

**BALANCE SHEETS**  
**As of December 31, 2006 and 2005**  
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		Dec. 31,2006 (Audited)	Dec. 31,2005 (Audited)	Dec. 31,2006 (Audited)	Dec. 31,2005 (Audited)
	<b>ASSETS</b>				
1.	C a s h	3,828,154	2,428,499	3,965,717	2,522,764
2.	Placements with Bank Indonesia				
	a. Current accounts with Bank Indonesia	21,119,659	19,988,680	21,579,158	20,304,705
	b. Certificates of Bank Indonesia	13,550,380	5,104,255	14,330,380	6,477,255
	c. Others	-	8,260,930	-	8,260,930
3.	Current accounts with other banks				
	a. Rupiah	8,418	2,619	12,816	3,654
	b. Foreign currencies	481,019	630,555	535,567	701,674
4.	Placements with other banks				
	a. Rupiah	3,692,110	4,259,256	3,738,812	4,318,958
	Allowance for possible losses on placements with other banks - / -	(39,377)	(42,693)	(40,774)	(43,195)
	b. Foreign currencies	5,696,398	10,998,995	5,794,710	11,192,037
	Allowance for possible losses on placements with other banks - / -	(68,328)	(118,205)	(68,356)	(119,401)
5.	Securities				
	a. Rupiah				
	i. Trading	399,999	119,171	780,692	511,720
	ii. Available for sale	703,944	835,521	1,227,223	1,288,193
	iii. Held to maturity	1,117,264	1,083,208	1,122,264	1,093,208
	Allowance for possible losses on securities - / -	(1,079,322)	(1,078,288)	(1,084,204)	(1,082,157)
	b. Foreign currencies				
	i. Trading	44,058	39,522	85,261	51,042
	ii. Available for sale	148,188	130,855	538,371	489,142
	iii. Held to maturity	1,230,578	1,459,053	1,422,605	1,802,744
	Allowance for possible losses on securities - / -	(61,629)	(126,878)	(61,634)	(126,878)
6.	Securities sold with agreement to repurchase	-	-	-	-
7.	Government Recapitalization Bonds				
	a. Trading	834,273	2,143,723	834,273	2,143,723
	b. Available for sale	28,707,178	28,645,986	28,719,153	28,817,643
	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	450,112	-	841,988	317,043
	Allowance for possible losses on securities purchased with agreement to resell -/-	(8,600)	-	(8,600)	-
	b. Foreign currencies	-	-	-	-
	Allowance for possible losses on securities purchased with agreement to resell -/-	-	-	-	-
9.	Derivative receivables	410,233	317,741	414,987	318,686
	Allowance for possible losses on derivative receivables - / -	(4,260)	(3,443)	(4,260)	(3,443)
10.	Loans				
	a. Rupiah				
	- Related parties	119,701	565,631	121,625	568,970
	- Third parties	75,361,663	68,398,712	82,096,337	73,669,631
	Allowance for possible losses on loans - / -	(6,987,781)	(6,254,839)	(7,248,596)	(6,381,526)
	b. Foreign currencies				
	- Related parties	528,634	563,341	629,047	676,770
	- Third parties	33,369,725	30,638,209	34,823,933	31,777,717
	Allowance for possible losses on loans - / -	(7,096,908)	(5,394,965)	(7,140,099)	(5,442,088)
11.	Acceptances receivables	3,606,147	4,315,956	3,608,393	4,319,102
	Allowance for possible losses on acceptances receivables - / -	(155,223)	(429,092)	(155,223)	(429,092)
12.	Other receivables - Trade transactions	2,756,787	3,826,144	2,770,286	3,826,144
	Allowance for possible losses on other receivables - trade transactions - / -	(812,112)	(1,101,415)	(812,247)	(1,101,415)
13.	Investments in shares of stock	2,283,018	2,119,106	158,495	141,364
	Allowance for possible losses on investments in shares of stock - / -	(73,625)	(73,298)	(73,625)	(73,298)
14.	Accrued Income	1,634,932	1,843,927	1,661,130	1,852,191
15.	Prepaid expenses	284,750	368,963	324,845	414,097
16.	Prepaid tax	3,963	217,154	7,448	217,292
17.	Deferred tax assets	3,280,444	2,216,075	3,295,451	2,231,402
18.	Premises and equipment	7,657,033	7,732,414	8,101,913	8,142,270
	Accumulated depreciation - / -	(3,116,028)	(2,602,712)	(3,392,670)	(2,836,857)
19.	Abandoned properties	416,167	238,236	416,167	238,236
	Provision for possible losses on abandoned properties - / -	-	-	-	-
20.	Leased assets	-	-	-	-
	Accumulated depreciation for leased assets - / -	-	-	-	-
21.	Repossessed assets	158,922	158,922	188,094	188,703
	Provision for possible losses on repossessed assets - / -	-	-	-	-
22.	Other assets	735,961	778,614	2,365,741	1,049,090
	<b>TOTAL ASSETS</b>	<b>256,211,217</b>	<b>254,298,743</b>	<b>267,517,192</b>	<b>263,383,348</b>

