

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 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		Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
ASSET								
Cash	1,379,647	1,379,647	-	-	-	-	28,633	1,379,647
Placements with Bank Indonesia	19,631,166	19,631,166	-	-	-	-	6,361,307	19,631,166
Placements with other banks	3,542,001	3,542,001	-	-	-	-	709,117	3,542,001
Spot and derivative / forward receivables	1,748,125	1,748,125	-	1,748,125	-	-	795,024	1,748,125
Securities	27,981,308	27,981,308	-	-	-	-	2,238,439	27,981,308
Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-
Claims from securities purchased under resale agreements (reverse repo)	468,188	468,188	-	468,188	-	-	-	468,188
Acceptance receivables	3,334,619	3,334,619	-	-	-	-	1,362,820	3,334,619
Loans	169,232,858	169,232,858	169,232,858	-	-	-	42,145,059	169,232,858
Sharia financing/receivables	10,171,759	10,171,759	10,171,759	-	-	-	-	10,171,759
Equity Investments	75,285	75,285	-	-	-	-	52,763	22,522
Other financial asset	1,218,012	1,218,012	-	-	-	-	472,469	1,218,012
Impairment on financial assets -/-	(5,911,900)	(5,911,900)	-	-	-	-	(41,807)	(5,911,900)
a. Securities	(593)	(593)	-	-	-	-	(442)	(593)
b. Loans and Sharia financing	(5,893,610)	(5,893,610)	(5,893,610)	-	-	-	(25,894)	(5,893,610)
c. Others	(17,697)	(17,697)	-	-	-	-	(15,470)	(17,697)
Intangible assets	6,195,729	6,195,729	-	-	-	-	-	-
Accumulated amortization of intangible assets -/-	(3,386,613)	(3,386,613)	-	-	-	-	-	-
Fixed assets and equipment	6,058,147	6,058,147	-	-	-	-	-	6,058,147
Accumulated depreciation on fixed assets and equipment -/-	(3,773,725)	(3,773,725)	-	-	-	-	-	(3,773,725)
Non-productive assets	161,400	161,400	-	-	-	-	-	161,400
a. Abandoned properties	-	-	-	-	-	-	-	-
b. Foreclosed assets	161,400	161,400	161,400	-	-	-	-	161,400
c. Suspense accounts	-	-	-	-	-	-	-	-
d. Interbranch assets	-	-	-	-	-	-	-	-
Other assets	2,970,421	2,970,421	-	-	-	-	1,487	2,600,018
TOTAL ASSET	241,096,427	241,096,427	173,672,407	2,216,313	-	-	54,083,505	237,864,145
LIABILITIES								
Demand deposits	25,585,492	25,585,492	-	-	-	-	9,089,341	25,585,492
Saving deposits	20,004,408	20,004,408	-	-	-	-	1,484,044	20,004,408
Time deposits	75,727,911	75,727,911	-	-	-	-	11,272,656	75,727,911
Electronic money	-	-	-	-	-	-	-	-
Liabilities to Bank Indonesia	-	-	-	-	-	-	-	-
Liabilities to other banks	757,714	757,714	-	-	-	-	-	757,714
Spot and derivative / forward liabilities	1,558,841	1,558,841	-	1,558,841	-	-	347,449	1,558,841
Securities sold under repurchase agreements (repo)	-	-	-	-	-	-	-	-
Acceptance liabilities	3,162,381	3,162,381	-	-	-	-	1,245,065	3,162,381
Securities issued	2,939,924	2,939,924	-	-	-	-	-	2,939,924
Borrowings	52,632,885	52,632,885	-	-	-	-	44,311,657	49,413,885
Margin deposits	-	-	-	-	-	-	-	-
Interbranch liabilities	-	-	-	-	-	-	-	-
Other liabilities	3,980,832	3,980,832	-	-	-	-	539,691	3,980,832
Minority Interest	6,978,665	6,978,665	-	-	-	-	-	6,978,665
TOTAL LIABILITIES	193,329,053	193,329,053	-	1,558,841	-	-	68,289,905	190,110,053
EQUITY								
Issued and fully paid-in capital	212,919	212,919	-	-	-	-	-	-
a. Authorized capital	300,000	300,000	-	-	-	-	-	-
b. Unpaid capital -/-	(87,081)	(87,081)	-	-	-	-	-	-
c. Treasury stock -/-	-	-	-	-	-	-	-	-
Additional paid-in capital	17,798,165	17,798,165	-	-	-	-	-	236,534
a. Agio	17,561,631	17,561,631	-	-	-	-	-	-
b. Disagio -/-	-	-	-	-	-	-	-	-
c. Fund for paid up capital	-	-	-	-	-	-	-	-
d. Others	236,534	236,534	-	-	-	-	-	236,534
Other comprehensive income	1,059,210	1,059,210	-	-	-	-	-	106,049
a. Profit	1,139,273	1,139,273	-	-	-	-	-	186,112
b. Loss -/-	(80,063)	(80,063)	-	-	-	-	-	(80,063)
Reserves	42,953	42,953	-	-	-	-	-	-
a. General reserves	42,953	42,953	-	-	-	-	-	-
b. Appropriate reserves	-	-	-	-	-	-	-	-
Profit/loss	28,654,127	28,654,127	-	-	-	-	-	-
a. Previous years	26,312,808	26,312,808	-	-	-	-	-	-
b. Current year	2,812,986	2,812,986	-	-	-	-	-	-
c. Payable dividend -/-	(471,667)	(471,667)	-	-	-	-	-	-
TOTAL EQUITY ATTRIBUTABLE TO THE OWNERS OF THE BANK	47,767,374	47,767,374	-	-	-	-	-	342,583
TOTAL EQUITY	47,767,374	47,767,374	-	-	-	-	-	342,583
TOTAL LIABILITIES AND EQUITY	241,096,427	241,096,427	-	1,558,841	-	-	68,289,905	190,452,636

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)	241,096,427	173,672,407	-	2,216,313	54,083,505
Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	241,096,427	-	-	1,558,841	68,289,905
Total net amount under regulatory scope of consolidation	-	173,672,407	-	657,472	(14,206,399)
Off-balance sheet amounts	147,228,140	147,228,140			
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	-	-	-	-	-