Form 13.b

Details of Calculation of Risk- Weighted Assets (ATMR) for Credit Risk – Standard Approach

Bank As Individual

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

1.1.a. Claims To Government of Indonesia

		I
Net Claims	10110	

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MRK	ATMR after MRK
					0%	20%	50%	100%		
		II	III	IV	V	VI	VII	VIII	IX	X
Claims To Government of Indonesia	10115	0%								

Total ATMR before acknowledgement of MRK	10181	(A)	
Total ATMR after acknowledgement of MRK	10191	(B)	

1.1.b.Claims To Governments of Other Countries

		I
Net Claims	10120	

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MRK	ATMR after MRK
					0%	20%	50%	100%		
		II	III	IV	V	VI	VII	VIII	IX	X
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)	

1.2.Claims To Public Sector Entities

		I
Net Claims	10200	

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MRK	ATMR after MRK
					0%	20%	50%	100%		
		II	III	IV	V	VI	VII	VIII	IX	X
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)	

Continuation of Form 13.b

1.3.Claims To Multilateral Development Bank and International Institutions

		I
Net Claims	10300	

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MRK	ATMR after MRK
					0%	20%	50%	100%		
		II	III	IV	V	VI	VII	VIII	IX	X
Meeting Risk Weight0% Criteria	10305	0%								
AAA upto AA- ratings	10310	20%								
A+ upto BBB- ratings	10315	50%								
BB+ upto B- ratings	10320	100%								
Below B- rating	10325	150%								
Without rating	10330	50%								
Total ATMR before acknowledgement of MRK	10380	(A)								
Total ATMR after acknowledgement of MRK	10390	(B)								

1.4.a. Claims To Banks–Short-Term Claims

		I
Net Claims	10410	

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MRK	ATMR after MRK
					0%	20%	50%	100%		
		II	III	IV	V	VI	VII	VIII	IX	X
A1 Short-Term Rating	10411	20%								
A2 Short-Term Rating	10412	50%								
A3 Short-Term Rating	10413	100%								
Other Short-Term Ratings	10414	150%								
AAA upto BBB- Ratings	10415	20%								
BB+upto B- Ratings	10416	50%								
Below B- Rating	10417	150%								
Without rating	10419	20%								
Total ATMR before acknowledgement of MRK	10481	(A)								
Total ATMR after acknowledgement of MRK	10491	(B)								

1.4.b. Claims To Banks–Long-Term Claims

		I
Net Claims	10420	

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MRK	ATMR after MRK
					0%	20%	50%	100%		
		II	III	IV	V	VI	VII	VIII	IX	X
A1 Short-Term Rating	10421	20%								
A2 Short-Term Rating	10422	50%								
A3 Short-Term Rating	10423	100%								
Other Short-Term Ratings	10424	150%								
AAA upto AA- Ratings	10425	20%								
A+ upto BBB- Ratings	10426	50%								
BB+ upto B- Ratings	10427	100%								
Below B- Rating	10428	150%								
Without rating	10429	50%								
Total ATMR before acknowledgement of MRK	10482	(A)								
Total ATMR after acknowledgement of MRK	10492	(B)								

Continuation of Form 13.b

1.5. Credits With Housing Collaterals

		I
Net Claims	10500	0

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MRK	ATMR after MRK
					0%	20%	50%	100%		
		II	III	IV	V	VI	VII	VIII	IX	X
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)								

1.6. Credits With Commercial Property Collaterals

		I
Net Claims	10600	0

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MRK	ATMR after MRK
					0%	20%	50%	100%		
		II	III	IV	V	VI	VII	VIII	IX	X
Credits With Commercial Property Collaterals	10605	100%								
Total ATMR before acknowledgement of MRK	10680	(A)								
Total ATMR after acknowledgement of MRK	10690	(B)								

1.7 Credits For Employees/Retirees

		I
Net Claims	10700	0

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MRK	ATMR after MRK
					0%	20%	50%	100%		
		II	III	IV	V	VI	VII	VIII	IX	X
Credits For Employees/Retirees	10705	50%								
Total ATMR before acknowledgement of MRK	10780	(A)								
Total ATMR after acknowledgement of MRK	10790	(B)								

