Attachment to Press Release No. 22/ 64 /DKom

Adjustment to Minimum Down Payment on Green Automotive Loans/Financing

1. Adjustment to Minimum Down Payment on Green Automotive Loans/Financing

Type of Green Motor Vehicle	Current regulation (PBI No. 21/13/PBI/2019) *)	New Regulation *)
Two-wheel	10%	0%
Three-wheel or more (non-commercial)	10%	0%
Three-wheel or more (commercial)	5%	0%

2. Applicable to banks with a non-performing loans (NPL) ratio below 5%;
3. Effective 1st October 2020.

Requirements:

1. Gross NPL ratio on total credit <5%; and
2. Net NPL ratio on automotive loans <5%