among others fixed assets, foreclosed collateral, abandoned properties, equity participations, and capital.

A. ASSETS

The balance column of each asset account in rupiah contains asset accounts in rupiah in accordance with Bank accounting at end of month position.

The maturity column contains the balance of each asset account in rupiah, which will fall due and is categorized based on the remaining time up to maturity in accordance with the contract for balance sheet accounts that have contractual maturity and/or assumptions for balance sheet accounts that do not have contractual maturity (non maturity items).

Accounts that are reported are as follows:

- 1. Cash**
- 2. Placements at Bank Indonesia**
 - a. Bank Indonesia Certificates**
 - b. Demand Deposits**
 - c. Others**

This account contains Placements at Bank Indonesia that cannot be included or categorized as either letter a or letter b.

3. Placements at other banks

4. Marketable Securities

Marketable Securities sold under repurchase agreements (repo) are also included in Marketable Securities account.

Details of Marketable Securities account cover:

a. Government Securities

- 1) trading
- 2) available for sale
- 3) held to maturity
- 4) loans and receivables

b. Corporate Marketable Securities

- 1) trading
- 2) available for sale
- 3) held up to maturity
- 4) loans and receivables

c. Others

This account contains Marketable Securities that are not included or categorized into either one of letter a and letter b.

5. Extended Credits

a. Not Yet Matured

Filled out with balance of credits, which have not fallen due based on contracts.

b. Matured

Filled out with estimates of receipts of payments on credits, which based on contracts have matured

6. Other Claims

a. Claims on marketable securities purchased under resale agreements (Reverse Repo)

b. Others

This account contains Other Claims that cannot be included or categorized in letter a.

7. Miscellaneous

This account contains assets that cannot be included or categorized in either one of account 1 up to account 6.

B. LIABILITIES

The balance column of each liabilities account in rupiah contains liabilities accounts in rupiah in accordance with Bank accounting at end of month position.

The maturity column contains the balance of each liabilities account in rupiah, which will fall due and is categorized based on the remaining time up to maturity in accordance with the contract for balance sheet accounts that have contractual maturity and/or estimates for balance sheet accounts that do not have contractual maturity (non maturity items).

Accounts that are reported are as follows:

1. Third Party Funds

- a. Demand Deposits
- b. Saving Deposits
- c. Term Deposits
 - 1) Deposits on call
 - 2) Time deposits
 - 3) Others

This account contains Term Deposits that cannot be included or categorized into either one of number 1) and number 2).

2. Obligations to Bank Indonesia

3. Obligations to other banks

4. Marketable Securities Issued

- a. Bonds
- b. Subordinated Loans

This account contains subordinated Marketable Securities, which are taken into account in Minimum Capital Adequacy Requirement and reported in Commercial Bank Report in the Borrowed Capital account.

c. Others

This account contains issued Marketable Securities that are not included or categorized into either one of letter a and letter b.

5. Loans Received

a. Subordinated Loans

This account contains subordinated loans, which are taken into account in Minimum Capital Adequacy Requirement and reported in Commercial Bank Report in the Borrowed Capital account.

b. Others

This account contains Loans Received that are not included or categorized into letter a.

6. Other Obligations

a. Obligations on marketable securities sold under repurchase agreements (Repo)

b. Others

This account contains Other Obligations that are not included or categorized into letter a.

7. Miscellaneous

This account contains obligations that cannot be included or categorized into either one of account 1 up to account 6.

Accounts that are not specifically explained in this guideline for filling out the form shall refer to the Guideline for Preparation of Commercial Bank Monthly Report.

OFF BALANCE SHEET ACCOUNTS

Off balance sheet accounts contain only parts of those account that are estimated to influence cash flow (become claims or obligations).

A. OFF BALANCE SHEET ACCOUNT CLAIMS

1. Commitments

a. Undisbursed loan facilities

b. Position of outstanding of spot and derivative purchases

1) Spots

2) Derivatives

Derivative account covers among others forwards, futures, swaps, options.

c. Others

This account contains commitment claims that cannot be included or categorized into either one of letter a and letter b.

2. Contingencies

All contingency claims that are estimated to influence cash flow (become claims).

