

BALANCE SHEETS
As of September 30, 2006 and 2005
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		September 30,2006	September 30,2005	September 30,2006	September 30,2005
	ASSETS				
1.	C a s h	3,211,240	2,517,175	3,326,384	2,593,491
2.	Placements with Bank Indonesia				
	a. Current accounts with Bank Indonesia	19,112,249	18,455,848	19,532,142	18,840,613
	b. Certificates of Bank Indonesia	7,977,099	-	8,377,098	90,000
	c. Others	424,926	2,408,929	424,926	2,408,929
3.	Current accounts with other banks				
	a. Rupiah	1,381	6,751	40,577	9,909
	b. Foreign currencies	682,525	710,331	671,977	801,050
4.	Placements with other banks				
	a. Rupiah	2,958,465	1,604,814	3,087,532	1,643,414
	Allowance for possible losses on placements with other banks - / -	(29,727)	(16,116)	(31,135)	(18,661)
	b. Foreign currencies	10,073,891	9,977,813	10,204,055	10,170,108
	Allowance for possible losses on placements with other banks - / -	(113,072)	(106,881)	(113,072)	(110,671)
5.	Securities				
	a. Rupiah				
	i. Trading	241,303	200,845	577,992	564,406
	ii. Available for sale	732,173	946,204	1,389,809	1,412,373
	iii. Held to maturity	1,048,149	1,101,696	1,071,373	1,186,696
	Allowance for possible losses on securities - / -	(1,077,056)	(1,120,749)	(1,082,049)	(1,125,152)
	b. Foreign currencies				
	i. Trading	-	10,239	-	31,310
	ii. Available for sale	155,525	151,790	528,550	556,886
	iii. Held to maturity	1,168,988	1,377,442	1,388,071	1,730,991
	Allowance for possible losses on securities - / -	(67,541)	(83,032)	(67,541)	(87,773)
6.	Securities sold with agreement to repurchase	-	-	-	-
7.	Government Recapitalization Bonds				
	a. Trading	829,346	2,339,872	829,346	2,339,873
	b. Available for sale	28,813,978	28,668,402	29,033,977	28,832,844
	c. Held to maturity	61,094,598	61,094,598	61,094,598	61,094,598
8.	Securities purchased with agreement to resell (reverse repo)				
	a. Rupiah	10,134	-	393,287	154,317
	Allowance for possible losses on securities purchased with agreement to resell -/-	(101)	-	(101)	-
	b. Foreign currencies	-	-	-	-
	Allowance for possible losses on securities purchased with agreement to resell -/-	-	-	-	-
9.	Derivative receivables	363,163	248,129	366,730	248,596
	Allowance for possible losses on derivative receivables - / -	(3,943)	(2,489)	(3,943)	(2,489)
10.	Loans				
	a. Rupiah				
	- Related parties	364,702	769,324	366,682	771,703
	- Third parties	71,392,879	65,186,992	77,785,245	70,582,255
	Allowance for possible losses on loans - / -	(6,490,357)	(6,067,206)	(6,711,277)	(6,229,383)
	b. Foreign currencies				
	- Related parties	524,435	610,441	627,334	729,250
	- Third parties	28,570,634	33,699,085	30,016,819	34,784,103
	Allowance for possible losses on loans - / -	(6,499,709)	(5,492,988)	(6,547,652)	(5,542,564)
11.	Acceptances receivables	3,191,907	5,204,569	3,193,383	5,209,361
	Allowance for possible losses on acceptances receivables - / -	(161,842)	(370,817)	(161,842)	(370,817)
12.	Other receivables - Trade transactions	2,484,847	4,417,347	2,484,847	4,417,347
	Allowance for possible losses on other receivables - trade transactions -/-	(927,090)	(1,162,433)	(927,090)	(1,162,433)
13.	Investments in shares of stock	2,202,329	2,108,907	160,375	130,880
	Allowance for possible losses on investments in shares of stock - / -	(73,489)	(78,613)	(73,489)	(78,613)
14.	Accrued Income	1,794,741	1,364,301	1,821,074	1,392,910
15.	Prepaid expenses	417,220	377,100	482,710	440,840
16.	Prepaid tax	67,770	214,006	100,537	233,469
17.	Deferred tax assets	1,789,613	1,955,489	1,804,940	1,965,516
18.	Premises and equipment	7,503,986	7,549,217	7,948,647	7,945,940
	Accumulated depreciation - / -	(2,969,600)	(2,479,002)	(3,234,660)	(2,710,293)
19.	Abandoned properties	442,933	269,881	442,933	269,881
	Provision for possible losses on abandoned properties - / -	-	(269,881)	-	(269,881)
20.	Leased assets	-	-	-	-
	Accumulated depreciation for leased assets - / -	-	-	-	-
21.	Repossessed assets	158,922	169,373	188,095	199,155
	Provision for possible losses on repossessed assets - / -	-	(169,373)	-	(169,373)
22.	Other assets	1,220,139	3,578,827	2,905,223	4,436,292
	TOTAL ASSETS	242,612,663	241,876,157	253,713,417	250,341,203

