

Continuation of Form 13.e

2.5. Credits With Housing Collaterals

	Code	Net TRA Value (1)
Outstanding Withdrawal Capacity	20510	

Type of Off Balance Sheet Account Transactions(TRA)	Code	Net TRA Value II	FKK III	Net Claims 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 V	Net Claims VI	Parts That Are Not Guaranteed VII
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)		

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

ATMR before MRK XII	ATMR after MRK XIII

2.6. Credits With Commercial Property Collaterals

	Code	Net TRA Value (1)
Outstanding Withdrawal Capacity	20610	

Type of Off Balance Sheet Account Transactions(TRA)	Code	Net TRA Value II	FKK III	Net Claims IV
TRA 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)	

Category	Code	Risk Weight V	Net Claims VI	Parts That Are Not Guaranteed VII
Credits With Commercial Property Collaterals	20640	100%		
Total ATMR before acknowledgement of MRK	20680	(B)		
Total ATMR after acknowledgement of MRK	20690	(C)		

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

ATMR before MRK XII	ATMR after MRK XIII

2.7. Credits For Employees/Retirees

	Code	Net TRA Value (1)
Outstanding Withdrawal Capacity	20710	

Type of Off Balance Sheet Account Transactions(TRA)	Code	Net TRA Value II	FKK III	Net Claims IV
TRA 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)	

Category	Code	Risk Weight V	Net Claims VI	Parts That Are Not Guaranteed VII
Credits For Employees/Retirees	20740	50%		
Total ATMR before acknowledgement of MRK	20780	(B)		
Total ATMR after acknowledgement of MRK	20790	(C)		

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

ATMR before MRK XII	ATMR after MRK XIII

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

	Code	Net TRAValue (1)		
Outstanding Withdrawal Capacity	20810			
Other Off Balance Sheet Account Transactions	20815			
Type of Off Balance Sheet Account Transactions(TRA)	Code	Net TRAValue II	FKK III	Net Claims 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 >1 year	20830		50%	
Commitment Obligation in the form of LCs (except standby LCs)	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 <b>aval</b> on marketable securities)	20845		100%	
	20850		(A)	
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed 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 XII	ATMR after MRK XIII

2.9. Claims To Corporations

	Code	Net TRAValue (1)		
Outstanding Withdrawal Capacity	20910			
Other Off Balance Sheet Account Transactions	20915			
Type of Off Balance Sheet Account Transactions(TRA)	Code	Net TRAValue II	FKK III	Net Claims 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 >1 year	20930		50%	
Commitment Obligation in the form of LCs (except standby LCs)	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 <b>aval</b> on marketable securities)	20945		100%	
	20950		(A)	
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed VII
		V	VI	
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- upto A- Ratings	20956	50%		
BBB- upto BB- Ratings	20957	100%		
Below BB- Rating	20958	150%		
Without rating	20959	100%		
Total ATMR before acknowledgement of MRK	20980	(B)		
Total ATMR after acknowledgement of MRK	20990	(C)		

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

ATMR before MRK XII	ATMR after MRK XIII

2.10. Matured Claims

	Code	Net TRAValue (1)		
Outstanding Withdrawal Capacity-Credits With Housing Collaterals	21010			
Outstanding Withdrawal Capacity-Other Than Credits With Housing	21015			
Type of Off Balance Sheet Account Transactions(TRA)	Code	Net TRAValue II	FKK III	Net Claims 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 >1 year	21030		50%	
	21035		(A)	
Category	Code	Risk Weight	Net Claims	Parts That Are Not Guaranteed VII
		V	VI	
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)		

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

ATMR before MRK XII	ATMR after MRK XIII

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3. Exposures That Cause Counterparty Credit Risk

3.1.a. Claims To Government of Indonesia

Type of Transaction	Code	Derivative Claims	Potential Future Exposure	Net Claims	Calculation of Potential Future Exposure					
					Remaining Period	Interest Rate	Exchange Rate and Gold	Shares	Metals Other than Gold	Others
		I	II	III		IV	V	VI	VII	VIII
Repo Transactions	30110				<1year					
Reverse Repo Transactions	30115				1yrs.d5yrs					
Derivative Transactions	30120		0		>5yrs					
	30125		(A)		(B)					

  