B. OFF BALANCE SHEET ACCOUNT LIABILITIES

1. Commitments

a. Undisbursed loan facilities

Undisbursed credit facilities cover facilities for customers and other banks. These facilities also cover committed and uncommitted facilities.

b. Outstanding irrevocable L/Cs

Outstanding irrevocable L/Cs cover overseas L/Cs and domestic L/Cs.

c. Position of outstanding of spot and derivative sales

1) Spots

2) Derivatives

Derivative account covers among others forwards, futures, swaps, options.

d. Others

This account contains commitment obligations that cannot be included or categorized into either one of letter a upto letter c.

2. Contingencies

All contingency obligations that are estimated to influence cash flow (become obligations).

Accounts that are not specifically explained in this guideline for filling out the form shall refer to the Guideline for Preparation of Commercial Bank Monthly Report.

EXPLANATIONS OF FOREIGN CURRENCY MATURITY PROFILE ACCOUNTS

(Form – 4.b.):

BALANCE SHEET ACCOUNTS

Balance sheet accounts only contain accounts with a characteristic of having cash inflow and/or cash outflow. As such, not all balance sheet accounts are included in this report. Examples of balance sheet accounts that are not included in this report are among others fixed assets, foreclosed collateral, abandoned properties, equity participations, and capital.

A. ASSETS

The balance column of each asset account in foreign currency contains asset accounts in foreign currency in accordance with Bank accounting at end of month position.

The maturity column contains the balance of each asset account in foreign currency, which will fall due and is categorized based on the remaining time up to maturity in accordance with the contract for balance sheet accounts that have contractual maturity and/or assumptions for balance sheet accounts that do not have contractual maturity (non maturity items).

Accounts that are reported are as follows:

- 1. Cash**
- 2. Placements at Bank Indonesia**
- 3. Placements at other banks**
- 4. Marketable Securities**

Marketable Securities sold under repurchase agreements (repo) are also included in Marketable Securities account.

Details of Marketable Securities account cover:

a. Corporate Marketable Securities

- 1) trading
- 2) available for sale
- 3) held up to maturity
- 4) loans and receivables

b. Others

This account contains Marketable Securities that are not included or categorized into letter a.

5. Extended Credits

a. Not Yet Matured

Filled out with balance of credits, which have not fallen due based on contracts.

b. Matured

Filled out with estimates of receipts of payments on credits, which based on contracts have matured

6. Other Claims

a. Claims on marketable securities purchased under resale agreements (Reverse Repo)

b. Others

This account contains Other Claims that cannot be included or categorized in letter a.

7. Miscellaneous

This account contains assets that cannot be included or categorized in either one of account 1 up to account 6.

B. LIABILITIES

The balance column of each liabilities account in foreign currency contains liabilities accounts in foreign currency in accordance with Bank accounting at end of month position.

The maturity column contains the balance of each liabilities account in foreign currency, which will fall due and is categorized based on the remaining time up to maturity in accordance with the contract for balance sheet accounts that have contractual maturity and/or estimates for balance sheet accounts that do not have contractual maturity (non maturity items).

Accounts that are reported are as follows:

1. Third Party Funds

- a. Demand Deposits
- b. Saving Deposits
- c. Term Deposits
 - 1) Deposits on call
 - 2) Time deposits
 - 3) Others

This account contains Term Deposits that cannot be included or categorized into either one of number 1) and number 2).

2. Obligations to Bank Indonesia

3. Obligations to other banks

4. Marketable Securities Issued

- a. Bonds
- b. Subordinated Loans

This account contains subordinated Marketable Securities, which are taken into account in Minimum Capital Adequacy Requirement and reported in Commercial Bank Report in the Borrowed Capital account.

- c. Others

This account contains issued Marketable Securities that are not included or categorized into either one of letter a and letter b.

5. Loans Received

- a. Subordinated Loans

This account contains subordinated loans, which are taken into account in Minimum Capital Adequacy Requirement and reported in Commercial Bank Report in the Borrowed Capital account.

- b. Others

This account contains Loans Received that are not included or categorized into letter a.

6. Other Obligations

- a. Obligations on marketable securities sold under repurchase agreements (Repo)

b. **Others**

This account contains Other Obligations that are not included or categorized into letter a.

