



PT Bank QNB Indonesia, Tbk
Disclosure of Equity-Key Matriks report
As of June 2023

IDR Million

No.	Description	Jun 2023	Mar 2023	Dec 2022	Sep 2022	Jun 2022
	Available Capital (value)					
1	Common Equity Tier 1 (CET1)	4,219,457	4,125,331	4,056,257	3,015,657	3,406,526
2	Core Capital (Tier 1)	4,219,457	4,125,331	4,056,257	3,015,657	3,406,526
3	Total Equity	4,290,343	4,202,899	4,152,742	3,106,846	3,497,998
	Risk Weighted Assets (RWA)					
4	Total Risk Weighted Assets (RWA)	8,141,848	8,905,689	10,760,561	10,380,658	11,154,593
	Risk-based Capital Ratio in the form of a percentage of RWA					
5	Rasio CET1 (%)	51.82%	46.32%	37.70%	29.05%	30.54%
6	Rasio Tier 1 (%)	51.82%	46.32%	37.70%	29.05%	30.54%
7	Rasio Total Equity (%)	52.69%	47.19%	38.59%	29.93%	31.36%
	Additional CET1 which functions as a buffer in the form of RWA percentage					
8	Capital conservation buffer (2.5% dari ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Countercyclical Buffer (0 - 2.5% dari ATMR) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge untuk Bank Sistemik (1% - 2.5%) (%)	0.00%	0.00%	0.00%	0.00%	0.00%
11	Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10)	0.00%	0.00%	0.00%	0.00%	0.00%
12	Komponen CET1 untuk buffer	43.69%	38.19%	29.59%	20.93%	22.36%
	Leverage Ratio					
13	Total Exposures	14,627,047	16,915,210	16,906,589	16,107,836	15,834,623
14	Value of Leverage Ratio, including the impact of adjustments to temporary exceptions to the placement of current accounts with Bank Indonesia in the context of meeting the minimum statutory reserve requirements (if any)	28.85%	24.39%	24.27%	18.72%	21.51%
14b	The value of the Lever Ratio, excluding the impact of adjustments to temporary exceptions to the placement of current accounts with Bank Indonesia in the context of meeting the minimum statutory reserve requirements (if any)	28.85%	24.39%	24.27%	18.72%	21.51%
14c	Leverage Ratio, including the impact of adjustments to the temporary exemption on current account placements with Bank Indonesia in order to comply with the statutory reserve requirement (if any), which includes the average value of the gross carrying value of SFT assets	27.11%	22.76%	23.21%	18.25%	21.01%
14d	Leverage Ratio, excluding the impact of adjustments to the temporary exemption of current accounts with Bank Indonesia in order to comply with the statutory reserve requirement (if any), which includes the average value of the gross carrying value of SFT assets	27.11%	22.76%	23.21%	18.25%	21.01%
	Liquidity Coverage Ratio (LCR)					
15	Total High Quality Liquid Asset (HQLA)	7,312,891	7,377,525	5,688,375	4,750,781	4,806,532
16	Net Cash Outflow	1,749,420	1,736,891	1,422,076	1,587,162	1,859,134
17	LCR (%)	418.02%	424.75%	400.00%	299.33%	258.54%
	Net Stable Funding Ratio (NSFR)					
18	Total Available Stable Funding (ASF)	10,869,237	11,841,252	11,585,206	10,707,925	10,784,301
19	Total Required Stable Funding (RSF)	5,636,765	6,707,938	7,921,318	8,136,291	8,372,404
20	NSFR (%)	192.83%	176.53%	146.25%	131.61%	128.81%

Qualitative Analysis

Rasio CAR :

PT Bank QNB Indonesia Tbk's Capital Adequacy Ratio (CAR) June 2023 (T) was 52.69%, 5.50% higher than March 2023 (T-1) of 47.19%. The increase in CAR was due to decrease in credit exposure which results to lower RWA by IDR 763 billion.
The CAR June 2023 was increased by 21.34% compared to June 2022, the increase is mainly caused by additional capital injection of IDR 1 trillion from QNB (Q.P.S.C) and furthermore there was also a decrease in credit exposure which results to lower RWA by IDR 3 trillion.

Leverage Ratio :

PT Bank QNB Indonesia Tbk's leverage ratio in June 2023 was 28.85% higher than March 2023 of 24.39%. The significant increase was due to a lower credit exposure, decrease in placements with other banks and settlement of reverse repo transactions.
Compared to June 2022, leverage ratio was increased due to additional capital injection of IDR 1 trillion.