Category	Code	Risk Weight	Net Claims	Net Claims After MRK
		IX	X	XI
Claims To Government of Indonesia	30126			
Total ATMR before acknowledgement of MRK	30181	(C)		
Total ATMR before acknowledgement of MRK	30191	(D)		

  

ATMR before MRK	ATMR after MRK
XII	XIII

3.1.b. Claims To Governments of Other Countries

Type of Transaction	Code	Derivative Claims	Potential Future Exposure	Net Claims	Calculation of Potential Future Exposure					
					Remaining Period	Interest Rate	Exchange Rate and Gold	Shares	Metals Other than Gold	Others
		I	II	III		IV	V	VI	VII	VIII
Repo Transactions	30130				<1year					
Reverse Repo Transactions	30135				1yrs.d5yrs					
Derivative Transactions	30140				>5yrs					
	30145		(A)		(B)					

  

Category	Code	Risk Weight	Net Claims	Net Claims After MRK
		IX	X	XI
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%		
Total ATMR before acknowledgement of MRK	30182	(C)		
Total ATMR after acknowledgement of MRK	30192	(D)		

  

ATMR before MRK	ATMR after MRK
XII	XIII

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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)	

  

Category	Code	Risk Weight	Net Claims	Net Claims After MRK
		IX	X	XI
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%		
Total ATMR before acknowledgement of MRK	30280	(C)		
Total ATMR after acknowledgement of MRK	30290	(D)		

Remaining Period	Calculation of Potential Future Exposure				
	Interest Rate	Exchange Rate and Gold	Shares	Metals Other than Gold	Others
	IV	V	VI	VII	VIII
<1year					
1yrs.d5yrs					
>5yrs					
(B)					

ATMR before MRK	ATMR after MRK
XII	XIII

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)	

  

Category	Code	Risk Weight	Net Claims	Net Claims After MRK
		IX	X	XI
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)		

Remaining Period	Calculation of Potential Future Exposure				
	Interest Rate	Exchange Rate and Gold	Shares	Metals Other than Gold	Others
	IV	V	VI	VII	VIII
<1year					
1yrs.d5yrs					
>5yrs					
(B)					

ATMR before MRK	ATMR after MRK
XII	XIII

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)	

  

Category	Code	Risk Weight	Net Claims	Net Claims After MRK
		IX	X	XI
AAA upto BBB- Ratings	30431	20%		
BB+ upto B- Ratings	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)		

Remaining Period	Calculation of Potential Future Exposure				
	Interest Rate	Exchange Rate and Gold	Shares	Metals Other than Gold	Others
	IV	V	VI	VII	VIII
<1year					
1yrs.d5yrs					
>5yrs					
(B)					

ATMR before MRK	ATMR after MRK
XII	XIII

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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			
Reverse Repo Transactions	30455			
Derivative Transactions	30460			
	30465		(A)	

  

Category	Code	Risk Weight	Net Claims	Net Claims After MRK
		IX	X	XI
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)		

Remaining Period	Calculation of Potential Future Exposure				
	Interest Rate	Exchange Rate and Gold	Shares	Metals Other than Gold	Others
	IV	V	VI	VII	VIII
<1year					
1yrs.d5yrs					
>5yrs					
(B)					

  

ATMR before MRK	ATMR after MRK
XII	XIII

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)	

  

Category	Code	Risk Weight	Net Claims	Net Claims After MRK
		IX	X	XI
Claims To Retail Portfolio	30830	75%		
Total ATMR before acknowledgement of MRK	30880	(C)		
Total ATMR after acknowledgement of MRK	30890	(D)		

Remaining Period	Calculation of Potential Future Exposure				
	Interest Rate	Exchange Rate and Gold	Shares	Metals Other than Gold	Others
	IV	V	VI	VII	VIII
<1year					
1yrs.d5yrs					
>5yrs					
(B)					

  

ATMR before MRK	ATMR after MRK
XII	XIII

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)	

  

Category	Code	Risk Weight	Net Claims	Net Claims After MRK
		IX	X	XI
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%		
Total ATMR before acknowledgement of MRK	30980	(C)		
Total ATMR after acknowledgement of MRK	30990	(D)		

Remaining Period	Calculation of Potential Future Exposure				
	Interest Rate	Exchange Rate and Gold	Shares	Metals Other than Gold	Others
	IV	V	VI	VII	VIII
<1year					
1yrs.d5yrs					
>5yrs					
(B)					

  

ATMR before MRK	ATMR after MRK
XII	XIII