7. Miscellaneous

This account contains obligations that cannot be included or categorized into either one of account 1 up to account 6.

Accounts that are not specifically explained in this guideline for filling out the form shall refer to the Guideline for Preparation of Commercial Bank Monthly Report.

OFF BALANCE SHEET ACCOUNTS

Off Balance Sheet accounts contain only parts of those account that are estimated to influence cash flow (become claims or obligations).

A. OFF BALANCE SHEET ACCOUNT CLAIMS

1. Commitments

a. Undisbursed loan facilities

b. Position of outstanding of spot and derivative purchases

1) Spots

2) Derivatives

Derivative account covers among others forwards, futures, swaps, options.

c. Others

This account contains commitment claims that cannot be included or categorized into either one of letter a and letter b.

2. Contingencies

All contingency claims that are estimated to influence cash flow (become claims).

B. OFF BALANCE SHEET ACCOUNT LIABILITIES

1. Commitments

a. Undisbursed loan facilities

Undisbursed credit facilities cover facilities for customers and other banks. These facilities also cover committed and uncommitted facilities.

b. Outstanding irrevocable L/Cs

Outstanding irrevocable L/Cs cover overseas L/Cs and domestic L/Cs.

c. Position of outstanding spot and derivative sales

- 1) Spots
- 2) Derivatives

Derivative account covers among others forwards, futures, swaps, options.

d. Others

This account contains commitment obligations that cannot be included or categorized into either one of letter a upto letter c.

2. Contingencies

All contingency obligations that are estimated to influence cash flow (become obligations).

Accounts that are not specifically explained in this guideline for filling out the form shall refer to the Guideline for Preparation of Commercial Bank Monthly Report.

Form 9.i
Calculation of Ratio of Minimum Capital Adequacy Requirement

(million Rp)

Calculation of Ratio of Minimum Capital Adequacy Requirement (KPMM)						Code	
1	Risk-Weighted Assets for Credit Risk (in accordance with prevailing regulations concerning KPMM)*					29010	
2	Core Capital(after taking into account reducing factors in accordance with prevailing regulations concerning KPMM)*					29015	
3	Supplementing Capital(after taking into account reducing factors, in accordance with prevailing regulations concerning KPMM)*					29020	
4	Capital Reducing Factors					29025	
5	Ratio of Minimum Capital Adequacy Requirement (CAR) for Credit Risk					29030	
6	TOTAL Risk-Weighted Assets (ATMR) for Market Risk					29035	
a. Calculation of Capital Burden Using Standard Method							
Interest Rate Risk		Exchange Rate Risk		Option Price Change Risk		Total	12.5 x Total(ATMR Equivalent)
Specific Risks	General Risks			Interest Rate Risk	Exchange Rate Risk		
b. Calculation of Capital Burden Using Internal Method							
Specific Risks		General Risks		Total		12.5 x Total (ATMR Equivalent)	
7	Core capital allocated to anticipate Market Risk (minimum 28.5% x total capital burden)					29040	
8	Supplementing capital allocated to anticipate Market Risk (that can be added for Additional Supplementing Capital)					29045	
9	Additional Supplementing Capital that meet requirements					29050	
	a. Excess of Subordinated Loans that cannot be calculated into Supplementing Capital					29055	
	b. Subordinated Loans with beginning maturity of 2 years and meet the criteria of Subordinated Loans that can be calculated as capital components					29060	
10	Additional Supplementing Capital allocated to anticipate Market Risk					29065	
11	TOTAL CAPITAL (Core Capital + Supplementing Capital + Additional Supplementing Capital)					29070	
12	ATMR for CREDIT RISK					29071	
13	ATMR for OPERATIONAL RISK					29072	
14	ATMR for MARKET RISK					29073	
15	TOTAL ATMR (CREDIT RISK + OPERATIONAL RISK + MARKET RISK)					29080	
16	CAR after taking into account Credit Risk, Operational Risk, and Market Risk					29085	
17	Ratio of Excess of Additional Supplementing Capital					29090	

* Bank Report shall be based on Bank's own calculation, while Bank Indonesia shall use supervisors' data available at Bank Indonesia.

