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

NO DESCRIPTION Parab 1,1908 Parab 1,208 Parab 2,207,52 1,248,39 1,248,3		(In Millions of Rupiah) BANK CONSOLIDATED								
Image: second	NO	DESCRIPTION				March 31,2005				
1. C as h 3.166.08 2.274.52 3.266.29 Placements counts with chonesia 2.1753.30 13.482.47 7.33.174 C. Oulers - 5.093.561 - Recements of Bath Indexesia - 5.093.561 - C. Current accounts with other banks - 5.093.561 - A. Outers - 5.093.561 - - A. Papelin 2.667 6.53.64 4.164 B. Foreign currencies - 12.03.529 3.260.299 2.401.680 A. Microsce for possible losses on placements with other banks -/- 13.063.500 4.170.667 13.374.644 A. Microsce for possible losses on placements with other banks -/- 13.063.500 4.170.867 13.374.644 A. Microsce for possible losses on succements with other banks -/- 13.063.500 4.170.867 13.374.644 A. Microsce for possible losses on succements with other banks -/- 10.03.440 1.093.290 1.052.274 H. Andria for all - 1.00.840 1.023.290 1.052.274 H. Andria for all - 1						(Unaudited)				
2 Pacements with Bank holonomia 21783350 1.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0.0		ASSETS								
a. Current account with bank hadowsia 21,753.30 13.946.274 22.208.40 b. Certification of Bank hadowsia 6.633.174 36.96942 7.337.174 c. Current accounts with other banks - 5093.561 - c. Current accounts with other banks - 62.034 695.79 665.56 a. Rupiah 2.025.59 12.004.09 2.00.680 6.464 b. Foreign currencies - (13.846.74 13.374.44 Allowance for possible losses on placements with other banks - / - (13.848.97 13.374.44 Allowance for possible losses on placements with other banks - / - (13.848.97 13.374.44 Allowance for possible losses on placements with other banks - / - (13.848.97 13.374.44 Allowance for possible losses on securities - / - (10.848.97 10.372.46 i. Trading 20.056 1.50.792 10.32.45 ii. Avalable for sale 45.597 10.32.45 10.32.35 ii. Avalable for sale 45.597 10.32.45 10.32.37 ii. Avalable for sale 1.65.47 10.33.77 10.33.77			3,166,068	2,274,552	3,266,239	2,359,664				
b. Curricase of Bank Mononial 6.653.174 5.6497.05 7.337.174 c. Outrest accounts with other banks 6.651.054 6.656 6.164 b. Foreign currentics 6.21.034 694.774 6.656 6.164 b. Foreign currentics 6.21.034 694.774 6.656 6.164 b. Foreign currentics 1.23.555 9.13.04.059 2.401.800 1.337.644 Allowance for possible loases on placements with other banks .//- 1.30.65.350 4.17.03.68 1.337.644 Allowance for possible loases on placements with other banks .//- 1.30.64.350 4.17.03.68 1.337.644 Allowance for possible loases on placements with other banks .//- 1.30.64.350 4.17.04.381 1.337.644 I. Trading 201.066 119.444 5.07.266 1.53.27.65 I. Trading 1.03.2440 1.03.23.80 1.02.23.28 1.02.23.28 I. Trading 4.59.97 86.10 85.917 2.20.63.03 1.20.23.95 I. Anallobe for sale 2.210.63.03 1.20.23.93 1.20.23.93 1.20.23.93 I. Anallobe for sale 2.	2.									