**BALANCE SHEETS**  
As of December 31, 2006 and 2005  
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		Dec. 31,2006 (Audited)	Dec. 31,2005 (Audited)	Dec. 31,2006 (Audited)	Dec. 31,2005 (Audited)
	<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>				
1	Demand deposits				
	a. Rupiah	33,606,564	30,124,035	35,450,121	31,228,043
	b. Foreign currencies	13,189,832	14,892,097	13,362,632	15,182,227
2	Liabilities immediately payable	783,049	799,711	882,904	926,656
3	Savings deposits	57,613,602	45,164,702	60,303,561	47,153,178
4	Time deposits				
	a. Rupiah				
	- Related parties	799,570	894,297	672,929	712,652
	- Third parties	79,668,013	92,309,829	82,866,221	95,752,121
	b. Foreign currencies				
	- Related parties	220,367	381,408	204,982	367,379
	- Third parties	12,340,313	15,270,729	12,847,102	15,894,052
5	Certificates of deposit				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
6	Deposits from other banks	7,491,735	6,164,610	8,189,300	6,798,989
7	Securities sold with repo agreements to repurchase	1,603,053	1,910,277	1,859,780	2,046,420
8	Derivative payable	100,246	188,883	100,823	189,546
9	Acceptances payable	3,606,147	4,315,956	3,608,393	4,319,102
10	Securities issued				
	a. Rupiah	948,832	949,016	1,148,831	1,149,015
	b. Foreign currencies	2,645,728	2,860,206	2,645,052	2,834,454
11	Fund borrowings				
	a. Funding facilities from Bank Indonesia	-	-	-	-
	b. Others				
	i. Rupiah				
	- Related parties	350,000	350,000	350,000	350,000
	- Third parties	1,485,586	1,976,126	1,560,585	2,281,126
	ii. Foreign currencies				
	- Related parties	-	-	-	-
	- Third parties	1,525,861	1,648,505	1,514,307	1,648,505
12	Estimated losses on commitments and contingencies	512,189	558,766	514,399	594,084
13	Obligation under capital lease	-	-	-	-
14	Accrued expenses	516,201	676,241	590,533	693,956
15	Taxes payable	1,345,436	-	1,371,235	20,730
16	Deferred tax liabilities	-	-	-	-
17	Other liabilities	5,392,863	5,278,685	6,970,296	5,619,744
18	Subordinated Loans				
	- Related parties	-	-	-	-
	- Third parties	4,125,360	4,370,266	4,157,360	4,402,266
19	Loan Capital				
	- Related parties	-	-	-	-
	- Third parties	-	-	-	-
20	Minority Interests	-	-	5,176	4,705
21	<b>Shareholders' Equity</b>				
	a. Share capital	10,315,609	10,127,859	10,315,609	10,127,859
	b. Additional paid-in capital/agio	6,433,948	6,006,255	6,433,948	6,006,255
	c. Share options	105,330	175,012	105,330	175,012
	d. Funds for paid-up capital	-	-	-	-
	e. Differences arising from translation of foreign currency financial statements	86,867	108,923	86,867	108,923
	f. Premises and equipment revaluation increment	3,046,936	3,046,936	3,046,936	3,046,936
	g. Unrealized gains/(losses) on available for sale securities and Government Recapitaliza	229,572	(241,961)	229,572	(241,961)
	h. Difference arising from equity transactions of subsidiaries	9,318	(14,063)	9,318	(14,063)
	i. Retained earnings *)	6,113,090	4,005,437	6,113,090	4,005,437
	<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>	<b>256,211,217</b>	<b>254,298,743</b>	<b>267,517,192</b>	<b>263,383,348</b>