Form 9.j
Calculation of Ratio of Minimum Capital Adequacy Requirement (consolidated)

(million Rp)

Calculation of Ratio of Minimum Capital Adequacy Requirement (KPMM) (Consolidated)											Code	
1	Risk Weighted Assets for Credit Risk (in accordance with prevailing regulations concerning KPMM)*										29010	
2	Core Capital(after taking into account reducing factors in accordance with prevailing regulations concerning KPMM)*										29015	
3	Supplementing Capital (after taking into account reducing factors, in accordance with prevailing regulations concerning KPMM)*										29020	
4	Capital Reducing Factors										29025	
5	Ratio of Minimum Capital Adequacy Requirement (CAR) for Credit Risk										29030	
6	TOTAL Risk-Weighted Assets (ATMR) for Market Risk										29035	
a. Calculation of Capital Burden Using Standard Method												
Interest Rate Risk		Ex-change Rate Risk	Equity Risk		Commodity Risk	Option Price Change Risk				Total	12.5 x Total (ATMR Equivalent)	
Specific Risks	General Risks		Specific Risks	General Risks		Interest Rate Risk	Exchange Rate Risk	Equity Risk	Commodity Risk			
b. Calculation of Capital Burden Using Internal Method												
Specific Risks		General Risks			Total					12.5 x Total (ATMR Equivalent)		
7	Core capital allocated to anticipate Market Risk (minimum 28.5% x total capital burden)										29040	
8	Supplementing capital allocated to anticipate Market Risk (that can be added for Additional Supplementing Capital)										29045	
9	Additional Supplementing Capital that meet requirements										29050	
	b. Excess of Subordinated Loans that cannot be calculated into Supplementing Capital										29055	
	c. Subordinated Loans with beginning maturity of 2 years and meet the criteria of Subordinated Loans that can be calculated as capital components										29060	
10	Additional Supplementing Capital allocated to anticipate Market Risk										29065	
11	TOTAL CAPITAL (Core Capital + Supplementing Capital + Additional Supplementing Capital)										29070	
12	ATMR for CREDIT RISK										29071	
13	ATMR for OPERATIONAL RISK										29072	
14	ATMR for MARKET RISK										29073	
15	TOTAL ATMR (CREDIT RISK + OPERATIONAL RISK + MARKET RISK)										29080	
16	CAR after taking into account Credit Risk, Operational Risk, and Market Risk										29085	
17	Ratio of Excess of Additional Supplementing Capital										29090	

* Bank Report shall be based on Bank's own calculation, while Bank Indonesia shall use supervisors' data available at Bank Indonesia.

Form 13.a

Exposure Data of Calculation of ATMR for Credit Risk–Standard Approach

Bank As Individual

1. Exposures on Assets in Balance Sheet, except securitization exposure.

No	Portfolio Category	Code	Claim	CKPN or Special PPA	Net Claim
			I	II	III (I - II)
1.	Claims To Government				
a.	Claims To Government of Indonesia	10110			
1)	Placements at Bank Indonesia	10111			
2)	Marketable Securities	10112			
3)	Marketable securities sold under repurchase agreements (Repo)	10113			
4)	Extended Credits	10114			
5)	Other Claims	10115			
6)	Interest Claim Receivables	10116			
b.	Claims To Governments of Other Countries	10120			
1)	Marketable Securities	10121			
2)	Marketable securities sold under repurchase agreements (Repo)	10122			
3)	Acceptance Claims	10123			
4)	Extended Credits	10124			
5)	Other Claims	10125			
6)	Interest Claim Receivables	10126			
2.	Claims To Public Sector Entities	10200			
a.	Marketable Securities	10210			
b.	Marketable securities sold under repurchase agreements (Repo)	10220			
c.	Acceptance Claims	10230			
d.	Extended Credits	10240			
e.	Other Claims	10250			
f.	Interest Claim Receivables	10260			
3.	Claims To Multilateral Development Banks and International Institutions	10300			
a.	Marketable Securities	10310			
b.	Marketable securities sold under repurchase agreements (Repo)	10320			
c.	Acceptance Claims	10330			
d.	Extended Credits	10340			
e.	Other Claims	10350			
f.	Interest Claim Receivables	10360			
4.	Claims To Banks				
a.	Short-Term Claims	10410			
1)	Placements at other Banks	10411			
2)	Marketable Securities	10412			
3)	Marketable securities sold under repurchase agreements (Repo)	10413			
4)	Acceptance Claims	10414			
5)	Extended Credits	10415			
6)	Other Claims	10416			
7)	Interest Claim Receivables	10417			
b.	Long-Term Claims	10420			
1)	Placements at other Banks	10421			
2)	Marketable Securities	10422			
3)	Marketable securities sold under repurchase agreements (Repo)	10423			
4)	Acceptance Claims	10424			
5)	Extended Credits	10425			
6)	Other Claims	10426			
7)	Interest Claim Receivables	10427			
5.	Credits Based On Housing Collaterals	10500			
a.	Extended Credits	10510			
b.	Interest Claim Receivables	10520			
6.	Credits Based On Commercial Property Collaterals	10600			
a.	Extended Credits	10610			
b.	Interest Claim Receivables	10620			