BALANCE SHEETS
As of September 30, 2006 and 2005
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		September 30,2006	September 30,2005	September 30,2006	September 30,2005
	LIABILITIES AND SHAREHOLDERS' EQUITY				
1	Demand deposits				
	a. Rupiah	29,484,565	28,279,253	30,937,711	28,972,005
	b. Foreign currencies	11,631,702	11,635,715	12,022,609	12,115,749
2	Liabilities immediately payable	831,777	1,011,535	974,602	1,072,500
3	Savings deposits	46,571,503	44,198,536	48,849,025	45,957,889
4	Time deposits				
	a. Rupiah				
	- Related parties	630,082	531,953	447,624	334,661
	- Third parties	85,099,902	79,172,333	88,362,351	82,085,854
	b. Foreign currencies				
	- Related parties	154,557	2,337,061	140,768	2,318,291
	- Third parties	13,227,835	14,114,121	13,713,061	14,665,948
5	Certificates of deposit				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
6	Deposits from other banks	6,063,668	5,829,430	6,693,882	6,303,918
7	Securities sold with repo agreements to repurchase	2,402,979	2,588,217	2,648,097	2,676,829
8	Derivative payable	42,902	221,955	43,233	222,046
9	Acceptances payable	3,191,907	5,204,569	3,193,383	5,209,361
10	Securities issued				
	a. Rupiah	810,527	829,624	1,010,527	1,029,624
	b. Foreign currencies	2,767,058	3,173,867	2,766,231	3,147,602
11	Fund borrowings				
	a. Funding facilities from Bank Indonesia	-	-	-	-
	b. Others				
	i. Rupiah				
	- Related parties	350,000	351,552	350,000	351,552
	- Third parties	1,536,512	1,646,305	1,761,512	1,916,305
	ii. Foreign currencies				
	- Related parties	-	-	-	-
	- Third parties	1,535,747	3,845,757	1,531,351	3,957,449
12	Estimated losses on commitments and contingencies	528,414	513,709	533,625	550,384
13	Obligation under capital lease	-	785	-	785
14	Accrued expenses	587,457	608,499	598,758	663,012
15	Taxes payable	259,939	-	291,803	33,513
16	Deferred tax liabilities	-	-	-	-
17	Other liabilities	6,340,937	5,077,627	8,234,328	6,006,215
18	Subordinated Loans				
	- Related parties	-	-	-	-
	- Third parties	4,191,704	5,760,831	4,223,704	5,792,831
19	Loan Capital				
	- Related parties	-	-	-	-
	- Third parties	-	1,389,150	-	1,389,150
20	Minority Interests	-	-	4,455	4,169
21	Shareholders' Equity				
	a. Share capital	10,159,165	10,116,800	10,159,165	10,116,800
	b. Additional paid-in capital/agio	6,025,803	5,999,350	6,025,803	5,999,350
	c. Share options	170,647	10,107	170,647	10,107
	d. Funds for paid-up capital	-	-	-	-
	e. Differences arising from translation of foreign currency financial statements	105,023	145,369	105,023	145,369
	f. Premises and equipment revaluation increment	3,046,936	3,046,936	3,056,724	3,056,724
	g. Unrealized losses on available for sale securities and Government Recapitalization Bonds net of deferred tax	9,205	(384,214)	9,205	(384,214)
	h. Difference arising from equity transactions of subsidiaries	(24,036)	(35,043)	(24,036)	(35,043)
	i. Retained earnings *)	4,878,246	4,654,468	4,878,246	4,654,468
	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	242,612,663	241,876,157	253,713,417	250,341,203

*) Accumulated Losses of Rp162,874,901 million has been eliminated against additional paid-in capital/agio due to quasi-reorganization as of April 30,2003