\*) 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 December 31, 2006 and 2005  
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		Dec. 31, 2006 (Audited)	Dec. 31, 2005 (Audited)	Dec. 31, 2006 (Audited)	Dec. 31, 2005 (Audited)
<b>INCOME AND EXPENSES FROM OPERATIONS</b>					
1. Interest Income					
1.1. Interest income					
a. Rupiah					
		22,413,097	16,924,525	23,434,350	17,879,627
b. Foreign currencies					
		2,082,049	2,357,244	2,223,047	2,486,823
1.2. Fees and commissions on loan facilities					
a. Rupiah					
		510,581	510,311	510,581	510,311
b. Foreign currencies					
		82,826	91,979	93,128	122,464
<b>TOTAL INTEREST INCOME</b>					
		<b>25,088,553</b>	<b>19,884,059</b>	<b>26,261,106</b>	<b>20,999,225</b>
2. Interest expenses					
2.1. Interest expense					
a. Rupiah					
		13,803,695	9,985,740	14,288,273	10,399,591
b. Foreign currencies					
		1,549,719	1,568,247	1,611,920	1,623,350
2.2. Fees and commissions					
		-	-	15,677	21,240
<b>TOTAL INTEREST EXPENSE</b>					
		<b>15,353,414</b>	<b>11,553,987</b>	<b>15,915,870</b>	<b>12,044,181</b>
<b>NET INTEREST INCOME</b>					
		<b>9,735,139</b>	<b>8,330,072</b>	<b>10,345,236</b>	<b>8,955,044</b>
3. Other operating income					
3.1. Other fees and commissions					
		1,546,280	1,441,757	1,755,027	1,577,330
3.2. Foreign exchange gain *)					
		378,147	61,918	379,727	74,079
3.3. a. Gain from sale of securities and Government Recapitalization Bonds **)					
		105,031	242,916	137,542	255,458
b. Gain from increase in value of securities and Government Recapitalization Bonds					
		89,995	-	109,381	-
3.4. Others					
		511,661	628,967	351,345	671,462
<b>TOTAL OTHER OPERATING INCOME</b>					
		<b>2,631,114</b>	<b>2,375,558</b>	<b>2,733,022</b>	<b>2,578,329</b>
4. Provision / (reversal) for possible losses on earning assets					
		3,535,647	4,337,583	3,671,788	4,445,226
5. Provision / (reversal) of estimated losses on commitments and contingencies					
		(20,203)	(30,850)	(37,670)	80
6. Provision / (reversal) for possible losses on others					
		(128,945)	(1,056,645)	(128,945)	(1,056,645)
7. Other operating expenses					
7.1. General and administrative expenses					
		2,574,556	2,549,266	2,844,067	2,809,267
7.2. Salaries and employee benefits					
		2,739,083	2,914,602	3,017,502	3,187,255
7.3. a. Losses from sale of securities and Government Recapitalization Bonds **)					
		-	-	-	-
b. Losses from decline in value of securities and Government Recapitalization Bonds					
		-	66,214	-	89,144
7.4. Foreign exchange losses *)					
		-	-	-	-
7.5. Promotion expenses					
		374,055	251,505	406,826	270,812
7.6. Others					
		555,760	564,893	593,580	600,661
<b>TOTAL OTHER OPERATING EXPENSES</b>					
		<b>6,243,454</b>	<b>6,346,480</b>	<b>6,861,975</b>	<b>6,957,139</b>
<b>PROFIT FROM OPERATIONS</b>					
		<b>2,736,300</b>	<b>1,109,062</b>	<b>2,711,110</b>	<b>1,187,573</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>					
8. Non-operating income					
		61,501	87,157	162,266	108,181
9. Non-operating expenses					
		33,301	53,383	42,180	62,877
<b>NON OPERATING INCOME (EXPENSES) - NET</b>					
		<b>28,200</b>	<b>33,774</b>	<b>120,086</b>	<b>45,304</b>
10. Extraordinary income / expenses					
		-	-	-	-
<b>11. PROFIT BEFORE INCOME TAX</b>					
		2,764,500	1,142,836	2,831,196	1,232,877
12. Estimated income tax expense - / -					
- Current					
		1,609,549	403,244	1,675,010	500,501
- Deferred					
		(1,266,454)	136,223	(1,266,286)	127,845
<b>13. PROFIT BEFORE MINORITY INTERESTS</b>					
		<b>2,421,405</b>	<b>603,369</b>	<b>2,422,472</b>	<b>604,531</b>
14. Minority interests					
		-	-	(1,067)	(1,162)
15. Retained earnings beginning of the year					
		4,005,437	6,161,275	4,005,437	6,161,275
16. a. Dividend					
		(301,686)	(2,627,816)	(301,686)	(2,627,816)
b. Others					
		(12,066)	(131,391)	(12,066)	(131,391)
<b>17. RETAINED EARNINGS ENDING OF THE YEAR</b>					
		<b>6,113,090</b>	<b>4,005,437</b>	<b>6,113,090</b>	<b>4,005,437</b>
<b>18. EARNINGS PER SHARE (full amount)</b>					
- Basic					
		-	-	<b>119.08</b>	<b>29.90</b>
- Dilluted					
		-	-	<b>117.83</b>	<b>29.68</b>

