

Form 13.f
Recapitulation of Calculation Result 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	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 Bank and International	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 participation in the framework of credit	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, except securitization exposure

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	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.f

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	Capital Reducing Factor	ATMR
			I	II	III
1.	Delivery versus payment	40100			
	a. 8%(5-15days) Capital Burden	40110			
	b. 50%(16-30 days) Capital Burden	40120			
	c. 75%(31-45 days) Capital Burden	40130			
	d. 100%(more than 45 days) Capital Burden	40140			
2.	Non-delivery versus payment	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 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	50000		

6. Exposure in Islamic Business Unit and/or Subsidiary Companies that Conduct Business Activities based on Sharia Principles (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.g
Disclosures & Additional Explanations

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FORM 13

EXPLANATION AND INFORMATION COVERAGE “REPORT ON CALCULATION OF RISK WEIGHTED ASSETS FOR CREDIT RISK USING STANDARD APPROACH”

This form reports positions of all exposures that are calculated in credit risk, both for Bank as individual as well as in consolidation with Subsidiary Companies, where the procedure for filling out the form is as provided in Bank Indonesia regulation concerning Guideline for Calculation of ATMR for Credit Risk using Standard Approach.

Form 14

TABLE OF RUPIAH PRIME LENDING RATE CALCULATION COMPONENTS

Date.....

(effective % per year)

No.	Component*			Prime Lending Rate			
				Based On Business Segment			
				Corporate Credit**	Retail Credit**	Consumption Credit	
KPR	Non KPR***						
1	Cost of Fund for Credit (HPDK) (11000+12000+13000+14000)		10000				
	1.1.	Cost of Fund	11000				
		1.1.1. Cost of Third Party Fund	11100				
		1.1.2. Cost of Non Third Party Fund	11200				
		1.1.2.1. Cost of Fund from Liabilities to Other Banks	11210				
		1.1.2.2. Cost of Fund from Liabilities to Bank Indonesia	11220				
		1.1.2.3. Cost of Fund from Marketable Securities	11230				
		1.1.2.4. Cost of Fund from Loans Received	11240				
		1.1.2.5. Cost of Fund from Interoffice Liabilities/Transfer Pricing	11250				
		1.1.2.6. Cost of Fund from Borrowed Capital	11260				
		1.1.3. Cost of Other Funds (list details)	11300				
		1.1.3.1. Cost of Fund-Related Promotion and Marketing	11310				
		1.1.3.2. Others	11320				
	1.2.	Cost of Services	12000				
	1.3.	Cost of Regulations	13000				
		1.3.1. Cost of Statutory Reserve	13100				
		1.3.2. Cost of Guarantee Premium from Deposit Guarantee Agency	13200				
	1.4.	Other HPDK (list details):	14000				
		1.4.1. Cost of Cash	14100				
		1.4.2. Others	14200				
2	Overhead Cost (21000+22000+23000+24000+25000+26000+27000+28000+29000)		20000				
	2.1.	Cost of Human Resource	21000				
	2.2.	Cost of Education and Training	22000				
	2.3.	Cost of Research and Development	23000				
	2.4.	Cost of Rent	24000				
	2.5.	Cost of Promotion and Marketing	25000				
		2.5.1. Cash Back	25100				
		2.5.2. Gifts	25200				
		2.5.3. Advertisement and Promotion	25300				
		2.5.4. Others (list details):	25400				
		2.5.4.1. Sponsorship/Entertainment	25410				
		2.5.4.2. Others	25420				
	2.6.	Cost of Maintenance and Repair	26000				
	2.7.	Cost of Formation of CKPN on Extended Credits	27000				
	2.8.	Cost of Depreciation of Fixed Assets and Office Equipment & Furniture	28000				
	2.9.	Other Overhead Cost (list details):	29000				
		2.9.1. Cost of Goods/Services and Administration	29100				
		2.9.2. Others	29200				
3	Profit Margin		30000				
Prime Lending Rate (1+2+3)			40000				
4	Estimated Risk Premium		50000				
Credit Interest Rate (1+2+3+4)			60000				