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to September 30, 2006 and 2005
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		September 30,2006	September 30,2005	September 30,2006	September 30,2005
INCOME AND EXPENSES FROM OPERATIONS					
1.	Interest Income				
1.1.	Interest income				
a.	Rupiah	16,938,225	12,004,796	17,674,623	12,752,121
b.	Foreign currencies	1,593,594	1,714,268	1,708,229	1,783,564
1.2.	Fees and commissions on loan facilities				
a.	Rupiah	376,183	372,924	376,183	372,924
b.	Foreign currencies	61,108	59,085	67,817	80,342
	TOTAL INTEREST INCOME	18,969,110	14,151,073	19,826,852	14,988,951
2.	Interest expenses				
2.1.	Interest expense				
a.	Rupiah	10,683,610	6,631,211	11,039,127	6,937,067
b.	Foreign currencies	1,255,336	1,102,533	1,310,569	1,134,804
2.2.	Fees and commissions	-	139	-	20,105
	TOTAL INTEREST EXPENSE - / -	11,938,946	7,733,883	12,349,696	8,091,976
	NET INTEREST INCOME	7,030,164	6,417,190	7,477,156	6,896,975
3.	Other operating income				
3.1.	Other fees and commissions	1,084,081	1,014,546	1,228,143	1,130,349
3.2.	Foreign exchange gain *)	312,648	239,221	312,692	249,905
3.3.	a. Gain from sale of securities and Government Recapitalization Bonds **)	53,891	223,823	80,356	203,116
	b. Gain from increase in value of securities and Government Recapitalization Bonds **)	87,464	-	86,059	-
3.4.	Others	374,892	472,184	341,571	511,025
	TOTAL OTHER OPERATING INCOME	1,912,976	1,949,774	2,048,821	2,094,395
4.	Provision for possible losses on earning assets	2,881,526	2,739,139	2,967,100	2,853,511
5.	Addition (reversal) of estimated losses on commitments and contingencies	(3,382)	(95,040)	(16,764)	(63,171)
6.	Reversal for possible losses on others	(12,448)	(536,938)	(12,448)	(536,938)
7.	Other operating expenses				
7.1.	General and administrative expenses	1,798,274	1,861,212	2,015,635	2,035,102
7.2.	Salaries and employee benefits	1,932,909	1,756,165	2,148,042	1,946,330
7.3.	a. Losses from sale of securities and Government Recapitalization Bonds **)	-	-	-	-
	b. Losses from decline in value of securities and Government Recapitalization Bonds **)	-	103,812	-	103,812
7.4.	Foreign exchange losses *)	-	-	-	-
7.5.	Promotion expenses	195,490	187,720	219,458	203,021
7.6.	Others	402,994	427,452	432,441	462,459
	TOTAL OTHER OPERATING EXPENSES - / -	4,329,667	4,336,361	4,815,576	4,750,724
	PROFIT FROM OPERATIONS	1,747,777	1,923,442	1,772,513	1,987,244
NON-OPERATING INCOME AND EXPENSES					
8.	Non-operating income	38,570	29,494	48,844	38,472
9.	Non-operating expenses	21,028	48,664	22,837	57,067
	NON OPERATING INCOME (EXPENSES) - NET	17,542	(19,170)	26,007	(18,595)
10.	Extraordinary income / expenses	-	-	-	-
	11. PROFIT BEFORE INCOME TAX	1,765,319	1,904,272	1,798,520	1,968,649
12.	Estimated income tax expense - / -				
-	Current	259,939	220,377	292,748	292,939
-	Deferred	318,819	457,774	318,819	448,963
	13. PROFIT BEFORE MINORITY INTERESTS	1,186,561	1,226,121	1,186,953	1,226,747
14.	Minority interests	-	-	(392)	(626)
15.	Retained earnings beginning of the year	4,005,436	6,161,275	4,005,436	6,161,275
16.	a. Dividend	(301,685)	(2,627,816)	(301,685)	(2,627,816)
	b. Others	(12,066)	(105,112)	(12,066)	(105,112)
	17. RETAINED EARNINGS ENDING OF THE YEAR	4,878,246	4,654,468	4,878,246	4,654,468
	18. EARNINGS PER SHARE (full amount)				
-	Basic	-	-	58.44	60.84
-	Dilluted	-	-	57.93	60.60

*) Presented as a net of gains (losses) from foreign exchange transactions.