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

		I
Net Claims	10800	0

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MRK	ATMR after MRK
					0%	20%	50%	100%		
		II	III	IV	V	VI	VII	VIII	IX	X
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)								

Continuation of Form 13.b

1.9. Claims To Corporations

	Code	I
Net Claims	10900	0

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MRK	ATMR after MRK
					0%	20%	50%	100%		
		II	III	IV	V	VI	VII	VIII	IX	X
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+uptoBB- Ratings	10935	100%								
BelowBB- Rating	10940	150%								
Without rating	10945	100%								

Total ATMR before acknowledgement of MRK	10980	(A)	
Total ATMR after acknowledgement of MRK	10990	(B)	

1.10. Matured Claims

	Code	I
Net Claims	11000	0

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MRK	ATMR after MRK
					0%	20%	50%	100%		
		II	III	IV	V	VI	VII	VIII	IX	X
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)	

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

2.1.a. Claims To Government of Indonesia

	Code	Net TRA Value
		I
Outstanding Withdrawal Capacity	20110	
Other Off Balance SheetAccount Transactions	20115	

Type of Off Balance Sheet Account Transactions(TRA)	Code	Net TRA Value	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 aval on marketable securities)	20121		100%	
	20125		(A)	

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MRK	ATMR after MRK
					0%	20%	50%	100%		
		V	VI	VII	VIII	IX	X	XI	XII	XIII
Claims To Government of Indonesia	20130	0%								

Total ATMR before acknowledgement of MRK	20181	(B)	
Total ATMR after acknowledgement of MRK	20191	(C)	

Continuation of Form 13.b

2.1.b. Claims To Governments of Other Countries

	Code	Net TRA Value
		I
Outstanding Withdrawal Capacity	20140	
Other Off Balance Sheet Account Transactions	20145	

Type of Off Balance Sheet Account Transactions(TRA)	Code	Net TRA Value	FKK	Net Claims
		II	III	IV
TRA 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 aval on marketable securities)	20151		100%	
	20155		(A)	

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

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)	

2.2. Claims To Public Sector Entities

	Code	Net TRAValue
		I
Outstanding Withdrawal Capacity	20210	
Other Off Balance Sheet Account Transactions	20215	

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	20216		0%	
Commitment Obligations with agreed maturity of ≤ 1 year	20217		20%	
Commitment Obligations with agreed maturity of >1year	20218		50%	
Commitment Obligation in the form of L/Cs (except standby L/Cs)	20219		20%	
Contingency Commitments in the form of guarantees provided not in the framework of credit extension (among others, bid, performance, adv payment bonds)	20220		50%	
Contingency Commitments in the form of guarantees provided in the framework of credit extension, or acceptance (among others, guarantees, standby LCs and aval on marketable securities)	20221		100%	
	20225		(A)	

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

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		V	VI	VII
AAA upto AA- Ratings	20231	20%		
A+ upto BBB- Ratings	20232	50%		
BB+ upto B- Ratings	20233	100%		
Below B- Rating	20234	150%		
Without rating	20239	50%		

Total ATMR before acknowledgement of MRK	20280	(B)	
Total ATMR after acknowledgement of MRK	20290	(C)	

Continuation of Form 13.b

2.3.Claims To Multilateral Development Bank and International Institutions

	Code	Net TRAValue
		I
Outstanding Withdrawal Capacity	20310	
Other Off Balance Sheet Account Transactions	20315	

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	20316		0%	
Commitment Obligations with agreed maturity of ≤ 1 year	20317		20%	
Commitment Obligations with agreed maturity of >1year	20318		50%	
Commitment Obligation in the form of L/Cs (except standby L/Cs)	20319		20%	
Contingency Commitments in the form of guarantees provided not in the framework of credit extension (among others, bid, performance, adv payment bonds)	20320		50%	
Contingency Commitments in the form of guarantees provided in the framework of credit extension, or acceptance (among others, guarantees, standby LCs and aval on marketable securities)	20321		100%	
	20325		(A)	