c. Cohers						14,295,463				
J. Current accounts with other banks Low Low <thlow< th=""> <thlow< thr=""> 1</thlow<></thlow<>			6,653,174		/,33/,1/4	3,669,842				
a. Bupish 2.687 6.6374 6.63788 b. Fordig nurmenics 621.004 647.474 65388 a. Rupish 2.255.55 3.206.699 2.401.480 a. Rupish 1.3063.520 417.0867 13.374.644 Allowance for possible losses on placements with other banks - / - (13.6045) (46.658) (13.6345) s. Rupish - (13.6045) (46.658) (13.6345) (13.6345) a. Rupish - (13.6345) (13.6345) (13.6345) (13.6345) a. Rupish in the maturity - (13.6345) (11.63.478) (11.63.478) a. Rupish in the maturity - (13.6333) (11.24.322) (10.43.579) b. Fordig rurmenics - - - - i. Training - - - - - i. Available for sale - - - - - - - - - - - - - - - - - - -	2		-	5,093,961	-	5,093,961				
b. Foreign currencies 621.034 694.794 665.598 4 Placements with other banks 2.225.557 3.206.097 2.401.680 b. Foreign currencies 13.063.500 (46.211) (46.211) (46.211) 6. Securities 13.063.500 (47.0867) 13.374.644 Allowance for possible loase on placements with other banks - / - 13.063.500 (47.0867) (3.374.644) Allowance for possible loase on securities - / - 1.038.400 1.093.944 10.033.944 ii. Hold to maturity 1.038.400 1.093.944 1.053.276 ii. Avaibabe for site 6.65.88 21.52.88 270.299 ii. Avaibabe for site 6.65.88 21.52.88 270.299 ii. Avaibabe for site 6.64.83 12.27.83 1.64.635 ii. Avaibabe for site 6.64.83 12.27.83 1.64.635 ii. Avaibabe for site 2.210.830 1.56.8770 2.210.630 ii. Avaibabe for site 2.210.830 1.56.8770 2.210.630 ii. Avaibabe for site 2.210.830 1.56.8770 2.210.837 <td>3.</td> <td></td> <td>2 (97</td> <td>6 956</td> <td>6.164</td> <td>11,441</td>	3.		2 (97	6 956	6.164	11,441				
4 Recommendation 2.225.55 3.260,699 2.401,680 Allowance for possible losses on placements with other banks - / - (3.337) (46.458) (4.480) Securities (136.845) (47.0847) (137.464) Allowance for possible losses on placements with other banks - / - (136.845) (48.658) (136.846) Securities 977.02 1.02.45.05 (136.946) (136.946) I. Trading 977.02 1.02.25.06 1.52.07.46 I. Trading 977.702 1.02.25.06 1.52.07.46 I. Trading 977.702 1.02.25.06 1.52.07.46 I. Trading 977.702 1.02.25.06 1.52.07.46 I. Trading 969.602 1.34.9853 1.20.378 I. Trading 969.602 1.34.9853 1.20.378 Allowance for possible losses on securities - / - (64.53) 1.20.4378 1.20.4378 Allowance for possible losses on securities - / - (64.53) 1.20.937 1.20.937 1.20.937 Allowance for possible losses on securities - / - (64.53) 1.20.937 <		•				817,301				
a. Augush 2.225.55 3.206.099 2.01.680 Allowance for possible loses on placements with other banks - / - 10.306.520 4.10.687 10.364.54 Securities 10.306.520 4.10.687 10.364.54 10.364.54 Allowance for possible loses on placements with other banks - / - (10.8645) 40.687 10.364.54 Securities - 10.096 11.9448 507.366 II. Anadible for sale 977.02 1.202.506 1.520.745 III. Held to manarity 1.038.440 1.039.945 1.032.278 Allowance for possible loses on securities - / - (10.433.38) (1.124.322) (1.143.506) III. Available for sale 66.538 215.288 270.299 III. Available for sale (46.453) (237.623) (64.6455) Scortifies of with agreement to regurbate - - - - Government Recapitalization Bonds - - - - - Corvernment Recapitalization Bonds - - - - - - A. Tradig	4	-	021,001	071,771	005,700	017,501				