\*) 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 December 31, 2006 and 2005

(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		Dec. 31, 2006 (Audited)	Dec. 31, 2005 (Audited)	Dec. 31, 2006 (Audited)	Dec. 31, 2005 (Audited)
	<b>COMMITMENTS</b>				
	<b>Commitment Receivables</b>				
1.	Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
2.	Others	-	-	-	-
	<b>Total Commitment Receivables</b>	-	-	-	-
	<b>Commitment Payables</b>				
1.	Unused loan facilities granted				
	a. Rupiah	17,487,265	16,622,541	17,600,130	16,690,725
	b. Foreign currencies	2,527,944	2,836,148	2,528,120	2,836,148
2.	Outstanding irrevocable letters of credit	3,737,427	3,513,788	3,916,560	3,839,760
3.	Others	-	-	-	-
	<b>Total Commitment Payables</b>	<b>23,752,636</b>	<b>22,972,477</b>	<b>24,044,810</b>	<b>23,366,633</b>
	<b>COMMITMENTS - NET</b>	<b>(23,752,636)</b>	<b>(22,972,477)</b>	<b>(24,044,810)</b>	<b>(23,366,633)</b>
	<b>CONTINGENCIES</b>				
	<b>Contingent Receivables</b>				
1.	Guarantees received				
	a. Rupiah	193,369	183,901	193,369	183,901
	b. Foreign currencies	2,283,416	2,355,892	2,285,846	2,358,545
2.	Unrecognized interest income				
	a. Rupiah	3,483,311	2,703,583	3,486,958	2,703,765
	b. Foreign currencies	3,426,781	1,502,226	3,426,786	1,502,226
3.	Others	32,741	32,904	32,741	32,904
	<b>Total Contingent Receivables</b>	<b>9,419,618</b>	<b>6,778,506</b>	<b>9,425,700</b>	<b>6,781,341</b>
	<b>Contingent Payables</b>				
1.	Guarantees issued				
	a. Bank guarantees				
	- Rupiah	3,640,444	3,709,834	3,746,501	3,796,864
	- Foreign currencies	7,352,656	8,144,416	7,401,697	8,252,954
	b. Others	-	-	-	391
2.	Outstanding revocable letters of credit	-	-	-	-
3.	Others	37,427	105,957	37,645	106,227
	<b>Total Contingent Payables</b>	<b>11,030,527</b>	<b>11,960,207</b>	<b>11,185,843</b>	<b>12,156,436</b>
	<b>CONTINGENCIES - NET</b>	<b>(1,610,909)</b>	<b>(5,181,701)</b>	<b>(1,760,143)</b>	<b>(5,375,095)</b>