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MRK	ATMR after MRK
					0%	20%	50%	100%		
		V	VI	VII	VIII	IX	X	XI	XII	XIII
Risk Weight 0% Criteria	20331	0%								
AAA upto AA- ratings	20332	20%								
A+ upto BBB- ratings	20333	50%								
BB+ upto B- ratings	20334	100%								
Below B- rating	20335	150%								
Without rating	20339	50%								

Total ATMR before acknowledgement of MRK	20380	(B)	
Total ATMR after acknowledgement of MRK	20390	(C)	

2.4.a. Claims To Banks–Short-Term Claims

		Net TRAValue
		I
Outstanding Withdrawal Capacity	20410	
Other Off Balance Sheet Account Transactions	20415	

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	20416		0%	
Commitment Obligations with agreed maturity of ≤ 1 year	20417		20%	
Commitment Obligations with agreed maturity of >1year	20418		50%	
Commitment Obligation in the form of L/Cs (except standby L/Cs)	20419		20%	
Contingency Commitments in the form of guarantees provided not in the framework of credit extension (among others, bid, performance, adv payment bonds)	20420		50%	
Contingency Commitments in the form of guarantees provided in the framework of credit extension, or acceptance (among others, guarantees, standby LCs and aval on marketable securities)	20421		100%	
	20425		(A)	

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				ATMR before MRK	ATMR after MRK
					0%	20%	50%	100%		
		V	VI	VII	VIII	IX	X	XI	XII	XIII
A1 Short-Term Rating	20431	20%								
A2 Short-Term Rating	20432	50%								
A3 Short-Term Rating	20433	100%								
Other Short-Term Ratings	20434	150%								
AAAupto BBB- Ratings	20435	20%								
BB+uptoB- Ratings	20436	50%								
BelowB- Rating	20437	150%								
Without rating	20439	20%								

Total ATMR before acknowledgement of MRK	20481	(B)	
Total ATMR after acknowledgement of MRK	20491	(C)	

2.4.b. Claims To Banks – Long-Term Claims

	Code	Net TRAValue
		I
Outstanding Withdrawal Capacity	20450	
Other Off Balance Sheet Account Transactions	20455	

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	20461		0%	
Commitment Obligations with agreed maturity of ≤ 1 year	20462		20%	
Commitment Obligations with agreed maturity of >1year	20463		50%	
Commitment Obligation in the form of L/Cs (except standby L/Cs)	20464		20%	
Contingency Commitments in the form of guarantees provided not in the framework of credit extension (among others, bid, performance, adv payment bonds)	20465		50%	
Contingency Commitments in the form of guarantees provided in the framework of credit extension, or acceptance (among others, guarantees, standby LCs and aval on marketable securities)	20466		100%	
	20470		(A)	

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique) 0%	20%	50%	100%	ATM Rbefore MRK	ATMR after MRK
		V	VI	VII	VIII	IX	X	XI	XII	XIII
A1 Short-Term Rating	20471	20%								
A2 Short-Term Rating	20472	50%								
A3 Short-Term Rating	20473	100%								
Other Short-Term Ratings	20474	150%								
AAA upto AA- ratings	20475	20%								
A+ upto BBB- ratings	20476	50%								
BB+ upto B- ratings	20477	100%								
Below B- rating	20478	150%								
Without rating	20479	50%								

Total ATMR before acknowledgement of MRK	20482	(B)	
Total ATMR after acknowledgement of MRK	20492	(C)	

2.5. Credits With Housing Collaterals

	Code	Net TRAValue
		I
Outstanding Withdrawal Capacity	20510	

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	20515		0%	
Commitment Obligations with agreed maturity of ≤ 1 year	20520		20%	
Commitment Obligations with agreed maturity of >1year	20525		50%	
	20530		(A)	

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique 0%	20%	50%	100%	ATMR before MRK	ATMR after MRK
		V	VI	VII	VIII	IX	X	XI	XII	XIII
LTV≤70%	20535	35%								
70%<LTV≤80%	20540	40%								
80%<LTV≤95%	20545	45%								