Rasio LCR:

The ratio of Quarter II 2023 has decreased by 6.74% compared to Quarter I 2023 position of 424.75%. The decrease in LCR for Quarter II 2023 was driven by a decrease in High Quality Liquid Asset (HQLA) daily average of -IDR 64.64 billion. The decrease was due to lower Central bank placement that can be drawn in the times of stress amounted IDR 543.83 billion. While placement in Security issued by government and Bank Indonesia in rupiah and foreign currency increased by IDR 482.08 billion.

Rasio NSFR:

NSFR has increased by 16.30% compared to 31 March 2023, experiencing upturn from 176.53% to 192.83%. The increase in NSFR was mainly due to a decreased in Required stable funding (RSF) by - IDR 1.07 trillion (weighted value).



PT Bank QNB Indonesia, Tbk
Laporan Permodalan-Komposisi Permodalan (CCI)
As of June 2023

Komponen (Bahasa Inggris)	Komponen (Bahasa Indonesia)	Jumlah (Dalam Jutaan Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi 1)	Remarks
<i>Common Equity Tier 1 capital: instruments and reserves</i>		<i>Modal Inti Utama (Common Equity Tier 1) / CET 1: Instrumen dan Tambahan Modal Disetor</i>		
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	Saham biasa (termasuk stock surplus)	8,759,577	E16a; E16b; E16c; E17b; E17c;
2	Retained earnings	Labu ditahan	(4,121,409)	E20a; E20b; E20c
3	Accumulated other comprehensive income (and other reserves)	Akumulasi penghasilan komprehensif lain (dan cadangan lain)	68,094	E18a; E18b; E19a
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	Modal yang termasuk <i>phase out</i> dari CET1		Not Applicable
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	Kepentingan Non Pengendali yang dapat diperhitungkan		Not Applicable
6	Common Equity Tier 1 capital before regulatory adjustments	CET1 sebelum <i>regulatory adjustment</i>	4,706,262	
<i>Common Equity Tier 1 capital: regulatory adjustments</i>		<i>CET 1: Faktor Pengurang (Regulatory Adjustment)</i>		
7	Prudential valuation adjustments	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam <i>trading book</i>	-	
8	Goodwill (net of related tax liability)	Goodwill	-	
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	Ases tidak berwujud lainnya (selain Mortgage-Servicing Rights)	59,719	A14
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	Ases pajak tangguhan yang berasal dari <i>future profitability</i>		Not Applicable
11	Cash-flow hedge reserve	Cash-flow hedge reserve		Not Applicable
12	Shortfall of provisions to expected losses	Shortfall on provisions to expected losses		Not Applicable
13	Securitization gain on sale (as set out in paragraph 562 of Basel II framework)	Keuntungan penjualan aset dalam transaksi sekuritisasi	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	Peningkatan/penurunan nilai wajar atas liabilitas keuangan (DVA)	-	
15	Defined-benefit pension fund net assets	Ases pensiun manfaat pasti		Not Applicable
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	Investasi pada saham sendiri (jika belum di <i>net</i> dalam modal di Neraca)		Not Applicable
17	Reciprocal crossholdings in common equity	Kepemilikan silang pada instrumen CET 1 pada entitas lain	-	
18	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)		Not Applicable
19	Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	Investasi signifikan pada saham biasa Bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan (jumlah di atas batasan 10%)		Not Applicable
20	Mortgage servicing rights (amount above 10% threshold)	Mortgage servicing rights	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	Ases pajak tangguhan yang berasal dari perbedaan temporer (jumlah di atas batasan 10%, <i>net</i> dari kewajiban pajak)		Not Applicable
22	Amount exceeding the 15% threshold	Jumlah melebihi batasan 15% dari:		Not Applicable
23	of which: significant investments in the common stock of financials	investasi signifikan pada saham biasa/financials		Not Applicable
