

**Differences between Consolidation Coverage and Mapping of Financial Statement based on Financial Accounting Standard with the Risk Category in-line with Stipulated Financial Service Authority Risk Category (L1)**

	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Subject to credit risk framework	Subject to counterparty credit risk framework	Carrying values of items		Not subject to capital requirements or subject to deduction from capital
					Subject to the securitisation framework	Subject to the market risk framework	
<b>ASSET</b>							
Cash	1,884,858	1,884,858			-	-	1,884,858
Placements with Bank Indonesia	25,793,241	25,793,241			-	25,793,241	25,793,241
Placements with other banks	2,222,967	2,222,967			-	2,222,967	2,222,967
Spot and derivative / forward receivables	568,699	568,699		568,699	-	568,699	568,699
Securities	21,275,789	21,275,789			-	21,275,789	21,275,789
Securities sold under repurchase agreements (repo)	-	-			-	-	-
Claims from securities purchased under resale agreements (reverse repo)	-	-			-	-	-
Acceptance receivables	1,762,562	1,762,562			-	1,762,562	1,762,562
Loans	125,155,305	125,155,305	125,155,305		-	125,155,305	125,155,305
Sharia financing/receivables	10,443,469	10,443,469	10,443,469		-	10,443,469	10,443,469
Equity Investments	22,522	22,522			-	22,522	22,522
Other financial asset	792,989	792,989			-	792,989	792,989
Impairment on financial assets -/-	(3,960,481)	(3,960,481)			-	-	(3,960,481)
a. Securities	(483)	(483)			-	(483)	(483)
b. Loans and Sharia financing	(3,953,699)	(3,953,699)	(3,953,699)		-	(3,953,699)	(3,953,699)
c. Others	(6,299)	(6,299)			-	(6,299)	(6,299)
Intangible assets	2,846,766	2,846,766			-	-	2,846,766
Accumulated amortization of intangible assets -/-	(1,810,085)	(1,810,085)			-	-	-
Fixed assets and equipment	5,153,001	5,153,001			-	-	5,153,001
Accumulated depreciation on fixed assets and equipment -/-	(2,909,211)	(2,909,211)			-	-	(2,909,211)
Non-productive assets	3,975	3,975			-	-	3,975
a. Abandoned properties	-	-			-	-	-
b. Foreclosed assets	3,975	3,975	3,975		-	-	3,975
c. Suspense accounts	-	-			-	-	-
d. Interbranch assets	-	-			-	-	-
Other assets	2,671,428	2,671,428			-	-	2,156,850
<b>TOTAL ASSET</b>	<b>191,917,794</b>	<b>191,917,794</b>	<b>131,649,050</b>	<b>568,699</b>	<b>-</b>	<b>184,077,062</b>	<b>190,366,535</b>
<b>LIABILITIES</b>							
Demand deposits	25,922,785	25,922,785			-	25,922,785	25,922,785
Saving deposits	11,954,604	11,954,604			-	11,954,604	11,954,604
Time deposits	71,502,741	71,502,741			-	71,502,741	71,502,741
Electronic money	-	-			-	-	-
Liabilities to Bank Indonesia	-	-			-	-	-
Liabilities to other banks	3,877,851	3,877,851			-	3,877,851	3,877,851
Spot and derivative / forward liabilities	502,491	502,491		502,491	-	502,491	502,491
Securities sold under repurchase agreements (repo)	-	-			-	-	-
Acceptance liabilities	960,208	960,208			-	-	960,208
Securities issued	996,089	996,089			-	996,089	996,089
Borrowings	37,615,236	37,615,236			-	37,615,236	34,764,736
Margin deposits	-	-			-	-	-
Interbranch liabilities	-	-			-	-	-
Other liabilities	2,506,862	2,506,862			-	-	2,506,862
Minority interest	2,113,664	2,113,664			-	-	2,113,664
<b>TOTAL LIABILITIES</b>	<b>157,952,531</b>	<b>157,952,531</b>	<b>-</b>	<b>502,491</b>	<b>-</b>	<b>152,371,797</b>	<b>155,102,031</b>
<b>EQUITY</b>							
Issued and fully paid-in capital	161,133	161,133			-	-	-
a. Authorized capital	300,000	300,000			-	-	-
b. Unpaid capital -/-	(137,018)	(137,018)			-	-	-
c. Treasury stock -/-	(1,849)	(1,849)			-	-	-
Additional paid-in capital	11,142,198	11,142,198			-	-	236,534
a. Agio	10,905,664	10,905,664			-	-	-
b. Disagio -/-	-	-			-	-	-
c. Fund for paid up capital	-	-			-	-	-
d. Others	236,534	236,534			-	-	236,534
Other comprehensive income	1,023,910	1,023,910			-	-	31,592
a. Profit	1,023,910	1,023,910			-	-	31,592
b. Loss -/-	-	-			-	-	-
Reserves	81,596	81,596			-	-	-
a. General reserves	81,596	81,596			-	-	-
b. Appropriate reserves	-	-			-	-	-
Profit/loss	21,556,426	21,556,426			-	-	-
a. Previous years	18,891,712	18,891,712			-	-	-
b. Current year	2,664,714	2,664,714			-	-	-
c. Payable dividend -/-	-	-			-	-	-
<b>TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF</b>	<b>33,965,263</b>	<b>33,965,263</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>268,126</b>
<b>TOTAL EQUITY</b>	<b>33,965,263</b>	<b>33,965,263</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>268,126</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>191,917,794</b>	<b>191,917,794</b>	<b>-</b>	<b>502,491</b>	<b>-</b>	<b>152,371,797</b>	<b>155,370,157</b>

**Qualitative Analysis**

The financial assets of lending and sharia financing are the assets with the biggest exposure and are subject to credit risk and market risk. Related to credit risk, the provision for such exposure has been calculated according to the applicable regulations. Meanwhile for market risk, the Bank has established a risk measurement method and monitors interest rate risk in the Banking Book which is reported regularly at ALCO committee meetings.

**Main Difference between Carrying Value based on Financial Accounting Standards and Exposures based on the Stipulated Financial Service Authority (LI2)**

	a	b	c	d	e
	Total	Items according to:			
		Credit Risk Framework	Securitization Framework	Counterparty Credit Risk Framework	Market Risk Framework
Asset carrying value amount under scope of regulatory consolidation (as per template L11)	191,917,794	131,649,050	-	568,699	184,077,062
Liabilities carrying value amount under regulatory scope of consolidation (as per template L11)	191,917,794	-	-	502,491	152,371,797
Total net amount under regulatory scope of consolidation	-	131,649,050	-	66,208	31,705,265
<u>Off-balance sheet amounts</u>	<u>110,399,648</u>	<u>110,399,648</u>	-	-	-
Differences in valuations	-	-	-	-	-
Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
Differences due to consideration of provisions	-	-	-	-	-
<u>Differences due to prudential filters</u>	-	-	-	-	-
Exposure amounts considered for regulatory purposes	-	-	-	-	-