Total ATMR before acknowledgement of MRK	20580	(B)	
Total ATMR after acknowledgement of MRK	20590	(C)	

Continuation of Form 13.b

2.6. Credits With Commercial Property Collaterals

	Code	Net TRAValue
		I
Outstanding Withdrawal Capacity	20610	

Type of Off Balance Sheet Account Transactions(TRA)	Code	Net TRATRAValue	FKK	Net Claims
		II	III	IV
TRATRA that meet the criteria of being uncommitted	20615		0%	
Commitment Obligations with agreed maturity of ≤ 1 year	20620		20%	
Commitment Obligations with agreed maturity of >1year	20625		50%	
	20630		(A)	

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

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		V	VI	VII
Credits With Commercial Property Collaterals	20640	100%		

Total ATMR before acknowledgement of MRK	20680	(B)	
Total ATMR after acknowledgement of MRK	20690	(C)	

2.7. Credits For Employees/Retirees

	Code	Net AATValue
		I
Outstanding Withdrawal Capacity	20710	

Type of Administrative Account Transactions(AAT)	Code	Net AATValue	FKK	Net Claims
		II	III	IV
AAT that meet the criteria of being uncommitted	20715		0%	
Commitment Obligations with agreed maturity of ≤ 1 year	20720		20%	
Commitment Obligations with agreed maturity of >1year	20725		50%	
	20730		(A)	

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

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		V	VI	VII
Credits For Employees/Retirees	20740	50%		

Total ATMR before acknowledgement of MRK	20780	(B)	
Total ATMR after acknowledgement of MRK	20790	(C)	

Continuation of Form 13.b

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

	Code	Net TRAValue
		I
Outstanding Withdrawal Capacity	20810	
Other Off Balance Sheet Account Transactions	20815	

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	20820		0%	
Commitment Obligations with agreed maturity of ≤ 1 year	20825		20%	
Commitment Obligations with agreed maturity of >1year	20830		50%	
Commitment Obligation in the form of L/Cs (except standby L/Cs)	20835		20%	
Contingency Commitments in the form of guarantees provided not in the framework of credit extension (among others, bid, performance, adv payment bonds)	20840		50%	
Contingency Commitments in the form of guarantees provided in the framework of credit extension, or acceptance (among others, guarantees, standby LCs and aval on marketable securities)	20845		100%	
	20850		(A)	

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		V	VI	VII
Claims To Micro Business, Small Business and Retail Portfolio	20855	75%		
Total ATMR before acknowledgement of MRK	20880	(B)		
Total ATMR after acknowledgement of MRK	20890	(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

2.9. Claims To Corporations

	Code	Net TRAValue
		I
Outstanding Withdrawal Capacity	20910	
Other Off Balance Sheet Account Transactions	20915	

Type of Off Balance Sheet Account Transactions(AAT)	Code	Net TRAValue	FKK	Net Claims
		II	III	IV
TRA that meet the criteria of being uncommitted	20920		0%	
Commitment Obligations with agreed maturity of ≤ 1 year	20925		20%	
Commitment Obligations with agreed maturity of >1year	20930		50%	
Commitment Obligation in the form of L/Cs (except standby L/Cs)	20935		20%	
Contingency Commitments in the form of guarantees provided not in the framework of credit extension (among others, bid, performance, adv payment bonds)	20940		50%	
Contingency Commitments in the form of guarantees provided in the framework of credit extension, or acceptance (among others, guarantees, standby LCs and aval on marketable securities)	20945		100%	
	20950		(A)	

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		V	VI	VII
A1 Short-Term Rating	20951	20%		
A2 Short-Term Rating	20952	50%		
A3 Short-Term Rating	20953	100%		
Other Short-Term Ratings	20954	150%		
AAA upto AA- Ratings	20955	20%		
A+uptoA- Ratings	20956	50%		
BBB+uptoBB- Ratings	20957	100%		
BelowBB- Rating	20958	150%		
Without rating	20959	100%		

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

Total ATMR before acknowledgement of MRK	20980	(B)	
Total ATMR after acknowledgement of MRK	20990	(C)	