**) Presented as a net of gains (losses) from increase (decrease) in value of Securities and Government Bonds.

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

As of September 30, 2006 and 2005

(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		September 30,2006	September 30,2005	September 30,2006	September 30,2005
	COMMITMENTS				
	Commitment Receivables				
1.	Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
2.	Others	-	-	-	-
	Total Commitment Receivables	-	-	-	-
	Commitment Payables				
1.	Unused loan facilities granted				
	a. Rupiah	18,064,711	17,523,644	18,166,907	17,575,214
	b. Foreign currencies	2,248,716	2,961,599	2,250,367	2,961,599
2.	Outstanding irrevocable letters of credit	4,195,492	5,492,206	4,471,007	5,810,189
3.	Others	-	-	-	-
	Total Commitment Payables	24,508,919	25,977,449	24,888,281	26,347,002
	COMMITMENTS - NET	(24,508,919)	(25,977,449)	(24,888,281)	(26,347,002)
	CONTINGENCIES				
	Contingent Receivables				
1.	Guarantees received				
	a. Rupiah	188,727	184,778	188,727	184,778
	b. Foreign currencies	2,067,852	2,084,439	2,070,342	2,087,217
2.	Unrecognized interest income				
	a. Rupiah	3,682,640	2,286,503	3,682,861	2,286,503
	b. Foreign currencies	2,548,107	1,253,720	2,548,112	1,253,720
3.	Others	32,741	32,949	32,741	32,949
	Total Contingent Receivables	8,520,067	5,842,389	8,522,783	5,845,167
	Contingent Payables				
1.	Guarantees issued				
	a. Bank guarantees				
	- Rupiah	3,561,654	3,477,112	3,625,089	3,590,766
	- Foreign currencies	8,026,916	9,564,724	8,094,065	9,665,082
	b. Others	-	-	-	-
2.	Outstanding revocable letters of credit	-	-	-	-
3.	Others	40,196	112,683	38,133	112,683
	Total Contingent Payables	11,628,766	13,154,519	11,757,287	13,368,531
	CONTINGENCIES - NET	(3,108,699)	(7,312,130)	(3,234,504)	(7,523,364)

MANAGEMENT OF THE BANK AS OF SEPTEMBER 30, 2006	SHAREHOLDER
Board of Commissioners - Chairman : Edwin Gerungan *) - Deputy Chairman : Muchayat - Commissioner : Soedarjono - Commissioner : Richard Claproth - Independent Commissioner : Pradjoto - Independent Commissioner : Gunarni Soeworo - Independent Commissioner : Yap Tjay Soen Board of Directors - President Director : Agus Martowardojo - Deputy President Director : Wayan Agus Mertayasa - Director : Omar Sjawaldy Anwar - Director : Zulkifli Zaini - Director : Abdul Rachman - Director : Sasmita - Director : Sentot A. Sentausa - Director : Bambang Setiawan **) - Director : Riswinandi - Director : Thomas Arifin - Director : Budi Gunadi Sadikin	Republic of Indonesia : 68.90% (Ultimate Shareholders) JP Morgan Chase Bank US Resident (Norbax Inc) : 6.33% Public : 24.77%