MANAGEMENT OF THE BANK AS OF DECEMBER 31, 2006	SHAREHOLDER
<p><b>Board of Commissioners</b></p> <ul style="list-style-type: none"> <li>- Chairman : Edwin Gerungan *)</li> <li>- Deputy Chairman : Muchayat</li> <li>- Commissioner : Soedarjono</li> <li>- Commissioner : Richard Clapproth</li> <li>- Independent Commissioner : Pradijoto</li> <li>- Independent Commissioner : Gunarni Soeworo</li> <li>- Independent Commissioner : Yap Tjay Soen</li> </ul> <p><b>Board of Directors</b></p> <ul style="list-style-type: none"> <li>- President Director : Agus Martowardojo</li> <li>- Deputy President Director : Wayan Agus Mertayasa</li> <li>- Director : Omar Sjawaldy Anwar</li> <li>- Director : Zulkifli Zaini</li> <li>- Director : Abdul Rachman</li> <li>- Director : Sasmita</li> <li>- Director : Sentot A. Sentausa</li> <li>- Director : Bambang Setiawan **)</li> <li>- Director : Riswinandi</li> <li>- Director : Thomas Arifin</li> <li>- Director : Budi Gunadi Sadikin</li> </ul>	<p>Republic of Indonesia : 67.86% (Ultimate Shareholders)</p> <p>Public : 32.14%</p>

\*) also appointed as independent commissioner

\*\*) also appointed as compliance director

1) The above financial information as of and for the year ended December 31, 2006 is derived from the consolidated financial statements that have been audited by Public Accounting Firm Purwanto, Sarwoko & Sandjaja, a member of Ernst & Young Global (Partner In-charge is Drs. Soemarso S. Rahardjo, ME) with unqualified opinion in its report dated ..... March 2007. The consolidated financial statements of the Bank for the year ended December 31, 2005 was audited by Prasetio, Sarwoko & Sandjaja (formerly a member of Ernst & Young Global) whose report dated March 9, 2006, expressed an unqualified opinion.

2) As the financial information is derived from the consolidated financial statements, it does not provide a complete presentation in the consolidated financial statement.

The above financial information is presented in accordance with the following matters :

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"

3) 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 of debtors.

4) For comparative purposes, certain accounts in the financial information as of and for the year ended December 31, 2005 have been reclassified

to conform with the presentation of accounts in the financial information as of and for year ended December 31, 2006.

5) Exchange rate of 1 US Dollar as of December 31, 2006 and 2005 were Rp 9,003 and Rp 9,830, respectively.

6) 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.

**Agus Martowardojo**  
President Director

**Wayan Agus Mertayasa**  
Deputy President Director

**EARNING ASSETS AND OTHER INFORMATION**

As of December 31, 2006 and 2005

(In Millions of Rupiah)