Allowance for possible loses on placements with other banks - / - (2.3.57) (7.46211) (2.4.87) Allowance for possible loses on placements with other banks - / - (13.6.845) (86.38) (13.6.846) Securities a. Applish (13.6.845) (86.38) (13.6.846) I. Trading 201.096 19.448 5.07.366 1.502.745 II. Analable for sale 997.702 1.202.566 1.502.745 II. Trading 44.597 68.101 55.81.4 I. Trading 44.597 68.101 55.81.4 II. Trading 45.597 68.101 55.81.4 III. Held to maurity 96.402 1.368.853 1.204.337 Allowance for possible losses on securities - / - (64.635) (2.27.23) (64.635) Securities sold with agreement to repurchase - - - - Tording 2.210.630 1.582.70 2.210.630 1.582.70 2.210.630 a. Trading 2.210.630 1.582.70 2.210.630 1.582.70 2.210.630 b. Foreign currencias -<			2.325.559	3.260.699	2.401.680	3,370,298				
b. Foreign currencies 13.065.320 44,109.67 13.37444 Allowance for possible losses on placements with other banks -/- (13.845) (48.658) (13.644) S. Bupish - - (13.845) (13.845) (13.845) I. Trading 201.096 14.948 507.366 (13.2746) II. Analish for sale 997.072 1.202.056 15.20.745 III. Held to maurity 1.038.440 (1.039.318) (1.124.322) (1.043.029) I. Trading 45.977 64.101 65.814 3.272.94 III. Held to maurity 996.602 1.36.9735 1.224.377 Allowance for possible losses on securities -/- (64.615) (2.174.25) (44.635) Government Recapitalization Bonds - - - - I. Convernment Recapitalization Bonds - - - - - Securities purchased with agreement to resell -/- - - - - - - - - - - - - - -						(47,983)				
Allowance for possible losses on placements with other banks - / - (138.845) (48.658) (136.845) 5. Securities ii. Available for sale 201.096 1194.48 507.364 iii. Available for sale 997.702 11.202.056 11.502.273 iii. Available for sale 1038.440 1073.945 11.052.273 Allowance for possible losses on securities - / - (10.86118) (11.24.322) (1.043.096) iii. Available for sale 66.638 215.288 270.297 Allowance for possible losses on securities - / - (64.635) (237.622) (64.435) 6. Securities sold with agreement to regurbase - - - 7. Government Recpatilization Bonds - - - a. Trading 2.210.630 1.582.770 2.210.030 b. Available for sale 2.879.814 2.8291.277 2.810.037 c. Hold to maurity 61.094.578 - - - J. Trading - - - - - a. Auglowance for possible losses on securities purchased with agreeme			· · · ·		· · · · · · · · · · · · · · · · · · ·	4,117,028				
a. Rugain ii. Available for sule III.021 (1).022.50 (1).020		-	(136,845)	(48,658)	(136,846)	(48,658)				
i. Trading 201.096 119.448 507.366 iii. Available for sale 997.702 12.02.506 115.22.78 Allowance for possible loses on securities - / - (1.038.318) (1.19.4,222) (1.043.076) b. Foreign currencies -	5.	Securities	, , , , , , , , , , , , , , , , , , ,	. ,	, , ,	· · ·				
ii. Available for sale 1997.702 1.020.506 1.520.745 iii. Heid to maturily 1.038.118 1.020.506 1.500.745 Allowance for possible losses on securities - / - (1.038.318) (1.124.522) (1.043.096) ii. Available for sale 45.997 66.101 65.314 ii. Available for sale 46.033 127.023 (44.33) diction constructions on securities - / - (64.433) (27.623) (44.433) diction mattery (60.94.598 62.51.807 2.210.630 1.56.770 2.210.30 b. Available for sale 2.87.93.814 2.899.1274 2.89.00.070 61.094.598 c. Government Recapitatation Bonds - - - - - a. Trading 2.210.630 1.56.770 61.094.598 62.53.6770 61.094.598 s. Available for sale 2.210.630 1.56.770 61.094.598 6.57.51.707 61.094.598 a. Available for sale - - - - - - - - - - -		a. Rupiah								
iii. Held to maturity 1.032.476 1.033.245 (1.032.276 Allowance for possible loses on securities - / - (1.038.316) (1.124.322) (1.043.076) b. Foreign currencies 66.638 1.215.227 (1.043.076) (1.032.076) ii. A radiule for sale 66.638 1.215.223 (1.043.076) (1.043.076) iii. Held to maturity 99.4020 1.39.453 (2.04.35) (2.04.35) 6. Securities sold with agreement to regurbate - - - - Government Recapitalization Bonds -		i. Trading	201,096	119,448	507,366	291,204				