Continuation of Form 13.a

No	Portfolio Category	Code	Claim	CKPN or Special PPA	Net Claim
7.	Credits for Employees/Retirees	10700			
a.	Credits Extended	10710			
b.	Interest Claim Receivables	10720			
8.	Claims To Micro Business, Small Business and Retail Portfolio	10800			
a.	Acceptance Receivables	10810			
b.	Credits Extended	10820			
c.	Other Claims	10830			
d.	Interest Claim Receivables	10840			
9.	Claims To Corporations	10900			
a.	Marketable Securities	10910			
b.	Marketable securities sold under repurchase agreements (Repo)	10920			
c.	Acceptance Receivables	10930			
d.	Extended Credits	10940			
e.	Other Claims	10950			
f.	Interest Claim Receivables	10960			
10.	Matured Claims				
a.	Credits Based On Housing Collaterals	11010			
b.	Non Credits Based On Housing Collaterals	11020			
	1) Placements at other Banks	11021			
	2) Marketable Securities	11022			
	3) Marketable securities sold under repurchase agreements (Repo)	11023			
	4) Acceptance Receivables	11024			
	5) Extended Credits	11025			
	6) Other Claims	11026			
11.	Other Assets	11100			
a.	Cash, Gold and Commemorative Coins	11110			
b.	Equity Participations (other than those that are capital reducing	11120			
	1) temporary equity participations in the framework of debt restructuring	11121			
	2) equity participations at financial companies that are not registered at the stock exchange	11122			
	3) equity participations at financial companies that are registered at the stock exchange	11123			
c.	Net fixed assets and equipment & furniture	11130			
d.	Foreclosed Coollateral	11140			
e.	Net Inter Office	11150			
f.	Others	11160			
	Total Exposures for Asset Positions in Balance Sheet	10000			

Continuation of Form 13.a

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

a. Outstanding Withdrawal Capacity

No	Portfolio Category	Code	TRA Value	Special PPA	Net TRAValue
			I	II	III(I-II)
1.	Claims To Government	21010			
	a. Claims To Government of Indonesia	21011			
	b. Claims To Governments of Other Countries	21012			
2.	Claims To Public Sector Entities	21020			
3.	Claims To Multilateral Development Banks and International Institutions	21030			
4.	Claims To Banks	21040			
	a. Short-Term Claims	21041			
	b. Long-Term Claims	21042			
5.	Credits Based On Housing Collaterals	21050			
6.	Credits Based On Commercial Property Collaterals	21060			
7.	Credits for Employees/Retirees	21070			
8.	Claims To Micro Business, Small Business and Retail Portfolio	21080			
9.	Claims To Corporations	21090			
10	Matured Claims	21100			
	a. Credits Based On Housing Collaterals	21101			
	b. Non Credits Based On Housing Collaterals	21102			
Total Exposurefor Outstanding Withdrawal Capacity		21000			

b. Other Off Balance Sheet Account Transactions

No	Portfolio Category	Sandi	TRA Value	PPA	Net TRAValue
			I	II	III(I-II)
1.	Claims To Government	22010			
	a. Claims To Government of Indonesia	22011			
	b. Claims To Governments of Other Countries	22012			
2.	Claims To Public Sector Entities	22020			
3.	Claims To Multilateral Development Banks and International Institutions	22030			
4.	Claims To Banks	22040			
	a. Short-Term Claims	22041			
	b. Long-Term Claims	22042			
5.	Claims To Micro Business, Small Business and Retail Portfolio	22080			
6.	Claims To Corporations	22090			
Total Exposure from Other Off Balance Sheet Account Transactions		22000			