24	of which: mortgage servicing rights	mortgage servicing rights		Not Applicable
25	of which: deferred tax assets arising from temporary differences	pajak tangguhan dari perbedaan temporer		Not Applicable
26	National specific regulatory adjustments	Penyesuaian berdasarkan ketentuan spesifik nasional		
26.a		Selisih PPKA dan CKPN	-	
26.b		PPKA atas aset non produktif	164,039	
26.c		Ases Pajak Tangguhan	263,047	
26.d		Penyertaan	-	
26.e		Kekurangan modal pada perusahaan anak asuransi	-	
26.f		Ekspor sekuritisasi	-	
26.g		Lainnya	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	Penyesuaian pada CET 1 akibat AT 1 dan Tier 2 lebih kecil daripada faktor pengurangnya	-	
28	Total regulatory adjustments to Common equity Tier 1	Jumlah pengurang (<i>regulatory adjustment</i>) terhadap CET 1	486,805	
29	Common Equity Tier 1 capital (CET1)	Jumlah CET 1 setelah faktor pengurang	4,219,457	
<i>Additional Tier 1 capital: instruments</i>		<i>Modal Inti Tambahan (AT 1): Instrumen</i>		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	Instrumen AT 1 yang diterbitkan oleh Bank (termasuk <i>stock surplus</i>)	-	
31	of which: classified as equity under applicable accounting standards	Yang diklasifikasikan sebagai ekuitas berdasarkan standar akuntansi	-	
32	of which: classified as liabilities under applicable accounting standards	Yang diklasifikasikan sebagai liabilitas berdasarkan standar akuntansi	-	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	Modal yang termasuk <i>phase out</i> dari AT 1	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	Instrumen AT 1 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi	-	
35	of which: instruments issued by subsidiaries subject to phase out	Instrumen yang diterbitkan Entitas Anak yang termasuk <i>phase out</i>	-	
36	Additional Tier 1 capital before regulatory adjustments	Jumlah AT 1 sebelum <i>regulatory adjustment</i>	-	
<i>Additional Tier 1 capital: regulatory adjustments</i>		<i>Modal Inti Tambahan: Faktor Pengurang (Regulatory Adjustment)</i>		
37	Investments in own Additional Tier 1 instruments	Investasi pada instrumen AT 1 sendiri	-	
38	Reciprocal crossholdings in Additional Tier 1 instruments	Kepemilikan silang pada instrumen AT 1 pada entitas lain	-	
39	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	Investasi pada modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, <i>net</i> posisi <i>short</i> yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan (jumlah di atas batasan 10%)	-	
40	Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	Investasi signifikan pada modal Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (<i>net</i> posisi <i>short</i> yang diperkenankan)	-	
41	National specific regulatory adjustments	Penyesuaian berdasarkan ketentuan spesifik nasional	-	
41.a		Penempatan dana pada instrumen AT 1 pada Bank lain	-	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	Penyesuaian pada AT 1 akibat Tier 2 lebih kecil daripada faktor pengurangnya	-	
43	Total regulatory adjustments to Additional Tier 1 capital	Jumlah faktor pengurang (<i>regulatory adjustment</i>) terhadap AT 1	-	
44	Additional Tier 1 capital (AT1)	Jumlah AT 1 setelah faktor pengurang	-	
45	Tier 1 capital (T1 = CET 1 + AT 1)	Jumlah Modal Inti (Tier 1) (CET 1 + AT 1)	4,219,457	
<i>Tier 2 capital: instruments and provisions</i>		<i>Modal Pelengkap (Tier 2): Instrumen dan cadangan</i>		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	Instrumen Tier 2 yang diterbitkan oleh Bank (termasuk <i>stock surplus</i>)	-	
47	Directly issued capital instruments subject to phase out from Tier 2	Modal yang termasuk <i>phase out</i> dari Tier 2	-	Not Applicable
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	Instrumen Tier 2 yang diterbitkan oleh Entitas Anak yang diakui dalam perhitungan KPMM secara konsolidasi	-	
49	of which: instruments issued by subsidiaries subject to phase out	Modal yang diterbitkan Entitas Anak yang termasuk <i>phase out</i>	-	Not Applicable