Explanations:

- *) Each component is filled out as long as it is used in the financing of credit
- **) Definitions of Corporate Credit, Retail Credit, and Consumption Credit are defined internally by bank
- ***) Excluding Credit Cards and Collateral-Free Credit

FORM 14

EXPLANATION AND INFORMATION COVERAGE

“REPORT ON CALCULATION OF RUPIAH PRIME LENDING RATE”

- A.** Information reported in this form concerns Rupiah Prime Lending Rate (SBDK). SBDK is base interest rate determined by bank for credit products, comprising the sum of Cost of Fund for Credit (HPDK), Overhead Cost, and Profit Margin. As such, in SBDK calculation bank has not included component for risk premium from customer. Based on this fact, SBDK is the lowest interest rate used by bank as the basis for determining credit interest rate to be charged to customers.
- B.** SBDK reporting as referred to in letter A is made for 3 (three) loan segments, namely Corporate Loan, Retail Loan, and Consumption Loan. The definition of Consumption Credit includes Housing Ownership Loan (KPR) and Non Housing Ownership Loan (Non KPR). Non KPR Consumption Credit does not include Credit Cards and Unsecured Loan (KTA).
- C.** SBDK is reported in percentage (%) and constitutes effective annual SBDK (annualized effective rate). Specifically for KPR Consumption Loan, SBDK is calculated for normal interest rate (market interest rate), and not fixed rate SBDK for a certain period of time (for example, first 1 – 2 years)
- D.** Report on SBDK calculation is detailed down as follows:
- 1. Cost of Fund for Credit (HPDK)**

HPDK are charges/costs that arise from fund accumulation and retention activities, comprising of Cost of Fund, Cost of Services, Cost of Regulations, and Other HPDK. HPDK is detailed down as follows:

 - 1.1 Cost of Fund**

Cost of fund is cost arising from bank liabilities to residents as well as non-residents, which comprises of interest cost arising from liabilities to third parties, liabilities to non-third parties and other interest cost liabilities, with the following details:

 - 1.1.1. Cost of Fund From Third Party**

Cost of fund from third parties comprises all cost of interest on bank liabilities to non-bank third parties in the forms of demand deposits, saving deposits, and term deposits.

1.1.2. Cost of Fund From Non Third Party

Cost of fund from non-third parties comprises all cost of interest on bank liabilities to non-third parties, which comprises of:

1.1.2.1. Cost of Fund from Liabilities to Other Banks

Liabilities to other banks comprise all interest charges owed to other banks in the forms of demand deposits, interbank call money, saving deposits, and term deposits, and others.

1.1.2.2. Cost of Fund from Liabilities to Bank Indonesia

Liabilities to Bank Indonesia comprise all interest charges on borrowings from Bank Indonesia.

1.1.2.3. Cost of Fund from Marketable Securities

Cost of fund from marketable securities comprises all interest charges paid on the issuance of marketable securities. (to Bank Indonesia, other banks and/or non-bank third parties)

1.1.2.4. Cost of Fund From Loans Received

Cost of fund from loans received comprises all interest charges paid on loans received by bank from other banks and/or non-bank third parties.

1.1.2.5. Cost of Fund From Interoffice Liabilities

Cost of fund from interoffice liabilities comprises all interest paid on funds originating from interoffice liabilities.

1.1.2.6. Cost of Fund from Borrowed Capital

Cost of fund from borrowed capital comprises all interest charges paid originating from issuance of marketable securities and/or loans received, which meet all the requirements to be calculated as capital component as stipulated in Bank Indonesia regulation concerning Minimum Capital Adequacy Requirement and has obtained Bank Indonesia's approval.

1.1.3. Other Cost of Funds

Other cost of fund comprises all interest charges paid on bank liabilities other than points 1.1.1 and 1.1.2 above.

1.1.3.1 Cost of Fund-Related Promotion and Marketing

This account includes all cost paid on promotion and marketing activities conducted in relation to funding, in the forms of Cash Back, Gifts, Advertisement and Promotion, as well as Others.