No	DESCRIPTION	December 31, 2006 (Audited)						December 31, 2005 (Audited)						
		CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL	CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL	
<b>I</b>	<b>Related Parties</b>													
<b>A.</b>	<b>EARNING ASSETS</b>													
1.	Placement with other banks	126,042	-	-	-	-	126,042	206,761	-	-	-	-	206,761	
2.	Securities <sup>(*)</sup>	91,313,857	-	-	10,163	-	91,324,020	92,320,016	-	-	-	-	92,320,016	
3.	Loan to related parties	447,436	-	-	200,899	-	648,335	913,194	31	6,000	-	209,747	1,128,972	
a.	Small scale business credit (KUK)	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Property Loans	736	-	-	-	-	736	11,014	-	-	-	-	11,014	
i.	Restructured	-	-	-	-	-	-	10,500	-	-	-	-	10,500	
ii.	Unrestructured	736	-	-	-	-	736	514	-	-	-	-	514	
c.	Other restructured loans	-	-	-	-	-	-	110,992	-	-	-	-	110,992	
d.	Others	446,700	-	-	-	-	446,700	791,188	-	6,000	-	209,747	1,006,966	
4.	Investment in shares of stock to related parties	2,210,393	-	-	200,899	-	2,411,292	2,046,481	31	-	-	-	2,046,481	
a.	In bank financial institutions	1,248,906	-	-	-	-	1,248,906	1,167,731	-	-	-	-	1,167,731	
b.	In non bank financial institutions	799,839	-	-	-	-	799,839	728,581	-	-	-	-	728,581	
c.	Due to loan restructuring	-	-	-	-	-	-	-	-	-	-	-	-	
d.	Others	161,648	-	-	-	-	161,648	150,169	-	-	-	-	150,169	
5.	Other receivables to related parties	57,399	-	247	-	-	57,646	54,531	552	-	-	-	55,083	
6.	Commitments and contingencies to related parties	4,623	-	-	-	-	4,623	18,172	-	-	-	-	18,172	
<b>B</b>	<b>NON EARNING ASSETS</b>													
1.	Abandoned properties	-	-	-	-	-	-	-	-	-	-	-	-	
2.	Reposessed Assets	-	-	-	-	-	-	-	-	-	-	-	-	
3.	Interbranch and suspense account	-	-	-	-	-	-	-	-	-	-	-	-	
<b>II</b>	<b>Third Parties</b>													
<b>A.</b>	<b>EARNING ASSETS</b>													
1.	Placement with other banks	9,751,903	-	-	1,053,469	-	10,805,372	23,945,594	-	-	-	-	23,945,594	
2.	Securities (issued by Bank Indonesia and third parties)	15,452,971	-	-	15,961,523	-	31,414,494	7,040,858	12,892,862	205,272	-	1,089,746	8,335,876	
3.	Loan to third parties	73,288,577	16,966,301	1,991,380	523,607	523,607	93,773,472	59,733,197	12,892,862	5,602,749	5,299,083	15,509,030	99,036,921	
a.	Small scale business credit (KUK)	3,274,521	757,820	35,438	725,19	396,755	4,433,725	3,751,797	581,821	91,285	79,328	4,865,367	9,078,338	
b.	Property Loans	6,826,187	2,452,173	116,167	81,185	1,238,788	10,714,500	1,958,965	959,964	1,025,980	197,637	315,613	4,458,159	
i.	Restructured	4,533	855,600	56,081	5,450	171,386	1,093,050	81,369	240,125	76,413	189,258	587,165	1,494,227	
ii.	Unrestructured	6,821,654	1,596,573	60,086	7,5735	1,067,402	9,621,450	1,877,596	719,839	949,567	8,379	315,613	3,870,994	
c.	Other restructured loans	5,525,657	6,614,874	1,500,232	607,00	5,566,706	19,268,169	5,542,379	3,487,042	1,300,257	2,276,535	5,485,675	18,091,888	
d.	Others	57,662,212	7,141,434	339,543	309,203	8,759,274	74,211,666	48,480,056	7,864,035	3,185,227	2,745,583	9,346,606	71,621,507	
4.	Investment in shares of stock of third parties	-	-	-	-	-	72,625	-	-	-	-	-	72,625	
a.	In bank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	
b.	In non bank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	
c.	Due to loan restructuring	-	-	-	-	-	-	-	-	-	-	-	-	
d.	Others	-	-	-	-	-	-	-	-	-	-	-	-	
5.	Other receivables from third parties	5,302,328	1,058,062	-	1,010	804,232	7,165,632	4,617,799	1,563,224	803,685	260,224	1,159,826	8,404,758	
6.	Commitments and contingencies to third parties	14,135,867	469,119	911	12,425	107,582	14,725,904	13,939,899	831,260	329,674	68,243	180,790	15,349,866	
<b>B.</b>	<b>NON EARNING ASSETS</b>													
1.	Abandoned properties	-	-	-	-	-	-	-	-	-	-	-	-	
2.	Reposessed Assets	-	-	-	-	-	-	-	-	-	-	-	-	
3.	Interbranch and suspense account	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL</b>		<b>212,091,396</b>	<b>18,493,482</b>	<b>1,992,538</b>	<b>537,042</b>	<b>18,210,493</b>	<b>253,490,425</b>	<b>204,836,502</b>	<b>15,287,929</b>	<b>6,947,380</b>	<b>5,627,550</b>	<b>18,221,764</b>	<b>252,524,122</b>	
1.	Required allowance for possible losses on earning assets	1,084,717	1,341,922	500,255	208,977	12,536,244	15,672,115	986,557	718,556	953,740	1,899,210	10,185,262	14,743,325	
a.	Required allowance for possible losses on non earning assets	-	-	-	-	-	-	-	-	-	-	-	-	
2.	Total required allowance for possible losses on assets <sup>(**)</sup>	1,084,717	1,341,922	500,255	208,977	13,315,211	16,451,082	986,557	718,556	953,740	1,899,210	10,185,262	14,743,325	
a.	Established allowance for possible losses on earning assets	1,391,989	1,341,922	500,255	208,977	13,456,212	16,899,355	1,158,188	718,556	953,740	1,899,210	10,452,189	15,181,883	
b.	Established allowance for possible losses on non earning assets	-	-	-	-	-	994,703	-	-	-	-	-	2,030,018	
3.	Total established allowance for possible losses on assets	1,391,989	1,341,922	500,255	208,977	14,450,915	17,894,058	1,158,188	718,556	953,740	1,899,210	10,452,189	17,211,901	
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	
b.	To others	-	-	-	-	-	-	-	-	-	-	-	-	
4.	Percentage of small scale business credit to total loans	-	-	-	-	-	4.15%	-	-	-	-	-	4.85%	
5.	Percentage of small scale business credit debtors to total debtors	-	-	-	-	-	35.16%	-	-	-	-	-	37.26%	
6.	Percentage of UMKM to total loans	-	-	-	-	-	10.96%	-	-	-	-	-	11.57%	
7.	Percentage of UMKM debtors to total debtors	-	-	-	-	-	39.92%	-	-	-	-	-	43.18%	