Continuation of Form 13.b

2.10. Matured Claims

	Code	Net TRAValue
		I
Outstanding Withdrawal Capacity–Credits With Housing Collaterals	21010	
Outstanding Withdrawal Capacity–Other Than Credits With Housing Collaterals	21015	

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	21020		0%	
Commitment Obligations with agreed maturity of ≤ 1 year	21025		20%	
Commitment Obligations with agreed maturity of >1year	21030		50%	
	21035		(A)	

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

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		V	VI	VII
Credits with Housing Collaterals	21040	100%		
Other Than Credits with Housing Collaterals	21045	150%		
Total ATMR before acknowledgement of MRK	21080	(B)		
Total ATMR after acknowledgement of MRK	21090	(C)		

3. Exposures That Cause Counterparty Credit Risk

3.1.a. Claims To Government of Indonesia

Type of Transaction	Code	Derivative Claims	PotentialFuture Exposure	Net Claims
		I	II	III
Repo Transactions	30110			
Reverse Repo Transactions	30115			
Derivative Transactions	30120			
	30125		(A)	

Remaining Period	Calculation of Potential Future Exposure: Interest Rate	Calculation of Potential Future Exposure: Exchange Rate and Gold
	IV	V
<1year		
1yrs.d5yrs		
>5yrs		
(B)		

ATMR before MRK	ATMR after MRK
IX	X

Category	Code	Risk Weight	Net Claims	Net Claims After MRK
		VI	VII	VIII
Claims To Government of Indonesia	30126			

Total ATMR before acknowledgement of MRK	30181	(C)	
Total ATMR before acknowledgement of MRK	30191	(D)	

Continuation of Form 13.b

3.1.b. Claims To Governments of Other Countries

Type of Transaction	Code	Derivative Claims	Potential Future Exposure	Net Claims
		I	II	III
Repo Transactions	30130			0
Reverse Repo Transactions	30135			0
Derivative Transactions	30140	0	0	0
	30145		(A)	0

	Calculation of Potential Future Exposure	
Remaining Period	Interest Rate	Exchange Rate and Gold
	IV	V
<1year		
1yrs.d5yrs		
>5yrs		
(B)		

Category	Code	Risk Weight	Net Claims	Net Claims After MRK
		VI	VII	VIII
AAA upto AA- Ratings	30151	0%		
A+ upto A- Ratings	30152	20%		
BBB+ upto BBB- Ratings	30153	50%		
BB+ upto B- Ratings	30154	100%		
Below B- Rating	30155	150%		
Without Rating	30159	100%		

ATMR before MRK	ATMR after MRK
IX	X

Total ATMR before acknowledgement of MRK	30182	(C)	
Total ATMR after acknowledgement of MRK	30192	(D)	

3.2. Claims To Public Sector Entities

Type of Transaction	Code	Derivative Claims	Potential Future Exposure	Net Claims
		I	II	III
Repo Transactions	30210			
Reverse Repo Transactions	30215			
Derivative Transactions	30220			
	30225		(A)	

	Calculation of Potential Future Exposure	
Remaining Period	Interest Rate	Exchange Rate and Gold
	IV	V
<1year		
1yrs.d5yrs		
>5years		
(B)		

Category	Code	Risk Weight	Net Claims	Net Claims AfterMRK
		VI	VII	VIII
AAA upto AA- ratings	30231	20%		
A+ upto BBB- ratings	30232	50%		
BB+ upto B- ratings	30233	100%		
Below B- rating	30234	150%		
Without rating	30239	50%		

ATMR before MRK	ATMR after MRK
IX	X

Total ATMR before acknowledgement of MRK	30280	(C)	
Total ATMR after acknowledgement of MRK	30290	(D)	

Continuation of Form 13.b

3.3. Claims To Multilateral Development Bank and International Institutions

Type of Transaction	Code	Derivative Claims	Potential Future Exposure	Net Claims
		I	II	III
Repo Transactions	30310			
Reverse Repo Transactions	30315			
Derivative Transactions	30320			
	30325		(A)	