Jakarta, October 20, 2006

S. E & O
 Board of Directors
PT Bank Mandiri (Persero) Tbk.

Agus Martowardojo
President Director

Wayan Agus Mertayasa
Deputy President Director

*) acting as independent commissioner

**) acting as compliance director

- 1) The above financial information as of and for the nine months ended September 30, 2006 (unreviewed) and 2005 (reviewed) is derived from the consolidated financial statements. As the financial information is derived from the consolidated financial statements, it does not provide a complete presentation of all disclosures that are included in the consolidated financial statements.
- 2) The consolidated financial statements as of and for the nine months period ended September 30, 2006 was not reviewed and the consolidated financial statements as of and for the nine months period ended September 30, 2005 have been reviewed by public accounting firm Purwanto, Sarwoko & Sandjaja (Prasetio, Sarwoko & Sandjaja), a member of Ernst & Young Global (Partner In-charge is Drs. Soemarso SR ME) with unqualified opinion in their report dated November 18, 2005.
- 3) The above financial information is presented in accordance with the following stipulations:
 - a) Bank Indonesia's Regulation No. 3/22/PBI/2001 dated December 13, 2001 as amended by Bank Indonesia's Regulation No. 7/50/PBI/2005 dated November 29, 2005 regarding Transparency of Bank's Financial Condition.
 - b) Bank Indonesia's Circular Letter No. 7/10/DPNP dated March 31, 2005 regarding the amendment of Bank Indonesia's Circular Letter No. 3/30/DPNP dated December 14, 2001 concerning Presentation of Quarterly and Monthly Published Financial Statements of Commercial Banks and Certain Report Submitted to Bank Indonesia.
 - c) Bank Indonesia's Regulation No. 4/7/PBI/2002 dated September 27, 2002 regarding Prudential Principles for Purchase of Credit by Commercial Banks from the Indonesian Banks Restructuring Agency (IBRA).
 - d) Bank Indonesia's Letter No. 5/559/DPNP/IDPnP dated December 24, 2003 regarding Bank's Published Financial Statements .
 - e) Rule X.K.2, Decision of Chairman of the Capital Market Supervisory Agency (Bapepam), Attachment No. Kep-36/PM/2003 dated September 30, 2003 regarding "Obligation to Submit Periodic Financial Statements"
- 4) Bank assessed asset quality rating based on Bank Indonesia's Regulation No. 7/2/PBI/2005 dated January 20, 2005, as amended by Bank Indonesia's Regulation No. 8/2/PBI/2006 dated January 30, 2006 regarding change in PBI 7, which among others required the Bank to apply the asset quality designated by Bank Indonesia, in the event of difference in assessment of asset quality between Bank and Bank Indonesia and other consideration such as classification determined by other commercial banks on the earning assets given by more than one bank and availability of audited financial statements.
- 5) For comparative purposes, certain accounts in the financial information as of and for the nine months ended September 30, 2005 have been reclassified to conform with the presentation of accounts in the financial information as of and for the nine months September 30, 2006.
- 6) Exchange rate of 1 US Dollar as of September 30, 2006 and 2005 was Rp 9,225 and Rp 10,290 respectively.
- 7) Basic and diluted earnings per share are calculated by dividing the net profit with the weighted average number of shares issued and fully paid during the period, after considering the effects of stock options.

EARNING ASSETS AND OTHER INFORMATION

As of September 30, 2006 and 2005

(In Millions of Rupiah)