Komponen (Bahasa Inggris)	Komponen (Bahasa Indonesia)	Jumlah (Dalam Jutaan Rupiah)	No. Ref. yang berasal dari Neraca Konsolidasi 1)	Remarks
50 Provisions	Cadangan umum PPKA atas aset produktif yang wajib dihitung dengan jumlah paling tinggi sebesar 1,25% dari ATMR untuk Risiko Kredit	70.886		
51 Tier 2 capital before regulatory adjustments	Jumlah Modal Pelempap (Tier 2) sebelum faktor pengurang	70.886		
	Modal Pelempap (Tier 2): Faktor Pengurang (Regulatory Adjustment)			
52 Investments in own Tier 2 instruments	Investasi pada instrumen Tier 2 sendiri			Not Applicable
53 Reciprocal crossholdings in Tier 2 instruments and other TLAC liabilities	Kepemilikan silang pada instrumen Tier 2 pada entitas lain	-		
54 Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions for G-SIBs only	Investasi pada kewajiban TLAC modal bank, entitas keuangan dan asuransi diluar cakupan konsolidasi secara ketentuan, net posisi short yang diperkenankan, dimana Bank tidak memiliki lebih dari 10% modal saham yang diterbitkan; nilai sebelumnya ditetapkan dengan threshold 5% namun tidak lagi memenuhi kriteria (untuk bank Sistemik)			Not Applicable
55 Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	Investasi signifikan pada modal atau instrumen TLAC Bank, entitas keuangan dan asuransi di luar cakupan konsolidasi secara ketentuan (net posisi short yang diperkenankan)			Not Applicable
56 National specific regulatory adjustments	Penyesuaian berdasarkan ketentuan spesifik nasional	-		
56.a Sinking fund		-		
56.b Penempatan dana pada instrumen Tier 2 pada Bank lain		-		
57 Total regulatory adjustments to Tier 2 capital	Jumlah faktor pengurang (regulatory adjustment) Modal Pelempap	-		
58 Tier 2 capital (T2)	Jumlah Modal Pelempap (Tier 2) setelah regulatory adjustment	70.886		
59 Total capital (TC = T1 + T2)	Total Modal (Modal Inti + Modal Pelempap)	4.290.343		
60 Total risk weighted assets	Total Aset Tertimbang Menurut Risiko (ATMR)	8.141.847		
	Rasio Kecukupan Penemuan Modal Minimum (KPMM)			
61 Common Equity Tier 1 (as a percentage of risk weighted assets)	Rasio Modal Inti Utama (CET 1) – persentase terhadap ATMR	51.82%		
62 Tier 1 (as a percentage of risk weighted assets)	Rasio Modal Inti (Tier 1) – persentase terhadap ATMR	51.82%		
63 Total capital (as a percentage of risk weighted assets)	Rasio Total Modal – persentase terhadap ATMR	52.69%		
64 Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	Tambahan modal (buffer) – persentase terhadap ATMR	43.69%		
65 of which: capital conservation buffer requirement	Capital Conservation Buffer	0.00%		
66 of which: Bank specific countercyclical buffer requirement	Countercyclical Buffer	0.00%		
67 of which: G-SIB buffer requirement	Capital Surcharge untuk Bank Sistemik	0.00%		
68 Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	Untuk bank umum konvensional: Modal Inti Utama (CET 1) yang tersedia untuk memenuhi Tambahan Modal (Buffer) – persentase terhadap ATMR Untuk kantor cabang dari Bank yang berkedudukan di luar negeri: Bagian Dana Usaha yang ditempatkan dalam CEMA (diungkapkan sebagai persentase dari ATMR) yang tersedia untuk memenuhi Buffer.			
	National minima (jika berbeda dari Basel 3)			
69 National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	Rasio terendah CET 1 nasional (jika berbeda dengan Basel 3)			Not Applicable
70 National Tier 1 minimum ratio (if different from Basel 3 minimum)	Rasio terendah Tier 1 nasional (jika berbeda dengan Basel 3)			Not Applicable
71 National total capital minimum ratio (if different from Basel 3 minimum)	Rasio terendah total modal nasional (jika berbeda dengan Basel 3)			Not Applicable
	Jumlah di bawah batasan pengurangan (sebelum pembobotan risiko)			
72 Non-significant investments in the capital and other TLAC liabilities of other financial entities	Investasi nonsignifikan pada modal atau kewajiban TLAC lainnya pada entitas keuangan lain			Not Applicable
73 Significant investments in the common stock of financials	Investasi signifikan pada saham biasa entitas keuangan			Not Applicable
74 Mortgage servicing rights (net of related tax liability)	Mortgage servicing rights (net dari kewajiban pajak)			Not Applicable
75 Deferred tax assets arising from temporary differences (net of related tax liability)	Aset pajak tangguhan yang berasal dari perbedaan temporer (net dari kewajiban pajak)			Not Applicable
	Cap yang dikenakan untuk provisi pada Tier 2			Not Applicable
76 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan ekposur berdasarkan pendekatan standar (sebelum dikenakan cap)			Not Applicable
77 Cap on inclusion of provisions in Tier 2 under standardised approach	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan standar			Not Applicable
78 Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	Provisi yang dapat diakui sebagai Tier 2 sesuai dengan ekposur berdasarkan pendekatan IRB (sebelum dikenakan cap)			Not Applicable
79 Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	Cap atas provisi yang diakui sebagai Tier 2 berdasarkan pendekatan IRB			Not Applicable
	Instrumen Modal yang termasuk phase out (hanya berlaku antara 1 Jan 2018 s.d. 1 Jan 2022)			
80 Current cap on CET1 instruments subject to phase out arrangements	Cap pada CET 1 yang termasuk phase out			Not Applicable
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	Jumlah yang dikuculkan dari CET 1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)			Not Applicable
82 Current cap on AT1 instruments subject to phase out arrangements	Cap pada AT 1 yang termasuk phase out			Not Applicable
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	Jumlah yang dikuculkan dari AT 1 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)			Not Applicable
84 Current cap on T2 instruments subject to phase out arrangements	Cap pada Tier 2 yang termasuk phase out			Not Applicable
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	Jumlah yang dikuculkan dari Tier 2 karena adanya cap (kelebihan di atas cap setelah redemptions dan maturities)			Not Applicable
Qualitative Analysis				



