

**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 (L11)**

	a	b	c	e			g
				d	f	f	
	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	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
<b>ASSET</b>							
Cash	1,747,461	1,747,461	-	-	-	-	1,747,461
Placements with Bank Indonesia	31,395,471	31,395,471	-	-	-	31,395,471	31,395,471
Placements with other banks	2,894,654	2,894,654	-	-	-	2,894,654	2,894,654
Spot and derivative / forward receivables	1,746,824	1,746,824	-	1,746,824	-	1,746,824	1,746,824
Securities	18,835,877	18,835,877	-	-	-	18,835,877	18,835,877
Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-
Claims from securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	-
Acceptance receivables	3,069,854	3,069,854	-	-	-	3,069,854	3,069,854
Loans	134,596,053	134,596,053	134,596,053	-	-	134,596,053	134,596,053
Sharia financing/receivables	11,527,463	11,527,463	11,527,463	-	-	11,527,463	11,527,463
Equity Investments	103,473	103,473	-	-	-	103,473	103,473
Other financial asset	1,096,415	1,096,415	-	-	-	1,096,415	1,096,415
Impairment on financial assets -/-	(3,585,199)	(3,585,199)	-	-	-	-	(3,585,199)
a. Securities	(999)	(999)	-	-	-	(999)	(999)
b. Loans and Sharia financing	(3,579,119)	(3,579,119)	(3,579,119)	-	-	(3,579,119)	(3,579,119)
c. Others	(5,081)	(5,081)	-	-	-	(5,081)	(5,081)
Intangible assets	3,237,937	3,237,937	-	-	-	-	-
Accumulated amortization of intangible assets -/-	(2,161,199)	(2,161,199)	-	-	-	-	-
Fixed assets and equipment	5,109,182	5,109,182	-	-	-	-	5,109,182
Accumulated depreciation on fixed assets and equipment -/-	(2,990,677)	(2,990,677)	-	-	-	-	(2,990,677)
Non-productive assets	10,838	10,838	-	-	-	-	10,838
a. Abandoned properties	-	-	-	-	-	-	-
b. Foreclosed assets	10,838	10,838	10,838	-	-	-	10,838
c. Suspense accounts	-	-	-	-	-	-	-
d. Interbranch assets	-	-	-	-	-	-	-
Other assets	2,535,277	2,535,277	-	-	-	-	1,990,248
<b>TOTAL ASSET</b>	<b>209,169,704</b>	<b>209,169,704</b>	<b>142,555,235</b>	<b>1,746,824</b>	-	<b>201,680,885</b>	<b>207,547,937</b>
<b>LIABILITIES</b>							
Demand deposits	23,765,802	23,765,802	-	-	-	23,765,802	23,765,802
Saving deposits	16,396,199	16,396,199	-	-	-	16,396,199	16,396,199
Time deposits	74,704,547	74,704,547	-	-	-	74,704,547	74,704,547
Electronic money	-	-	-	-	-	-	-
Liabilities to Bank Indonesia	-	-	-	-	-	-	-
Liabilities to other banks	166,131	166,131	-	-	-	166,131	166,131
Spot and derivative / forward liabilities	1,447,736	1,447,736	-	1,447,736	-	1,447,736	1,447,736
Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-
Acceptance liabilities	2,356,828	2,356,828	-	-	-	-	2,356,828
Securities issued	200,134	200,134	-	-	-	200,134	200,134
Borrowings	48,025,106	48,025,106	-	-	-	48,025,106	44,911,606
Margin deposits	-	-	-	-	-	-	-
Interbranch liabilities	-	-	-	-	-	-	-
Other liabilities	2,694,197	2,694,197	-	-	-	-	2,694,197
Minority Interest	2,506,348	2,506,348	-	-	-	-	2,506,348
<b>TOTAL LIABILITIES</b>	<b>172,263,028</b>	<b>172,263,028</b>	-	<b>1,447,736</b>	-	<b>164,705,655</b>	<b>169,149,528</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	11,143,883	11,143,883	-	-	-	-	236,534
a. Aagio	10,907,349	10,907,349	-	-	-	-	-
b. Disagio -/-	-	-	-	-	-	-	-
c. Fund for paid up capital	-	-	-	-	-	-	-
d. Others	236,534	236,534	-	-	-	-	236,534
Other comprehensive income	867,939	867,939	-	-	-	-	(6,514)
a. Profit	875,689	875,689	-	-	-	-	1,236
b. Loss -/-	(7,750)	(7,750)	-	-	-	-	(7,750)
Reserves	32,596	32,596	-	-	-	-	-
a. General reserves	32,596	32,596	-	-	-	-	-
b. Appropriate reserves	-	-	-	-	-	-	-
Profit/loss	24,701,125	24,701,125	-	-	-	-	-
a. Previous years	21,605,424	21,605,424	-	-	-	-	-
b. Current year	3,095,701	3,095,701	-	-	-	-	-
c. Payable dividend -/-	-	-	-	-	-	-	-
<b>TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF</b>	<b>36,906,676</b>	<b>36,906,676</b>	-	-	-	-	<b>230,020</b>
<b>TOTAL EQUITY</b>	<b>36,906,676</b>	<b>36,906,676</b>	-	-	-	-	<b>230,020</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>209,169,704</b>	<b>209,169,704</b>	-	<b>1,447,736</b>	-	<b>164,705,655</b>	<b>169,379,548</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 LI1)	209,169,704	142,555,235	-	1,746,824	201,680,885
Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	209,169,704	-	-	1,447,736	164,705,655
Total net amount under regulatory scope of consolidation	-	142,555,235	-	299,088	36,975,230
<b>Off-balance sheet amounts</b>	<b>118,101,167</b>	<b>118,101,167</b>	-	-	-
Differences in valuations	-	-	-	-	-
Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
Differences due to consideration of provisions	-	-	-	-	-
Differences due to prudential filters	-	-	-	-	-
Exposure amounts considered for regulatory purposes	-	-	-	-	-