Remaining Period	Calculation of Potential Future Exposure Interest Rate	Exchange Rate and Gold
	IV	V
<1year		
1yrs.d5yrs		
>5yrs		
(B)		

Category	Code	Risk Weight	Net Claims	Net Claims After MRK
		VI	VII	VIII
Risk Weight 0% Criteria	30331	0%		
AAA upto AA- ratings	30332	20%		
A+ upto BBB- ratings	30333	50%		
BB+ upto B- ratings	30334	100%		
Below B- rating	30335	150%		
Without rating	30339	50%		

Total ATMR before acknowledgement of MRK	30380	(C)	
Total ATMR after acknowledgement of MRK	30390	(D)	

ATMR before MRK	ATMR after MRK
IX	X

3.4.a. Claims To Banks–Short-Term Claims

Type of Transaction	Code	Derivative Claims	Potential Future Exposure	Net Claims
		I	II	III
Repo Transactions	30410			
Reverse Repo Transactions	30415			
Derivative Transactions	30420			
	30425		(A)	

Remaining Period	Calculation of Potential Future Exposure Interest Rate	Exchange Rate and Gold
	IV	V
<1year		
1yrs.d5yrs		
>5years		

Category	Code	Risk Weight	Net Claims	Net Claims After MRK
		VI	VII	VIII
AAA upto BBB- Ratings	30431	20%		
BB+ upto B-Ratrings	30432	50%		
Below B- Rating	30433	150%		
Without rating	30439	20%		

Total ATMR before acknowledgement of MRK	30481	(C)	
Total ATMR after acknowledgement of MRK	30491	(D)	

ATMR before MRK	ATMR after MRK
IX	X

3.4.b.Claims To Banks–Long-Term Claims

Type of Transaction	Code	Derivative Claims	Potential Future Exposure	Net Claims
		I	II	III
Repo Transactions	30450			
ReverseRepo Transactions	30455			
Derivative Transactions	30460			
	30465		(A)	

Remaining Period	Calculation of Potential Future Exposure Interest Rate	Exchange Rate and Gold
	IV	V
<1year		
1yrs.d5yrs		
>5years		
(B)		

Category	Code	Risk Weight	Net Claims	Net Claims After MRK
		VI	VII	VIII
AAA upto AA- ratings	30471	20%		
A+ upto BBB- ratings	30472	50%		
BB+ upto B- ratings	30473	100%		
Below B- rating	30474	150%		
Without rating	30479	50%		

Total ATMR before acknowledgement of MRK	30482	(C)	
Total ATMR after acknowledgement of MRK	30492	(D)	

ATMR before MRK	ATMR after MRK
IX	X

Continuation of Form 13.b

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

Type of Transaction	Code	Derivative Claims	Potential Future Exposure	Net Claims
		I	II	III
Repo Transactions	30810			
Reverse Repo Transactions	30815			
Derivative Transactions	30820			
	30825		(A)	

Calculation of Potential Future Exposure		
Remaining Period	Interest Rate	Exchange Rate and Gold
	IV	V
<1year		
1yrs.d5yrs		
>5yrs		
(B)		

Category	Code	Risk Weight	Net Claims	Net Claims After MRK
		VI	VII	VIII
Retail Portfolio Claims	30830	75%		

ATMR before MRK	ATMR after MRK
IX	X

Total ATMR before acknowledgement of MRK	30880	(C)	
Total ATMR after acknowledgement of MRK	30890	(D)	

3.6. Claims To Corporations

Type of Transaction	Code	Derivative Claims	Potential Future Exposure	Net Claims
		I	II	III
Repo Transactions	30910			
Reverse Repo Transactions	30915			
Derivative Transactions	30920			
	30925		(A)	

Calculation of Potential Future Exposure		
Remaining Period	Interest Rate	Exchange Rate and Gold
	IV	V
<1year		
1yrs.d5yrs		
>5years		
(B)		

Category	Code	Risk Weight	Net Claims	Net Claims After MRK
		VI	VII	VIII
AAA upto AA- Ratings	30931	20%		
A+ upto A- Ratings	30932	50%		
BBB+ upto BB- Ratings	30933	100%		
Below BB- Rating	30934	150%		
Without Rating	30939	100%		