PT Bank QNB Indonesia, Tbk
Capital Report- Capital Reconciliation
As of June 2023

No.	Description	Financial Position	Consolidated statement of financial position with consolidation scope based on prudential provisions	No Reference
		June 2023	June 2023	
ASET				
1	Cash	30,716	30,716	
2	Placement with BI	1,896,141	1,896,141	
3	Placement with Other Bank	110,708	110,708	
4	Spot & Derivative Receivables	54	54	
5	Marketable Securities	390,009	390,009	
6	Securities purchased under agreement to resell	-	-	
7	Securities sold under agreement to repurchase (reverse repo)	3,747,742	3,747,742	
8	Acceptance receivables	201,233	201,233	
9	Loans	6,848,476	6,848,476	
10	Islamic Finance	-	-	
11	Participation	-	-	
12	Other financial assets	112,360	112,360	
13	Allowance for impairment Losses -/-	-	-	
a.	Marketables Securities	-	-	
b.	Loans	(440,973)	(440,973)	
c.	Other	(280)	(280)	
14	Intangible Assets	158,498	158,498	A14
	Accumulated of amortization for intangible assets -/-	(98,781)	(98,781)	A14
15	Fixed assets	548,336	548,336	
	Accumulated of depreciation for fixed assets -/-	(293,688)	(293,688)	
16	Non productive assets	-	-	
a.	Abandoned property	420	420	
b.	Foreclosed assets	327,239	327,239	
c.	Account of Delay	-	-	
d.	Interbranch assets	-	-	
17	Other Assets	855,216	855,216	A17
	TOTAL ASSET	14,393,426	14,393,426	
LIABILITIES AND EQUITIES				
LIABILITIES				
1	Currant account	1,194,371	1,194,371	
2	Saving account	441,613	441,613	
3	Time deposits	7,621,662	7,621,662	
4	Electronic money	2,051	2,051	
5	Loans from BI	-	-	
6	Loans from other Bank	4,519	4,519	
7	Spot & derivative liabilities	-	-	
8	Debt Securities sold under agreements to repurchase	-	-	
9	Acceptance Liabilities	21,475	21,475	
10	Securities Issued	-	-	
11	Loans / financing received	-	-	
12	Security Deposits	5,054	5,054	
13	Interbranch liabilities	-	-	
14	Other liabilities	366,186	366,186	
15	Minority Interest	-	-	
	TOTAL LIABILITIES	9,656,931	9,656,931	
EQUITY				
16	Paid-in capital			
a.	Authorized capital	10,000,000	10,000,000	E16a
b.	Unpaid capital -/-	(1,210,488)	(1,210,488)	E16b
c.	Shared repurchased (treasury stock) -/-	-	-	
17	Tambahan modal disetor	-	-	
a.	Agio	-	-	
b.	Disagio -/-	(33,588)	(33,588)	E17b
c.	Disclosed Reserve	3,652	3,652	E17c
d.	others	-	-	
18	Other comprehensive income (expense)	-	-	
a.	Gain	91,932	91,932	E18a
b.	Loss -/-	-	-	E18b
19	Reserve	-	-	
a.	General Reserve	6,396	6,396	E19a
b.	Legal reserve	-	-	
20	Profit/Loss	-	-	
a.	Retained Earning	(4,174,343)	(4,174,343)	E20a
b.	Current Year	52,934	52,934	E20b
c.	Dividend paid -/-	-	-	
	TOTAL EQUITY	4,736,495	4,736,495	
	TOTAL LIABILITAS & EQUITY	14,393,426	14,393,426	