Allowance for possible losses on securities -/- ((.103.318) ((.124.322) ((.103.09) b. Foreign currencies 45.997 86.101 85.814 i. Available for sale 66.038 215.288 270.299 ii. Held to maturity 969.602 1.35.883 1.20.4397 Allowance for possible losses on securities -/- (64.35) (24.437) Allowance for possible losses on securities -/- (64.35) (22.10.630 1.568.770 2.210.630 b. Available for sale 2.8793.814 28.991.274 28.920.070 2.10.037 c. Hading purchased with agreement to regult/second with agreement to resell -/- - - - b. Available for sale 2.8793.814 28.991.274 28.920.070 c. Howance for possible losses on securities purchased with agreement to resell -/- - - - b. Foreign currencies - - - - - J. Derivative receivable -/- - - - - c. Tring parties 69.028.778 575.025 620.715 - -		ii. Available for sale	997,702	1,202,506	1,520,745	1,667,008				
b. Foreign currencies b. Foreign currencies b. Foreign currencies i. Traing 45.997 86.101 85.814 ii. Available for sale 66.638 215.288 270.299 iii. Held to maturity 969.602 1.369.853 1.204.397 Allowance for possible losses on securities - / - (64.635) (62.76.23) (64.6435) Government Recapitalization Bonds - - - - a. Trading 2.210.630 1.568.770 2.210.630 b. Available for sale 2.879.814 2.897.070 -		iii. Held to maturity	1,038,440	1,093,945	1,052,278	1,241,973				
i. Trading 4597 86.101 65.814 ii. Available for sale 66.638 21.238 220.299 iii. Held to maturity 969.602 1.369.853 11.204.397 Allowance for possible losses on securities - / - (64.635) (23.76.23) (64.635) Securities sold with agreement to repurchase - - - a. Trading 2.210.630 1.568.770 2.210.630 b. Available for sale 28.793.814 28.991.274 28.920.070 c. Held to maturity 61.094.598 66.2534.079 61.094.598 8. Securities purchased with agreement to resell -/- - - - b. Foreign currenties - - - - J. Rupish - - - - - J. Derivative receivable -/- 456.775 215.218 445.673 Allowance for possible losses on securities purchased with agreement to resell -/- - - - - - - - - - - - - -		Allowance for possible losses on securities - / -	(1,038,318)	(1,124,322)	(1,043,096)	(1,129,166)				
ii. Available for sale 666.38 (eff.433) 215.28 (215.28) 270.29 (27.623) iii. Held to maturity Allowance for possible losses on securities - / - Government Recapitalization Bonds - - - a. Trading b. Available for sale c. Held to maturity 2210.630 1.568.770 2.210.630 b. Available for sale c. Held to maturity 61.094.598 62.534.079 61.094.598 c. Held to maturity a. Rupiah - - - 2.210.630 a. Trading b. Available for sale c. Held to maturity 61.094.598 62.534.079 61.094.598 Securities purchased with agreement to resell -/- Allowance for possible losses on securities purchased with agreement to resell -/- Allowance for possible losses on securities purchased with agreement to resell -/- Allowance for possible losses on derivative receivables -/- (4.569) - - 10. Loar Allowance for possible losses on loans -/- Allowance for possible lo		b. Foreign currencies								