No	DESCRIPTION	BANK											
		September 30, 2006					September 30, 2005						
		CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL	CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL
I	Related Parties												
A	EARNING ASSETS												
1	Placement with other banks	129,150	-	-	-	-	129,150	269,989	-	-	-	-	269,989
2	Securities *)	91,153,138	-	-	-	10,000	91,163,138	92,627,877	-	-	-	10,000	92,637,877
3	Loan to related parties	679,885	-	6,000	-	203,252	889,137	982,942	32	6,000	-	390,791	1,379,765
a.	Small scale business credit (KUK)	-	-	-	-	-	-	-	-	-	-	-	-
b.	Property Loans	4,275	-	-	-	-	4,275	11,035	-	-	-	-	11,035
i.	Restructured	3,500	-	-	-	-	3,500	10,500	-	-	-	-	10,500
ii.	Unrestructured	775	-	-	-	-	775	535	-	-	-	-	535
c.	Other restructured loans	237,712	-	-	-	-	237,712	138,703	-	-	-	148,793	287,496
d.	Others	437,898	-	6,000	-	203,252	647,150	833,204	32	6,000	-	241,998	1,081,234
4	Investment in shares of stock to related parties	2,124,747	-	-	-	-	2,124,747	2,026,168	-	-	-	5,159	2,031,327
a.	In bank financial institutions	1,224,831	-	-	-	-	1,224,831	1,194,001	-	-	-	-	1,194,001
b.	In non bank financial institutions	749,719	-	-	-	-	749,719	643,780	-	-	-	5,159	648,939
c.	Due to loan restructuring	-	-	-	-	-	-	-	-	-	-	-	-
d.	Others	150,197	-	-	-	-	150,197	188,387	-	-	-	-	188,387
5	Other receivables to related parties	-	-	-	-	-	-	34,115	-	1,135	-	50	35,300
6	Commitments and contingencies to related parties	5,532	-	-	-	-	5,532	27,730	-	-	-	-	27,730
B	NON EARNING ASSETS												
1	Abandoned properties	-	-	-	-	-	-	-	-	-	-	-	-
2	Reposessed Assets	-	-	-	-	-	-	-	-	-	-	-	-
3	Interbranch and suspense account	-	-	-	-	-	-	-	-	-	-	-	-
II	Third Parties												
A	EARNING ASSETS												
1	Placement with other banks	14,012,038	-	-	-	-	14,012,038	14,438,649	-	-	-	-	14,438,649
2	Securities (issued by Bank Indonesia and third parties)	9,813,694	-	13,643	-	1,070,684	10,898,021	1,978,507	-	180,873	-	1,093,831	3,253,211
3	Loan to third parties	62,933,758	10,991,294	3,817,606	1,931,770	20,289,085	99,963,513	58,373,663	16,454,105	7,292,493	5,280,407	11,485,409	98,886,077
a.	Small scale business credit (KUK)	3,404,107	716,597	160,305	84,614	362,755	4,728,378	3,630,331	541,007	28,973	30,955	400,052	4,631,318
b.	Property Loans	7,183,724	2,042,335	358,195	688,534	1,297,889	11,570,677	1,711,661	1,093,031	790,206	300	159,035	3,754,233
i.	Restructured	156,317	205,570	61,411	-	173,280	596,578	234,295	446,991	88,846	-	770,132	
ii.	Unrestructured	7,027,407	1,836,765	296,784	688,534	1,124,609	10,974,099	1,477,366	646,040	701,360	300	159,035	2,984,101
c.	Other restructured loans	5,046,925	2,428,562	1,069,812	278,395	7,147,964	15,971,658	5,356,722	4,740,863	2,835,633	2,889,730	4,024,652	19,847,600
d.	Others	47,299,002	5,803,800	2,229,294	880,227	11,480,477	67,692,800	47,674,949	10,079,204	3,637,681	2,359,422	6,901,670	70,652,926
4	Investment in shares of stock of third parties	4,956	-	-	-	72,626	77,582	4,955	-	-	-	72,625	77,580
a.	In bank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
b.	In non bank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
c.	Due to loan restructuring	-	-	-	-	72,625	72,625	-	-	-	-	72,625	72,625
d.	Others	4,956	-	-	-	-	4,956	4,955	-	-	-	-	4,955
5	Other receivables from third parties	4,233,301	798,949	134,031	31,032	852,738	6,050,051	5,333,032	2,147,702	1,047,035	179,151	1,127,825	9,834,745
6	Commitments and contingencies to third parties	14,976,946	480,749	137,127	13,231	170,477	15,778,530	16,712,267	1,315,640	332,718	100,877	44,810	18,506,312
B	NON EARNING ASSETS												
1	Abandoned properties	-	-	-	-	-	442,933	-	-	-	-	-	269,881
2	Reposessed Assets	-	-	-	-	-	158,922	-	-	-	-	-	169,373
3	Interbranch and suspense account	-	-	-	-	-	987,179	-	-	-	-	-	2,339,852
	TOTAL	200,067,145	12,270,992	4,108,407	1,976,033	22,668,862	242,680,473	192,809,894	19,917,479	8,860,254	5,560,435	14,230,500	244,157,668
1	a. Required allowance for possible losses on earning assets	1,033,326	614,583	575,678	406,295	12,971,922	15,601,804	977,374	961,520	1,718,183	1,664,050	9,234,949	14,556,076
	b. Required allowance for possible losses on non earning assets	-	-	-	-	-	-	-	-	-	-	-	-
	Total required allowance for possible losses on assets (**)	1,033,326	614,583	575,678	406,295	12,971,922	15,601,804	977,374	961,520	1,718,183	1,664,050	9,234,949	14,556,076
2	a. Established allowance for possible losses on earning assets	1,318,189	614,583	575,679	406,295	13,057,595	15,972,341	977,660	961,520	1,718,183	1,664,050	9,693,620	15,015,033
	b. Established allowance for possible losses on non earning assets	-	-	-	-	-	258,798	-	-	-	-	-	2,030,018
	Total established allowance for possible losses on assets	1,318,189	614,583	575,679	406,295	13,057,595	16,231,139	977,660	961,520	1,718,183	1,664,050	9,693,620	17,045,051
3	Value of bank's assets pledge as collateral :												
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
b.	To others	-	-	-	-	-	-	-	-	-	-	-	-
4	Percentage of small scale business credit to total loans						4.69%						4.63%
5	Percentage of small scale business credit debtors to total debtors												35.49%
6	Percentage UMKM to total loans						11.62%						10.55%
7	Percentage of UMKM debtors to total debtors						41.59%						39.34%

*) Include Government Recapitalization Bonds

**) The Calculation of allowance for possible losses on earning assets should be provided on the principal after deducting by collaterals.

