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

		Ι		
Net Claims	10110			
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		Ш	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	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)			ATMR before MRK	ATMR after MRK
0%	20%	50%	IX	Х	
V	VI	VII	VIII		

1.1.b.Claims To Governments of Other Countries

	Г	I		
Net Claims	10120			
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		П	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)		

1.2.Claims	ToPublic	Sector	Entities

]	I	7	
Net Claims	10200			
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		Ш	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(A Mitigation	cknowledgement of Technique)	of Credit Risk	ATMR before MRK	ATMR after MRK
0%	20%	50%	100%	IX	Х
V	VI	VII	VIII		-

MRK	MRK
IX	Х

Parts That	Are Guaranteed(A	cknowledgement	of Credit Risk	ATMR before MR	ATMR after MR
		n Technique)		IX	Х
0%	20%	50%	100%		
V	VI	VII	VIII		

1.3. Claims To Multilateral Development Bank and International Institutions

		Ι		
Net Claims	10300]	
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		II	III	IV
Meeting Risk Weight 0% 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)		

0%	20%	50%	100%
V	VI	VII	VIII

ATMRbefore MRK	ATMR after MRK
IX	Х

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

Ι			
	Net Claims	10410	

Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		II	III	IV
A1 Short-Term Rating	10411	20%		
A2 Short-Term Rating	10412	50%		
A3 Short-Term Rating	10413	100%		
Other Short-Term Ratings	10414	150%		
AAAupto BBB- Ratings	10415	20%		
BB+uptoB- Ratings	10416	50%		
Below B- Rating	10417	150%		
Without rating	10419	20%		
Total ATMR before acknowledgement of MRK	10481	(A)	1	1
Total ATMR after acknowledgement of MRK	10491	(B)		

0.01		echnique)	1000
0%	20%	50%	100%
V	VI	VII	VIII
		-	

ATMR before MRK	ATMR after MRK
IX	Х
-	
-	

ATMR after MRK

Х

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

Net Claims	10420		1	
Category	Code	Risk Weight	Net Claims	Parts That Are No Guaranteed
		II	III	IV
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)		1
Total ATMR after acknowledgement of MRK	10492	(B)		

		echnique)	Credit Risk Mitigati	IX
0%	20%	50%	100%	
V	VI	VII	VIII	

1.5. Credits With Housing Collaterals

		Ι		
Net Claims	10500			
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		II	III	IV
LTV≤70%	10505	35%		
70% <ltv≤80%< td=""><td>10515</td><td>40%</td><td></td><td></td></ltv≤80%<>	10515	40%		
80% <ltv≤95%< td=""><td>10525</td><td>45%</td><td></td><td></td></ltv≤95%<>	10525	45%		
Total ATMR before acknowledgement of MRK	10580	(A)		1
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	Х

1.6. Credits With Commercial Property Collaterals

			I	
Net Claims	10600		I	
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed
		П	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)		

1.7 Credits For Employees/Retirees

Net Claims	10700		Ι	
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)		

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

			1	
Net Claims	10800]	
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)		

Duris That Are Consistent (Ashermal, January & Const's D'sh							
Parts That A	Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)						
0%							
V VI VII VIII							

ATMR before MRK	ATMR after MRK
IX	Х

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	Х

Parts That	Are Guaranteed(A Mitigation	cknowledgemen 1 Technique)	t of Credit Risk					
0%	20%	50%	100%					
V	V VI VII VIII							

ATMR before MRK	ATMR after MRK		
IX	Х		

1.9. Claims To Corporations

	Γ	Ι		
Net Claims	10900			
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)		1
Total ATMR after acknowledgement of MRK	10990	(B)		1

Turts That	Are Guaranteed(A Mitigation	n Technique)	or create ter
0%	20%	50%	100%
V	VI	VII	VIII

ATMR before MRK	ATMR after MRK
IX	Х

1.10.Matured Claims

	[Ι		
Net Claims	11000			
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)		1
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	Х

2. Exposures on Commitment/Contingency Liabilities in Off Balance Sheet Account Transactions (TRA), except securitization exposure 2.1.a. Claims To Government of Indonesia

		Net TRAValue						
	Code	Net IKAvalue						
		1						
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				
	Code	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 evorities)	20121		100%					
	20125	Ţ	(A)					
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed	Parts That Are O	Guaranteed(Acknov Tecl	wledgement of C nnique)	redit Risk Mitiga
		V	VI	VII	0%	20%	50%	100%
Claims To Government of Indonesia	20130	0%			VIII	IX	Х	XI
Total ATMR before acknowledgement of MRK	20181	(B)		1				
Total ATMR after acknowledgement of MRK	20191	(C)		1				

k Mitigation	ATMRbefore MRK	ATMR after MRK
%	XII	XIII
XI		

2.1.b. Claims To Governments of Other Countries

Without rating

Total ATMR before acknowledgement of MRK

Total ATMR after acknowledgement of MRK

	Code	Net TRAValue
	Coue	(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
	Code	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%	1
Contingency Commitments in the form of guarantees provided in the framework of credit extension, or acceptance (among others, guarantees, standby LCs and <mark>aval</mark> on marketable securities)	20151		100%	
	20155	j	(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%		1
BB+upto B- Ratings	20164	100%		
Below B- Rating	20165	150%		