iii. Held to maurity 996,002 1.349,833 1.204,377 Allowance for possible losses on securities - / - (64,635) (237,623) (64,635) 6. Securities sold with agreement to repurchase - - - 7. Government Recapitalization Bonds 2.210,630 1.566,770 2.210,630 a. Training 2.210,630 1.566,770 2.210,630 b. Available for sale 2.8793,814 2.8991,274 2.8290,070 c. Held to maurity 61,094,598 62,534,079 61,094,598 8. Securities purchased with agreement to resell -/- - - - Allowance for possible losses on securities purchased with agreement to resell -/- - - - 9. Derivative receivables -/- - - - 10. Loans -/- -/- - - 10. Loans -/- -/- -/- -/- 10. Loans -/- -/- -/- -/- <td< td=""><td></td><td>i. Trading</td><td>45,997</td><td></td><td></td><td>125,064</td></td<>		i. Trading	45,997			125,064				
Allowance for possible losses on securities -/- (64.635) (237.623) (64.635) 6. Securities sold with agreement to repurchase - - - Government Recapitalization Bonds 2210.630 1.568.770 2.210.630 b. Available for sale 2.210.630 1.568.770 2.210.630 c. Held to manurity 61.994.598 62.534.079 61.994.598 Securities purchased with agreement to resell -/- - - 210.037 Allowance for possible losses on securities purchased with agreement to resell -/- - - - Nowance for possible losses on securities purchased with agreement to resell -/- - - - - 9. Derivative receivables - - - - - - 10. Augush -		ii. Available for sale				668,213				
6. Scurities sold with agreement to repurchase - - - 7. Government Recapitalization Bonds 2,210,630 1,568,770 2,210,630 a. Trading 2,210,830 1,568,770 2,210,630 b. Available for sale 22,733,814 22,893,814 22,817,817,814 35,4661 45,6745 21,51,818 45,6745 21,51,818 45,6745 21,51,818 45,6745 22,11,818 35,4661 46,6745 22,718 74,467,582 41,145 354,661 46,745,582 41,145 354,661 44,674,582 28,170,177 32,437,711 29,422,922 41,455,923 41,455,923 41,455,923 41,455,923 41,455,923 <td< td=""><td></td><td>,</td><td></td><td></td><td>1</td><td>1,484,095</td></td<>		,			1	1,484,095				
7. Government Recapitalization Bonds 2.210.630 1.568,770 2.210.630 a. Trading 2.210.630 2.8793.814 2.8591.274 2.829070 c. Held to maturity 61.094.598 62.534.079 61.094.598 8. Securities purchased with agreement to resell (-everse repo) - - 210.037 a. Rupiah - - 210.037 Allowance for possible losses on securities purchased with agreement to resell -/- - - - Allowance for possible losses on securities purchased with agreement to resell -/- - - - Allowance for possible losses on securities purchased with agreement to resell -/- - - - 0. Derivative receivables - - - - 10. Loans - - - - - - 10. Loans -<			(64,635)	(237,623)	(64,635)	(237,623)				
a. Trading 2.210,630 1.568,770 2.210,630 b. Available for sale 2.873,814 2.897,91,274 2.8220,070 c. Held to maturity 61.094,598 61.094,598 61.094,598 a. Rupah - - 210,037 Allowance for possible losses on securities purchased with agreement to resell -/- - - - b. Foreign currencies - - - - Allowance for possible losses on securities purchased with agreement to resell -/- - - - 9. Derivative receivables - - - - Allowance for possible losses on derivative receivables - /- (4,569) (2,81) (4,567) 10. Loans - - - - - a. Rupiah - (7,137,376) (4,272,171) (7,274,919) b. Foreign currencies - - - - - - - - (5,575,136) (4,507,231) (5,623,140) - 11. Acceptances receivables -/- (1,66,248) - - - - - - <td></td> <td>- · ·</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>		- · ·	-	-	-	-				
b. Available for sale 28.793.814 28.2991.274 28.290.070 c. Held to maturity 61.094.598 62.534.079 61.094.598 62.534.079 61.094.598 a. Rupiah - - 21.0037 - 21.0037 Allowance for possible losses on securities purchased with agreement to resell -/. - - - - 9. Derivative receivables - - - - - - 9. Derivative receivables on securities purchased with agreement to resell -/. -	7.									