<sup>(\*)</sup> Include Government Recapitalization Bonds.

<sup>(\*\*)</sup> 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 December 31, 2006

(In Millions of Rupiah)

NO	TRANSACTION	BANK				
		Contract Market Value		Derivative Receivable & Payable		Contract Value
		Hedging	Others	Receivable	Payable	Netting Agreement
<b>A. Exchange Rate Related</b>						
1	Spot	-	1,047	-	-	-
2	Forward	-	789,603	654	20,200	-
3	Option					
	a. Purchased	-	-	1,624	-	-
	b. Written	-	-	-	1,337	-
4	Future	-	-	-	-	-
5	Swap	-	5,313,206	405,881	8,790	-
6	Other	-	-	-	-	-
<b>B Interest Rate Related</b>						
1	Forward	-	2,487	2,074	413	-
2	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	51,512	17,994	-	69,506	-
5	Other	-	-	-	-	-
<b>C Other</b>						
		-	-	-	-	-
<b>TOTAL</b>				410,233	100,246	

**CALCULATION OF CAR**  
**As of December 31, 2006 and 2005**  
(In Millions of Rupiah)

NO	DESCRIPTION	BANK	
		December 31, 2006 (Audited)	December 31, 2005 (Audited)
<b>I. COMPONENTS</b>			
<b>A. CORE CAPITAL</b>		<b>22,011,985</b>	<b>20,858,866</b>
1. Paid-Up Capital		10,315,609	10,127,859
2. Disclosed Reserves			
a. Agio		6,433,948	6,006,255
b. Disagio (-/-)		-	-
c. Shares Option		105,330	175,012
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	1,514,925
g. Previous years losses (-/-)		-	-
h. Current year profit after tax (50%)		577,560	365,607
i. Current year losses (-/-)		-	-
j. Differences Arising from Translation of Financial Statements in Foreign Currencies			
1) Positive Adjustment		86,867	108,923
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>B. Supplemental Capital (Max 100% of core capital)</b>		<b>8,564,285</b>	<b>8,575,390</b>
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)		1,391,989	1,158,188
4. Loan Capital		-	-
5. Subordinated Loans (max 50% of core capital)		4,125,360	4,370,266
6. Increase in Value of Equity Participation in Available for Sale Portfolio (45%)		-	-
<b>C. ADDITIONAL SUPPLEMENTAL CAPITAL FULFILLING REQUIREMENT</b>		-	-
<b>D. ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK</b>		-	-
<b>II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B)</b>		<b>30,576,270</b>	<b>29,434,256</b>
<b>III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B+D)</b>		<b>30,576,270</b>	<b>29,434,256</b>
<b>IV. INVESTMENTS IN SHARES OF STOCK (-/-)</b>		<b>(2,210,393)</b>	<b>(2,045,808)</b>
<b>V. TOTAL CAPITAL FOR CREDIT RISK (II-IV)</b>		<b>28,365,877</b>	<b>27,388,448</b>
<b>VI. TOTAL CAPITAL FOR CREDIT AND MARKET RISK (III-IV)</b>		<b>28,365,877</b>	<b>27,388,448</b>
<b>VII. CREDIT RISK-WEIGHTED ASSETS</b>		<b>112,138,825</b>	<b>115,806,894</b>
<b>VIII. MARKET RISK-WEIGHTED ASSETS</b>		<b>3,057,992</b>	<b>2,204,133</b>
<b>IX. ESTABLISHED CAPITAL ADEQUACY RATIO FOR CREDIT RISK (V : VII)</b>		<b>25.30%</b>	<b>23.65%</b>
<b>X. ESTABLISHED CAPITAL ADEQUACY RATIO FOR CREDIT AND MARKET RISK (VI:(VII+VIII))</b>		<b>24.62%</b>	<b>23.21%</b>
<b>XI. EXCESS ADDITIONAL SUPPLEMENTAL CAPITAL RATIO ((C-D):(VII+VIII))</b>		<b>0.00%</b>	<b>0.00%</b>
<b>XII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO</b>		<b>8%</b>	<b>8%</b>