ATMR before MRK	ATMR after MRK
IX	X

Total ATMR before acknowledgement of MRK	30980	(C)	
Total ATMR after acknowledgement of MRK	30990	(D)	

4. Securitization Exposure that is that is not covered in Bank Indonesia regulation concerning prudential principles in asset securitization activities for commercial banks

		I
Exposure Value	40000	

Category	Code	Risk Weight	Exposure Value
		II	III
AAA upto AA- Ratings	40010	20%	
A+ upto A- Ratings	40020	50%	
BBB+ upto BB- Ratings	40030	100%	
Below BB- Rating	40040	150%	
Without Rating			
20% Risk Weight	40051	20%	
50%Risk Weight	40052	50%	
100%Risk Weight	40053	100%	
150%Risk Weight	40054	150%	

ATMR
IV

Total Credit Risk ATMR	40070	(A)	

Form 13.c
Recapitulation of Calculation Result of Credit Risk ATMR –Standard Approach
Bank As Individual

1. Asset Exposures in Balance Sheet, except securitization exposure

No	Portfolio Category	Code	Net Claims	ATMR Before MRK	ATMR After MRK
			I	II	III
1.	Claims To Government	10100			
	a. Claims To Government of Indonesia	10110			
	b. Claims To Governments of Other Countries	10120			
2.	Claims To Public Sector Entities	10200			
3.	Claims To Multilateral Development Bankand International Institutions	10300			
4.	Claims To Banks	10400			
	a. Short-Term Claims	10410			
	b. Long-Term Claims	10420			
5.	Credits With Housing Collaterals	10500			
6.	Credits With Commercial Property Collaterals	10600			
7.	Credits For Employees/Retirees	10700			
8.	Claims To Micro Business, Small Business, and Retail Portfolio	10800			
9.	Claims To Corporations	10900			
10.	Matured Claims	11000			
	a. Credits With Housing Collaterals	11010			
	b. Other Than Credits With Housing Collaterals	11020			
11.	Other Assets	11100			
	a. Cash, Gold and Commemorative Coins	11110			
	b. Equity Participations (except those that are capital reducing factors)	11120			
	1) temporary equity capital participation in the framework of credit restructuring	11121			
	2) equity participation in financial companies not registered at the stock exchange	11122			
	3) equity participation in financial companies registered at the stock exchange	11123			
	c. Net fixed assets and equipment & furniture	11130			
	d. Foreclosed Collateral	11140			
	e. Net Interoffice	11150			
	f. Others	11160			
TOTAL		10000			

2. Exposures of Commitment/Contingency Obligations in Off Balance Sheet Account Transactions

No	Portfolio Category	Code	Net Claims	ATMR Before MRK	ATMR After MRK
			I	II	III
1.	Claims To Government	20100			
	a. Claims To Government of Indonesia	20110			
	b. Claims To Governments of Other Countries	20120			
2.	Claims To Public Sector Entities	20200			
3.	Claims To Multilateral Development Bank and International Institutions	20300			
4.	Claims To Banks	20400			
	a. Short-Term Claims	20410			
	b. Long-Term Claims	20420			
5.	Credits With Housing Collaterals	20500			
6.	Credits With Commercial Property Collaterals	20600			
7.	Credits For Employees/Retirees	20700			
8.	Claims To Micro Business, Small Business, and Retail Portfolio	20800			
9.	Claims To Corporations	20900			
10.	Matured Claims	21000			
	a. Credits With Housing Collaterals	21010			
	b. Other Than Credits With Housing Collaterals	21020			
TOTAL		20000			

Continuation of Form 13.c

3. Exposures that cause Counterparty Credit Risk

No	Portfolio Category	Code	Net Claims	ATMR Before MRK	ATMR After MRK
			I	II	III
1.	Claims To Government	30100			
	a. Claims To Government of Indonesia	30110			
	b. Claims To Governments of Other Countries	30120			
2.	Claims To Public Sector Entities	30200			
3.	Claims To Multilateral Development Bank and International Institutions	30300			
4.	Claims To Banks	30400			
	a. Short-Term Claims	30410			
	b. Long-Term Claims	30420			
5.	Claims To Micro Business, Small Business, and Retail Portfolio	30800			
6.	Claims To Corporations	30900			
TOTAL		30000			