No allowance for possible losses is required for certificates of Bank Indonesia, placements with Bank Indonesia and government recapitalization bond.

FOREIGN EXCHANGE AND DERIVATIVES TRANSACTION

As of September 30, 2006

(In Millions of Rupiah)

NO	TRANSACTION	BANK				Contract Value Netting Agreement
		Contract Market Value		Derivative Receivable & Payable		
		Hedging	Others	Receivable	Payable	
A. Exchange Rate Related						
1	Spot	-	431	-	-	-
2	Forward	-	748,034	3,455	5,088	-
3	Option					
	a. Purchased	-	-	216	5	-
	b. Written	-	-	9	17	-
4	Future	-	-	-	-	-
5	Swap	-	6,476,682	358,773	22,277	-
6	Other	-	-	-	-	-
B Interest Rate Related						
1	Forward	-	1,918	710	1,208	-
2	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	-	14,307	-	14,307	-
5	Other	-	-	-	-	-
C Other						
		-	-	-	-	-
TOTAL				363,163	42,902	

CALCULATION OF CAR
As of September 30, 2006 and 2005
(In Millions of Rupiah)

NO	DESCRIPTION	BANK	
		September 30, 2006	September 30, 2005
I. COMPONENTS			
A. CORE CAPITAL		21,705,999	21,210,657
1.	Paid-Up Capital	10,159,165	10,116,800
2.	Disclosed Reserves		
a.	Agio	6,025,803	5,999,350
b.	Disagio (-/-)	-	-
c.	Shares Option	170,647	10,107
d.	Donated Capital / Additional Paid-In Capital	-	-
e.	General and Appropriated Reserves	2,575,369	2,560,285
f.	Previous years profit after tax	1,917,302	1,541,204
g.	Previous years losses (-/-)	-	-
h.	Current year profit after tax (50%)	752,690	837,542
i.	Current year losses (-/-)	-	-
j.	Differences Arising from Translation of Financial Statements in Foreign Currencies		
	1) Positive Adjustment	105,023	145,369
	2) Negative Adjustment (-/-)	-	-
k.	Funds for Paid-Up Capital	-	-
l.	Decline in Value of equity participation in Available for Sale Portfolio (-/-)	-	-
m.	Differences Arising from Restructuring of Transaction among Entities under Common Control	-	-
3.	Goodwill (-/-)	-	-
4.	Differences arising from assets and liabilities valuation due to Quasi Reorganization	-	-
B. Supplemental Capital (Max 100% of core capital)		8,516,829	8,603,749
1.	Reserve for Premises and Equipment Revaluation	3,046,936	3,046,936
2.	Differences Arising from Assets and Liabilities Valuation due to Quasi Reorganization	-	-
3.	General Reserves of Allowance for Possible Losses on Earning Assets (max 1.25% of risk weighted assets)	1,278,189	977,660
4.	Loan Capital	-	83,349
5.	Subordinated Loans (max 50% of core capital)	4,191,704	4,495,804
6.	Increase in Value of Equity Participation in Available for Sale Portfolio (45%)	-	-
C. ADDITIONAL SUPPLEMENTAL CAPITAL FULFILLING REQUIREMENT		-	-
D. ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK		-	-
II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B)		30,222,828	29,814,406
III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B+D)		30,222,828	29,814,406
IV. INVESTMENTS IN SHARES OF STOCK (-/-)		(2,129,704)	(2,031,123)
V. TOTAL CAPITAL FOR CREDIT RISK (II-IV)		28,093,124	27,783,283
VI. TOTAL CAPITAL FOR CREDIT AND MARKET RISK (III-IV)		28,093,124	27,783,283
VII. CREDIT RISK-WEIGHTED ASSETS		110,392,786	117,497,301
VIII. MARKET RISK-WEIGHTED ASSETS		2,712,591	3,102,171
IX. ESTABLISHED CAPITAL ADEQUACY RATIO FOR CREDIT RISK (V : VII)		25.45%	23.65%
X. ESTABLISHED CAPITAL ADEQUACY RATIO FOR CREDIT AND MARKET RISK (VI:(VII+VIII))		24.84%	23.04%
XI. EXCESS ADDITIONAL SUPPLEMENTAL CAPITAL RATIO ((C-D):(VII+VIII))		0.00%	0.00%
XII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO		8%	8%