1.1.3.2 Others

This account includes among others interest/discount charges paid by bank arising from sales of marketable Securities sold under repurchase agreements (repo). Others sub component can be a consolidation of several sub components.

1.2 Cost of Services

Cost of services comprises all costs paid due to bank's liabilities, which are directly related to bank funding activities, such as credit commissions or provisions paid by bank in relation to receipts of credits from other banks, issuance of marketable securities, or others.

1.3 Cost of Regulations

Cost of regulations comprises all cost paid in relation to obligations imposed on bank by the authorities, in relation to fund mobilization activities (funding), in the forms of:

1.3.1. Cost of Statutory Reserve Requirement

1.3.2. Cost of Guarantee Premium from Deposit Guarantee Agency

1.4 Other HPDK

Other HPDK comprises all costs incurred by bank other than those referred to in points 1.1., 1.2., and 1.3. above.

Other HPDK components are broken down into 2 (two) sub components, namely Cost of Cash and Others. Other sub component can be a consolidation of several sub components.

2. Overhead Cost

Overhead cost comprises all non-interest operational costs incurred on fund mobilization and credit channeling activities. Calculation of overhead cost is broken down as follows:

2.1 Cost of Human Resource

Cost of human resource means:

- a. Basic salaries, wages, as well as allowances paid to bank directors/day-to-day management and employees, those of fixed employee status as well as those of non-fixed employee status, before being deducted by income tax and other deductions. In the case income tax is borne by bank, the amount should be added into this account.
- b. Cost of honorariums for bank commissioners/board of supervisors.
- c. All cost of human resource outside salaries, wages, and honorarium, such as overtime payments and medical care.

2.2 Cost of Education and Training

Cost of education and training means all cost incurred in relation to the education and training of bank employees, including courses and seminars. This account also reports contributions extended to education institutions that specialize in banking education.

2.3 Cost of Research and Development

Cost of research and development means all cost incurred for research and development of bank business activities.

2.4 Cost of Rent

Cost of rent means cost of rents paid by bank to third parties, such as rents of offices, houses, equipment and furniture.

2.5 Cost of Promotion and Marketing

Cost of promotion and marketing means all cost for the promotion and marketing of bank products and services (not related to funding), which is broken down into 4 (four) components, namely in general, such as Cash Back, Gifts, Advertisements and Promotion, as well as Others. Others component is broken down into 2 (two) sub components, namely Sponsorship/Entertainment and Others. Others sub component can be a consolidation of several sub components.

Meanwhile, cost of promotion and marketing constitutes part of Cost of Fund for Credit (HPDK), which is included in Other Cost of Fund component.

2.6 Cost of Maintenance and Repair

Cost of maintenance and repair means all cost of maintenance and repair incurred by Bank for the maintenance/repair of buildings/houses,

machineries, transportation vehicles, and equipment and furniture owned by bank.

2.7 Cost of Formation of Allowance for Impairment Losses (CKPN) on Extended Credits.

Cost of formation of CKPN on extended credits is charges on the formation of CKPN on credits extended by bank.

2.8 Cost of Depreciation of Fixed Assets and Office Equipment & Furniture

Cost of depreciation of fixed assets and office equipment & furniture is depreciation cost on bank's fixed assets and office equipment & furniture.

2.9 Other Overhead Cost

Other overhead cost means all non-interest operational charges incurred on fund mobilization and credit channeling activities, other than those referred to in points 2.1 upto 2.8 above.

3. Profit Margin

Profit margin means profit margin set by bank in conducting credit activities. Determination of profit margin is based on the profit margin after taking into account taxes that must be paid.

4. Estimated Risk Premium

Estimated risk premium means estimated margin set by bank on debtors to compensate for potential risk of payment default on credits extended. Estimated risk premium represents bank's assessment on the prospect of payment on credits by candidate debtors/debtor groups, which among others takes into account debtors' financial condition, maturity period of credits, and prospect of business being financed.

The sum of prime lending rate and estimated risk premium constitutes estimated credit interest rate.

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