c. Held to maturity 661.094.598 62.534.079 61.094.598 8. Securities purchased with agreement to resell (reverse repo) . <t< td=""><td></td><td></td><td></td><td></td><td></td><td>1,685,668</td></t<>						1,685,668				
8. Securities purchased with agreement to resell (reverse repo) a. Rupiah - - 210,037 Allowance for possible losses on securities purchased with agreement to resell -/- b. Foreign currencies -						28,991,274				
a. Rupiah - - 210,037 Allowance for possible losses on securities purchased with agreement to resell -/- - - - 9. Derivative receivables 456,745 215,218 456,773 Allowance for possible losses on derivative receivables - /- (4,569) (2,881) - - 9. Derivative receivables 456,745 215,218 456,773 Allowance for possible losses on derivative receivables - /- (4,569) (2,881) - 10. Loars a. Rupiah - - - - Related parties 55,287,718 74,676,582 - - Related parties 517,728 557,505 620,715 - - - - - - - Related parties 517,728 575,025 620,715 - - - - - - - - Related parties - - - - - - - - - - - - - - - - - </td <td></td> <td>,</td> <td>61,094,598</td> <td>62,534,079</td> <td>61,094,598</td> <td>62,534,079</td>		,	61,094,598	62,534,079	61,094,598	62,534,079				
Allowance for possible losses on securities purchased with agreement to resell -/- - - - b. Foreign currencies - - - - 9. Derivative receivables 456,745 215,218 456,773 Allowance for possible losses on derivative receivables - /- (4,569) (2,881) (4,559) 10. Loans - - - - a. Rupiah - (1,145) 354,601 - - b. Foreign currencies 69,028,778 55,227,718 74,676,582 Allowance for possible losses on loans - /- (7,137,376) (4,272,171) (7,274,919) b. Foreign currencies 517,728 575,025 620,715 - Third parties 517,728 575,025 620,715 - Namee for possible losses on loans - /- (5,575,136) (4,507,231) (5,522,140) 11. Acceptances receivables -/- (5,575,136) (4,507,231) (5,522,140) 20. Cher receivables - trade transactions -/- (16,248) (213,277) (16,6248) 12. Other receivables - trade transactions	8.				210.027	471.071				
b. Foreign currencies - - - Allowance for possible losses on securities purchased with agreement to resell -/- 456,745 215,218 456,773 9. Derivative receivables 456,745 215,218 456,773 10. Loans 10. Loans 10. Loans .		•	-	-	210,037	471,071				
Allowance for possible losses on securities purchased with agreement to resell -/- - - - 9. Derivative receivables 456,743 215,218 456,773 Allowance for possible losses on derivative receivables - / - (4,569) (2,881) (4,569) 10. Loans - - 456,773 59,287,718 74,676,582 11. - Related parties 69,028,778 59,287,718 74,676,582 12. Allowance for possible losses on loans - / - (7,137,376) (4,272,171) (7,24,919) 13. Friedrating arrities 517,728 575,025 620,715 14. Acceptances receivables -/ - (6,62,48) (21,327) (7,62,491) 14. Acceptances receivables on loans - / - (16,62,48) (21,327) (16,62,48) (21,327) (16,62,48) 12. Other receivables - trade transactions -/ - (16,62,48) (21,327) (16,62,48) (32,328) 13. Investments in shares of stock -/ - (7,32,80) (13,337) (33,36,49) (39,33,49) <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>			-	-	-	-				
