

**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 (LI1)**

	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	Subject to the securitisation framework	Carrying values of items Subject to the market risk framework		Not subject to capital requirements or subject to deduction from capital
<b>ASSET</b>								
Cash	2,433,196	2,433,196	-	-	-	-	-	2,433,196
Placements with Bank Indonesia	22,571,836	22,571,836	-	-	-	22,571,836	22,571,836	22,571,836
Placements with other banks	896,568	896,568	-	-	-	896,568	896,568	896,568
Spot and derivative / forward receivables	917,082	917,082	-	-	-	917,082	917,082	917,082
Securities	14,804,656	14,804,656	-	-	-	14,804,656	14,804,656	14,804,656
Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-
Claims from securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	-	-
Acceptance receivables	1,490,634	1,490,634	-	-	-	-	-	1,490,634
Loans	126,689,753	126,689,753	126,689,753	-	-	126,689,753	126,689,753	126,689,753
Sharia financing/receivables	9,522,866	9,522,866	9,522,866	-	-	9,522,866	9,522,866	9,522,866
Equity Investments	22,522	22,522	-	-	-	22,522	22,522	22,522
Other financial asset	961,550	961,550	-	-	-	-	-	961,550
Impairment on financial assets -/-	(3,428,808)	(3,428,808)	-	-	-	-	-	(3,428,808)
a. Securities	(291)	(291)	-	-	-	(291)	(291)	(291)
b. Loans and Sharia financing	(3,422,325)	(3,422,325)	(3,422,325)	-	-	(3,422,325)	(3,422,325)	(3,422,325)
c. Others	(6,192)	(6,192)	-	-	-	(6,192)	(6,192)	(6,192)
Intangible assets	2,528,427	2,528,427	-	-	-	-	-	2,528,427
Accumulated amortization of intangible assets -/-	(1,487,828)	(1,487,828)	-	-	-	-	-	-
Fixed assets and equipment	4,883,148	4,883,148	-	-	-	-	-	4,883,148
Accumulated depreciation on fixed assets and equipment -/-	(2,525,161)	(2,525,161)	-	-	-	-	-	(2,525,161)
Non-productive assets	19,202	19,202	-	-	-	-	-	19,202
a. Abandoned properties	-	-	-	-	-	-	-	-
b. Foreclosed assets	19,190	19,190	19,190	-	-	-	-	19,190
c. Suspense accounts	12	12	-	-	-	-	-	12
d. Interbranch assets	-	-	-	-	-	-	-	-
Other assets	2,866,335	2,866,335	-	-	-	-	-	2,866,335
<b>TOTAL ASSET</b>	<b>183,165,978</b>	<b>183,165,978</b>	<b>132,809,484</b>	-	-	<b>171,996,475</b>	<b>181,687,494</b>	<b>181,687,494</b>
<b>LIABILITIES</b>								
Demand deposits	15,760,708	15,760,708	-	-	-	15,760,708	15,760,708	15,760,708
Saving deposits	11,929,298	11,929,298	-	-	-	11,929,298	11,929,298	11,929,298
Time deposits	73,098,900	73,098,900	-	-	-	73,098,900	73,098,900	73,098,900
Electronic money	-	-	-	-	-	-	-	-
Liabilities to Bank Indonesia	-	-	-	-	-	-	-	-
Liabilities to other banks	6,549,336	6,549,336	-	-	-	6,549,336	6,549,336	6,549,336
Spot and derivative / forward liabilities	887,157	887,157	-	-	-	887,157	887,157	887,157
Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-
Acceptance liabilities	767,282	767,282	-	-	-	-	-	767,282
Securities issued	993,045	993,045	-	-	-	993,045	993,045	993,045
Borrowings	37,176,039	37,176,039	-	-	-	37,176,039	37,176,039	31,653,218
Margin deposits	-	-	-	-	-	-	-	-
Interbranch liabilities	-	-	-	-	-	-	-	-
Other liabilities	3,039,460	3,039,460	-	-	-	-	-	3,039,460
Minority interest	1,749,037	1,749,037	-	-	-	-	-	1,749,037
<b>TOTAL LIABILITIES</b>	<b>151,950,262</b>	<b>151,950,262</b>	-	-	-	<b>146,394,483</b>	<b>146,427,441</b>	<b>146,427,441</b>
<b>EQUITY</b>								
Issued and fully paid-in capital	161,075	161,075	-	-	-	-	-	-
a. Authorized capital	300,000	300,000	-	-	-	-	-	-
b. Unpaid capital -/-	(137,021)	(137,021)	-	-	-	-	-	-
c. Treasury stock -/-	(1,904)	(1,904)	-	-	-	-	-	-
Additional paid-in capital	11,134,744	11,134,744	-	-	-	-	-	236,534
a. Agio	10,898,210	10,898,210	-	-	-	-	-	-
b. Disagio -/-	-	-	-	-	-	-	-	-
c. Fund for paid up capital	-	-	-	-	-	-	-	-
d. Others	236,534	236,534	-	-	-	-	-	236,534
Other comprehensive income	946,589	946,589	-	-	-	-	-	43,782
a. Profit	946,589	946,589	-	-	-	-	-	43,782
b. Loss -/-	-	-	-	-	-	-	-	-
Reserves	67,596	67,596	-	-	-	-	-	-
a. General reserves	67,596	67,596	-	-	-	-	-	-
b. Appropriate reserves	-	-	-	-	-	-	-	-
Profit/loss	18,905,712	18,905,712	-	-	-	-	-	-
a. Previous years	17,156,419	17,156,419	-	-	-	-	-	-
b. Current year	1,749,293	1,749,293	-	-	-	-	-	-
c. Payable dividend -/-	-	-	-	-	-	-	-	-
<b>TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF</b>	<b>31,215,716</b>	<b>31,215,716</b>	-	-	-	-	-	<b>280,316</b>
<b>TOTAL EQUITY</b>	<b>31,215,716</b>	<b>31,215,716</b>	-	-	-	-	-	<b>280,316</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>183,165,978</b>	<b>183,165,978</b>	-	-	-	<b>146,394,483</b>	<b>146,707,757</b>	<b>146,707,757</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 (L12)**

	a	b	c	d	e
	Total	Items according to:			
		Credit Risk Framework	Counterparty Credit Risk Framework	Securitisation Framework	Market Risk Framework
Asset carrying value amount under scope of regulatory consolidation (as per template L11)	183,165,978	132,809,484	-	-	171,996,475
Liabilities carrying value amount under regulatory scope of consolidation (as per template L11)	183,165,978	-	-	-	146,394,483
Total net amount under regulatory scope of consolidation	-	132,809,484	-	-	25,601,992
<u>Off-balance sheet amounts</u>	<u>107,509,308</u>	<u>107,509,308</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>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Exposure amounts considered for regulatory purposes	-	-	-	-	-