4. Exposures that cause Settlement Risk

No	Type of Transaction	Code	Exposure Value	Reducing Factor	ATMR
			I	II	III
1.	Deliveryversuspayment	40100			
	a. 8%(5-15days) CapitalBurden	40110			
	b. 50%(16-30 days)CapitalBurden	40120			
	c. 75%(31-45 days)CapitalBurden	40130			
	d. 100%(more than45days)CapitalBurden	40140			
2.	Non-deliveryversuspayment	40200			
TOTAL		40000			

5. Securitization Exposures

No	Type of Transaction	Code	CAPITAL REDUCING FACTORS	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 Trance	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		50000		

6. Exposure in Sharia Business Unit (if any)

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

7. Total Measurement of Credit Risk

TOTAL CREDIT RISK ATMR	71000	(A)	
TOTAL CAPITAL REDUCING FACTORS	72000	(B)	

Form 13.d
Data of Exposures of Calculation of Credit Risk ATMR– Standard Approach
Bank In Consolidation With Subsidiary Companies

1. Asset Exposures in Balance Sheet, except securitization exposure

No	Portfolio Category	Code	Claims	RLVI or special PAWO	Net Claims
			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.d

No	Portfolio Category	Code	Claim	RLVI or special PAWO	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 that are capital reducing factors)	11120			
	1) temporary equity participations in the framework of credit	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 Collateral	11140			
	e. Net Inter Office	11150			
	f. Others	11160			
Total Exposures for Asset Positions in Balance Sheet		10000			

2. Exposure of Commitment/Contingency Obligations in Off Balance Sheet Account Transactions

a. Outstanding Withdrawal Capacity

No	Portfolio Category	Code	TRA Value	Special PPA II	Net TRA Value 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 Bank and International Institutions	21030			
4.	Claims To Banks	21040			
	a. Short-Term Claims	21041			
	b. Long-Term Claims	21042			
5.	Credits With Housing Collaterals	21050			
6.	Credits With Commercial Property Collaterals	21060			
7.	Credits For Employees/Retirees	21070			

Continuation of Form 13.d

No	Portfolio Category	Code	TRA Value	PPA II	Net TRA Value III (I-II)
8.	Claims To Micro Business, Small Business, and Retail Portfolio	21080			
9.	Claims To Corporations	21090			
10.	Matured Claims	21100			
	a. Credits With Housing Collaterals	21101			
	b. Other Than Credits With Housing Collaterals	21102			
Total Exposure for Outstanding Withdrawal Capacity		21000			

b. Other Off Balance Sheet Account Transactions

No	Portfolio Category	Code	TRA Value	Special PPA II	Net TRA Value
			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 Bank 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.d

3. Exposures that cause Counterparty Credit Risk

a. Repo Transactions

No	Portfolio Category	Code	Net Claims
			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 Bank 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 Exposure from Repo Transactions		31000	

b. Reverse Repo Transactions

No	Portfolio Category	Code	Claims I	CKPN II	Net Claims 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 Bank 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 Exposure from Reverse Repo Transactions		32000			

c. Over The Counter(OTC) Derivate 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 Bank 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 Exposure from OTC Derivative Transactions		33000	

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. 8% (5-15 days) Risk Weight	40110	
	b. 50% (16-30 days) Risk Weight	40120	
	c. 75% (31-45 days) Risk Weight	40130	
	d. 100% (more than 45 days) Risk Weight	40140	
2.	For transactions categorized as Non-delivery versus payment (non-DvP)	40200	
Total Exposurefrom Settlement Risk		40000	

Continuation of Form 13.d

5. Securitization Exposures

No	Type of Transaction	Code	ExposuresAre Capital Reducing Factors	Exposurescalculated asATMR
			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 Trance	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 Sharia Business Unit and/or Subsidiary Companies That Conduct Business Activities based on Sharia Principles (if any)

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