**LOAN PURCHASED FROM IBRA**  
**January 1, 2006 to December 31, 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 December 31, 2006	3,050,488
2.	Amount of loans purchased from January 1, 2002 - December 31, 2006	5,579,541
3.	Total provision for loan losses and deferred income arising from the difference between outstanding loans and purchase price	86,380
4.	Allowance for possible loan losses as of December 31, 2006	609,837
5.	Interest income and other income related to loans purchased from IBRA from January 1, 2006 - December 31, 2006	139,010

**b. Summary of movement of loans purchased from IBRA**

NO	DESCRIPTION	Amount
1.	Beginning Balance	4,771,405
2.	Foreign currency translation	(338,438)
3.	Additional loan purchased during the period	-
4.	Repayment during the period	(639,663)
5.	Loan written-off during the period	(742,816)
6.	Ending Balance	3,050,488

**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	(4,697)
3.	Additional deferred income of loan purchased from IBRA during the period	-
4.	Deferred income for loans written-off	(50,161)
5.	Reversal of deferred income due to excess of repayment over purchase price	(18,620)
6.	Ending Balance	86,380

**e. Loan covered by new credit agreements** 3,050,488

**f. Additional facility extended to debtors under loan purchased from IBRA** 11,498

**FINANCIAL RATIOS**  
As of December 31, 2006 and 2005

NO	KEYS RATIOS	BANK	
		December 31, 2006 (Audited)	December 31, 2005 (Audited)
<b>I.</b>	<b>Capital</b>		
	1. CAR by considering credit risk	25.30%	23.65%
	2. CAR by considering credit risk and market risk	24.62%	23.21%
	3. Premises and Equipment to Capital	26.99%	28.23%
<b>II.</b>	<b>Earning Assets</b>		
	1. Non-performing earning assets	8.56%	12.27%
	2. Allowance for possible losses on earning assets	6.72%	6.05%
	3. Compliance for allowance for possible losses on earning assets	107.83%	102.97%
	4. Compliance for allowance for possible losses on non earning assets	-	-
	5. Gross NPL	17.08%	26.58%
	6. Net NPL	6.06%	16.17%
<b>III.</b>	<b>Rentability</b>		
	1. ROA	1.12%	0.47%
	2. ROE	11.12%	2.76%
	3. NIM	4.44%	3.91%
	4. Operating Expenses to Operating Income *)	90.13%	95.02%
<b>IV.</b>	<b>Liquidity</b>		
	LDR	55.02%	49.88%
<b>V.</b>	<b>Compliance</b>		
	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)	11.73%	11.30%
	3 Net Open Position **)	4.54%	2.58%
	4 Net Open Position on Balance Sheet ***)	11.68%	10.41%

\*) 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.