LOAN PURCHASED FROM IBRA
January 1, 2006 to September 30, 2006
(In millions of Rupiah)

(Based on Bank Indonesia's Regulation No. 4/7/PBI/2002 dated September 27, 2002 Chapter VI section 24)

a. Summary of loan purchased from IBRA

NO	DESCRIPTION	Amount
1	Loan principal / outstanding balance as of September 30, 2006	4,071,070
2	Amount of loans purchased from January 1, 2002 - September 30, 2006	5,579,541
3	Total provision for loan losses and deferred income arising from the difference between outstanding loans and purchase price	141,258
4	Allowance for possible loan losses as of September 30, 2006	1,019,469
5	Interest income and other income related to loans purchased from IBRA from January 1, 2006 - September 30, 2006	94,425

b. Summary of movement of loans purchased from IBRA

NO	DESCRIPTION	Amount
1	Beginning Balance	4,771,405
2	Foreign currency translation	(244,872)
3	Additional loan purchased during the period	-
4	Repayment during the period	(455,463)
5	Loan written-off during the period	-
6	Ending Balance	4,071,070

c. Summary of movement of allowance for possible loan losses derived from the difference between loan principal and purchase price

NO	DESCRIPTION	Amount
1	Beginning Balance	-
2	Foreign currency translation	-
3	Additional allowance for possible losses on loan purchased from IBRA during the period	-
4	Allowance for possible losses for loan written-off	-
5	Reversal of allowance for possible losses due to excess of repayment over purchase price	-
6	Ending Balance	-

d. Summary of movement of deferred income derived from the difference between loan principal and purchase price

NO	DESCRIPTION	Amount
1	Beginning Balance	159,858
2	Foreign currency translation	(6,326)
3	Additional deferred income of loan purchased from IBRA during the period	-
4	Deferred income for loans written-off	-
5	Reversal of deferred income due to excess of repayment over purchase price	(12,274)
6	Ending Balance	141,258

e. Loan covered by new credit agreements

4,071,070

f. Additional facility extended to debtors under loan purchased from IBRA

3,412

FINANCIAL RATIOS
As of September 30, 2006 and 2005

NO	KEYS RATIOS	BANK	
		September 30, 2006	September 30, 2005
I.	Capital		
	1. CAR by considering credit risk	25.45%	23.65%
	2. CAR by considering credit risk and market risk	24.84%	23.04%
	3. Premises and Equipment to Capital	26.71%	27.17%
II.	Earning Assets		
	1. Non-performing earning assets	11.93%	11.87%
	2. Allowance for possible losses on earning assets	6.63%	6.22%
	3. Compliance for allowance for possible losses on earning assets	102.37%	103.15%
	4. Compliance for allowance for possible losses on non earning assets	-	-
	5. Gross NPL	26.03%	24.39%
	6. Net NPL	14.33%	14.25%
III.	Rentability		
	1. ROA	0.96%	1.05%
	2. ROE	7.28%	7.38%
	3. NIM	4.31%	4.04%
	4. Operating Expenses to Operating Income *)	91.63%	88.05%
IV.	Liquidity		
	LDR	53.54%	55.30%
V.	Compliance		
	1. a. Percentage Violation of Legal Lending Limit		
	a.1. Related parties	-	-
	a.2. Third parties	-	-
	b. Percentage of Lending in Excess of the Legal Lending Limit		
	a.1. Related parties	-	-
	a.2. Third parties	-	-
	2. Reserve Requirement (Rupiah)	11.05%	11.11%
	3. Net Open Position **)	3.74%	7.13%
	4. Net Open Position on Balance Sheet ***)	12.77%	11.43%

*) Operating expenses include interest expense, provision for possible losses on assets, and provision for possible losses on others divided by operational income including interest income.

**) Net Open Position calculation includes balance sheet and off-balance sheet accounts.

***) Net Open Position as of September 30, 2006 is in accordance with Bank Indonesia Regulation No. 7/37/PBI/2005 dated September 30, 2005 regarding "The Amendment of Bank Indonesia Regulation No. 5/13/PBI/2003 concerning Net Open Position For Commercial Banks", while as of June 30, 2005 is in accordance with Bank Indonesia Regulation No. 6/20/PBI/2004 dated July 15, 2004.