

# Annex I

The applicable measures of POJK 11/2010 are generally described and compared below.

Applicable Policies	Key Points
National Economic Stimulus under POJK 11/2020	<p><b>Eligible Beneficiary:</b></p> <p>Any debtor (including MSME) that experiences difficulties in fulfilling its obligations to the bank(s) due to COVID-19 outbreak which affected its ability either directly or indirectly in the economic sector including tourism, transportation, hospitality, trade, processing, agriculture, and mining (“<b>Affected Debtor</b>”), with loans of up to IDR 10 billion.</p> <p><b>Supporting Measures:</b></p> <p><u>Asset quality determination</u></p> <p>The asset quality of Affected Debtors based only on the timeliness of payments by the debtor, without considering other aspects. Before the enactment of the POJK 11/2020, Indonesian banks had to consider various aspects in addition to timeliness of payments, such as business prospects and financial condition of their debtors.</p> <p><u>Loan Restructuring</u></p> <p>Banks may restructure the credit or financing of Affected Debtors. Once the restructuring is approved, the debtor's loan will be considered as a performing loan. This will also be applicable to loans restructured prior to the enactment of the POJK 11/2020, as long as the restructuring is due to the effects of the COVID-19 outbreak.</p> <p><u>Provision of new funding</u></p> <p>As one of the methods to restructure debts, banks may provide additional funding. For funding up to IDR 10 billion, the credit quality determination is based on the timeliness of payments by the debtor. For funding above IDR 10 billion, the credit quality determination is based on the previously existing requirements under OJK regulations on asset quality.</p>

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