20169

20182

20192

100%

(B)

(C)

Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation Technique)				A	TMR before MRK	ATMR aft MRK
0%	20%	50%	100%		XII	XIII
VIII	IX	Х	XI			
-						

2.2. Claims To Public Sector Entities

			1							
	Code	Net TRAValue (1)								
Outstanding Withdrawal Capacity	20210	(1)								
Other Off Balance Sheet Account Transactions	20215									
Type of Off Balance Sheet Account Transactions(AAT)	Code	Net TRAValue	FKK	Net Claims						
	Code	II	III	IV						
AAT 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%							
ontingency Commitments in the form of guarantees provided not in the	20220		50%							
amework of credit extension (among others, bid, performance, adv payment	20220		50%							
Contingency Commitments in the form of guarantees provided in the framework of										
redit extension, or acceptance (among others, guarantees, standby LCs and aval on	20221		100%							
narketable securities)										
	20225	J	(A)							
Category	Code	Risk Weight	Net Claims	Parts That Are		Parts That			Parts That Are Guaranteed(Acknowledgement of Credit Risk	
				Not Guaranteed				Mitigation Technique)		
	20231	V 20%	VI	VII	09					
AAA upto AA- Ratings	20231	20% 50%			VI	1	II IX	II IX X	II IX X XI	
A+ upto BBB- Ratings	20232	100%		-						
BB+ upto B- Ratings	20233	150%								
Below B- Rating		50%								
Without rating	20239	50%								
Total ATMR before acknowledgement of MRK	20280	(B)								
Total ATMR after acknowledgement of MRK	20290	(C)								

2.3. Claims To Multilateral Development Bank and International Institutions

	Code	Net TRAValue		
		(1)		
Outstanding Withdrawal Capacity	20310			
Other Off Balance Sheet Account Transactions	20315			
Type of Off Balance Sheet Account Transactions(TRA	C. I.	Net TRAValue	FKK	Net Claims
	Code	II	III	IV
AAT 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	20320		50%	
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	20321		100%	
securities)				
	20325		(A)	
	1			Parts That Are
Category	Code	Risk Weight	Net Claims	Not Guaranteed

Category	Code	Risk weight	Net Claims	Not Guaranteed	
		V	VI	VII	
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)			_

Parts That Are Guaranteed(Acknowledgement of Credit Risk	

191	itigation	
20%	50%	100%
IX	Х	XI
	20%	20% 50%

	ATTA (D) C
ATMR before	ATMR after
MRK	MRK
XII	XIII

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

Har channs to Banks bhort term channs				
		Net TRAValue		
Outstanding Withdrawal Capacity	20410	(1)	-	
Other Off Balance Sheet Account Transactions	20415		-	
			-	
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	20416		0%	
Commitment Obligations with agreed maturity of ≤ 1 year	20417		20%	
Commitment Obligations with agreed maturity of >1 year	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
		V	VI	VII
A1 Short-Term Rating	20431	20%		
A2 Short-Term Rating	20432	50%		
A3 Short-Term Rating	20433	100%		
Other Short-Term Ratings	20434	150%		
AAA upto BBB- Ratings	20435	20%		
BB+uptoB- Ratings	20436	50%		
Below B- Rating	20437	150%		
Without rating	20439	20%		
Total ATMR before acknowledgement of MRK	20481	(B)	1	1
	1	1		

Parts That Are Guaranteed(Acknowledgement of Credit Risk Mitigation

0%	20%	50%	100%
VIII	IX	Х	XI

ATMR before MRK	ATMR after MRK
XII	XIII

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

Total ATMR after acknowledgement of MRK

Below B- rating

Without rating

Total ATMR before acknowledgement of MRK

Total ATMR after acknowledgement of MRK

Her claims to Bailes Long Term claims				
	Code	Net TRSValue (1)		
Outstanding Withdrawal Capacity	20450	(1)		
Other Off Balance Sheet Account Transactions	20455			
Type of Off Balance Sheet Account Transactions(TRA)	Code	Net TRSValue	FKK III	Net Claims IV
AAT that meet the criteria of being uncommitted	20461	п	0%	IV
Commitment Obligations with agreed maturity of ≤ 1 year	20462		20%	
Commitment Obligations with agreed maturity of >1year			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
		v	VI	VII
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%		
	00470	1.50%		11

20478

20479

20482

20492

150%

50%

(B)

(C)

20491

(C)

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