

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	d	e		f	g
					Carrying values of items			
	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	
ASSET								
Cash	1,428,683	1,428,683	-	-	-	-	-	1,428,683
Placements with Bank Indonesia	18,000,252	18,000,252	-	-	-	-	18,000,252	18,000,252
Placements with other banks	1,200,387	1,200,387	-	-	-	-	1,200,387	1,200,387
Spot and derivative / forward receivables	1,133,149	1,133,149	-	1,133,149	-	-	1,133,149	1,133,149
Securities	17,038,501	17,038,501	-	-	-	-	17,038,501	17,038,501
Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-
Claims from securities purchased under resale agreements (reverse repo)	-	-	-	-	-	-	-	-
Acceptance receivables	3,289,757	3,289,757	-	-	-	-	3,289,757	3,289,757
Loans	145,173,436	145,173,436	145,173,436	-	-	-	145,173,436	145,173,436
Sharia financing/receivables	11,387,861	11,387,861	11,387,861	-	-	-	11,387,861	11,387,861
Equity Investments	102,586	102,586	-	-	-	-	102,586	102,586
Other financial asset	1,361,853	1,361,853	-	-	-	-	1,361,853	1,361,853
Impairment on financial assets -/-	(4,627,641)	(4,627,641)	-	-	-	-	-	(4,627,641)
a. Securities	(799)	(799)	-	-	-	-	(799)	(799)
b. Loans and Sharia financing	(4,618,047)	(4,618,047)	(4,618,047)	-	-	-	(4,618,047)	(4,618,047)
c. Others	(8,795)	(8,795)	-	-	-	-	(8,795)	(8,795)
Intangible assets	3,541,155	3,541,155	-	-	-	-	-	-
Accumulated amortization of intangible assets -/-	(2,451,771)	(2,451,771)	-	-	-	-	-	-
Fixed assets and equipment	5,040,250	5,040,250	-	-	-	-	-	5,040,250
Accumulated depreciation on fixed assets and equipment -/-	(2,992,438)	(2,992,438)	-	-	-	-	-	(2,992,438)
Non-productive assets	79,120	79,120	-	-	-	-	-	79,120
a. Abandoned properties	21,099	21,099	-	-	-	-	-	21,099
b. Foreclosed assets	58,021	58,021	58,021	-	-	-	-	58,021
c. Suspense accounts	-	-	-	-	-	-	-	-
d. Interbranch assets	-	-	-	-	-	-	-	-
Other assets	2,743,252	2,743,252	-	-	-	-	-	2,028,100
TOTAL ASSET	201,448,392	201,448,392	152,001,271	1,133,149	-	194,060,141	199,643,856	
LIABILITIES								
Demand deposits	26,628,683	26,628,683	-	-	-	-	26,628,683	26,628,683
Saving deposits	17,558,817	17,558,817	-	-	-	-	17,558,817	17,558,817
Time deposits	64,011,076	64,011,076	-	-	-	-	64,011,076	64,011,076
Electronic money	-	-	-	-	-	-	-	-
Liabilities to Bank Indonesia	-	-	-	-	-	-	-	-
Liabilities to other banks	10,814,638	10,814,638	-	-	-	-	10,814,638	10,814,638
Spot and derivative / forward liabilities	1,072,104	1,072,104	-	1,072,104	-	-	1,072,104	1,072,104
Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-
Acceptance liabilities	2,323,633	2,323,633	-	-	-	-	-	2,323,633
Securities issued	200,569	200,569	-	-	-	-	200,569	200,569
Borrowings	34,283,897	34,283,897	-	-	-	-	34,283,897	31,307,144
Margin deposits	-	-	-	-	-	-	-	-
Interbranch liabilities	-	-	-	-	-	-	-	-
Other liabilities	3,271,871	3,271,871	-	-	-	-	3,271,871	3,271,871
Minority Interest	2,616,678	2,616,678	-	-	-	-	2,616,678	2,616,678
TOTAL LIABILITIES	162,781,966	162,781,966	-	1,072,104	-	160,458,333	159,805,213	
EQUITY								
Issued and fully paid-in capital	161,136	161,136	-	-	-	-	-	-
a. Authorized capital	300,000	300,000	-	-	-	-	-	-
b. Unpaid capital -/-	(137,018)	(137,018)	-	-	-	-	-	-
c. Treasury stock -/-	(1,846)	(1,846)	-	-	-	-	-	-
Additional paid-in capital	11,145,923	11,145,923	-	-	-	-	-	236,534
a. Agio	10,909,389	10,909,389	-	-	-	-	-	-
b. Disagio -/-	-	-	-	-	-	-	-	-
c. Fund for paid up capital	-	-	-	-	-	-	-	-
d. Others	236,534	236,534	-	-	-	-	-	236,534
Other comprehensive income	886,452	886,452	-	-	-	-	-	(70,678)
a. Profit	979,525	979,525	-	-	-	-	-	22,395
b. Loss -/-	(93,073)	(93,073)	-	-	-	-	-	(93,073)
Reserves	32,596	32,596	-	-	-	-	-	-
a. General reserves	32,596	32,596	-	-	-	-	-	-
b. Appropriate reserves	-	-	-	-	-	-	-	-
Profit/loss	26,440,319	26,440,319	-	-	-	-	-	-
a. Previous years	24,701,125	24,701,125	-	-	-	-	-	619,140
b. Current year	2,358,334	2,358,334	-	-	-	-	-	-
c. Payable dividend -/-	(619,140)	(619,140)	-	-	-	-	-	(619,140)
TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF	38,666,426	38,666,426	-	-	-	-	-	165,856
TOTAL EQUITY	38,666,426	38,666,426	-	-	-	-	-	165,856
TOTAL LIABILITIES AND EQUITY	201,448,392	201,448,392	-	1,072,104	-	160,458,333	159,971,069	

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	Securitization Framework	Counterparty Credit Risk Framework	Market Risk Framework
Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	201,448,392	152,001,271	-	1,133,149	194,060,141
Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	201,448,392	-	-	1,072,104	160,458,333
Total net amount under regulatory scope of consolidation	-	152,001,271	-	61,045	33,601,808
Off-balance sheet amounts	121,956,264	121,956,264	-	-	-
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	-	-	-	-	-