Continuation of Form 13.a

3. Exposures that cause Counterparty Credit Risk

a. Repo Transactions

No	Portfolio Category	Code	Net Claim
			I
1.	Claims To Government	31010	
	a. Claims To Government of Indonesia	31011	
	b. Claims To Governments of Other Countries	31012	
2.	Claims To Public Sector Entities	31020	
3.	Claims To Multilateral Development Banks and International Institutions	31030	
4.	Claims To Banks	31040	
	a. Short-Term Claims	31041	
	b. Long-Term Claims	31042	
5.	Claims To Micro Business, Small Business and Retail Portfolio	31080	
6.	Claims To Corporations	31090	
Total Exposures from Repo Transactions		31000	

b. Reverse Repo Transactions

No	Portfolio Category	Code	Claim	RLVI	Net Claim
			I	II	III (I - II)
1.	Claims To Government	32010			
	a. Claims To Government of Indonesia	32011			
	b. Claims To Governments of Other Countries	32012			
2.	Claims To Public Sector Entities	32020			
3.	Claims To Multilateral Development Banks and International Institutions	32030			
4.	Claims To Banks	32040			
	a. Short-Term Claims	32041			
	b. Long-Term Claims	32042			
5.	Claims To Micro Business, Small Business and Retail Portfolio	32080			
6.	Claims To Corporations	32090			
Total Exposures from Reverse Repo Transactions		32000			

c. Over The Counter (OTC) Derivative Transactions

No	Portfolio Category	Code	Derivative Claims
			I
1.	Claims To Government	33010	
	a. Claims To Government of Indonesia	33011	
	b. Claims To Governments of Other Countries	33012	
2.	Claims To Public Sector Entities	33020	
3.	Claims To Multilateral Development Banks and International Institutions	33030	
4.	Claims To Banks	33040	
	a. Short-Term Claims	33041	
	b. Long-Term Claims	33042	
5.	Claims To Micro Business, Small Business and Retail Portfolio	33080	
6.	Claims To Corporations	33090	
Total Exposures from OTC Derivative Transactions		33000	

Continuation of Form 13.a

4. Exposures that cause Settlement Risk

No	Type of Transaction	Code	Value of Exposure
			I
1.	For transactions categorized as Delivery versus Payment (DvP)	40100	
	a. Risk Weight 8% (5-15 days)	40110	
	b. Risk Weight 50% (16-30 days)	40120	
	c. Risk Weight 75% (31-45 days)	40130	
	d. Risk Weight 100% (more than 45 days)	40140	
2.	For transactions categorized as Non-delivery versus payment (non-DvP)	40200	
	Total Exposures from Settlement Risk	40000	

5. Securitization Exposures

No	Type of Transaction	Code	Exposure That Is Capital Reducing Factor	Exposure taken into account as ATMR
			I	II
1.	Supporting Credit Facilities that meet criteria	50100		
	a. First Loss Facility	50110		
	b. Second Loss Facility	50120		
2.	Supporting Credit Facilities that do not meet criteria	50200		
	a. Bank as Originating Creditor	50210		
	b. Bank not as Originating Creditor	50220		
3.	Liquidity Facilities that meet criteria	50300		
4.	Liquidity Facilities that do not meet criteria	50400		
	a. Bank as Originating Creditor	50410		
	b. Bank not as Originating Creditor	50420		
5.	Purchase of Securities with Asset Collaterals that meet criteria	50500		
	a. Senior Tranche	50510		
	b. Junior Tranche	50520		
6.	Purchase of Securities with Asset Collaterals that do not meet criteria	50600		
7.	Securitization Exposure that is not covered in Bank Indonesia regulation concerning prudential principles in asset securitization for commercial banks	50700		
	Total Exposure from Securitization Transactions	50000		

6. Exposure in Islamic Business Unit (if any)

No	Type of Transaction	Code	Capital Reducing Factor	ATMR
			I	II
1.	Total Exposure	60000		