9. Derivative receivables 456,745 215,218 456,773 Allowance for possible losses on derivative receivables - / - (4,569) (2,881) (4,569) 10. Loans 352,675 411,145 354,601 a. Rupiah - Related parties 69,028,778 59,287,718 74,676,582 Allowance for possible losses on loans - / - (7,137,376) (4,272,171) (7,274,919) b. Foreign currencies 517,728 575,025 620,715 - Third parties 28,170,717 32,437,711 29,422,922 Allowance for possible losses on loans - / - (166,248) (213,927) (166,248) 11. Accentalces receivables - / - (166,248) (213,927) (166,248) 12. Other receivables - strade transactions -/ - (166,248) (21,927) (166,248) 13. Investments in shares of stock 2,123,400 2,110,536 139,179 Allowance for possible losses on investments in shares of stock - / - (7,329) (78,298) (73,278) 14. Accrured Income 1973,307)		-	-	-	-	-				
Allowance for possible losses on derivative receivables -/- (4.569) (2.881) (4.569) 10. a. Rupiah 352.675 411,145 354.601 - Related parties 352.675 411,145 354.601 - Third parties 69.028.778 559.287.718 74.676.582 Allowance for possible losses on loans -/- (7.137.376) (4.272.171) (7.274.919) b. Foreign currencies 517.728 575.025 620.715 - Related parties 517.728 575.025 620.715 - Third parties 3.741.200 5.620.991 3.743.376 Allowance for possible losses on loans -/- (166.248) (21.3277) (166.248) 11. Acceptances receivables -/- (166.248) (21.3277) (166.248) 12. Other receivables - trade transactions -/- (305.3469 3.053.469 3.053.469 Allowance for possible losses on investments in shares of stock -/- (73.298) (73.298) (73.298) 14. Accrued Income 1.973.809 1.309.224 1.998.323 1.5 15. Prepaid expenses 443.433 674.920 <td< td=""><td>•</td><td></td><td>-</td><td>-</td><td>- 454 773</td><td>- 215,253</td></td<>	•		-	-	- 454 773	- 215,253				
10. Loans a. Rupiah 352,675 411,145 354,601 a. Rupiah - Related parties 69,028,778 59,287,718 74,676,582 Allowance for possible losses on loans - / - (7,137,376) (4,272,171) (7,274,919) b. Foreign currencies 517,728 575,025 620,715 - Third parties 28,170,717 32,437,711 29,422,922 Allowance for possible losses on loans - / - (5,575,136) (4,507,231) (5,623,140) 11. Acceptances receivables 3,741,200 5,620,991 3,743,376 Allowance for possible losses on acceptances receivables - / - (166,248) (213,927) (166,248) 12. Other receivables - trade transactions -/ - (937,337) (918,099) (937,337) 13. Investments in shares of stock -/ - (73,298) (73,298) (73,298) 14. Accrued Income 1,973,809 1,309,254 1,998,323 15 15. Prepaid expenses 443,433 674,920 498,757 16. Prepaid expenses 1,995,984 1,989,287 1,912,688 18	7.					(2,881)				
a. Rupiah 332.675 411.145 354.601 - Related parties 69.028,778 59.287,718 74.676,582 Allowance for possible losses on loans - / - (7,137,376) (4,272,171) (7,274,919) b. Foreign currencies 517,728 575,025 620,715 - Nhird parties 28,170,717 32,437,711 29,422,922 Allowance for possible losses on loans - / - (5,575,136) (4,507,231) (5,623,140) 11. Acceptances receivables 3,741,200 5,620,991 3,743,376 Allowance for possible losses on acceptances receivables - / - (166,248) (213,927) (166,248) 12. Other receivables - Trade transactions -/- (937,337) (918,099) (937,337) 13. Investments in shares of stock -/- (7,3298) (73,298) (73,298) 14. Accrued Income 1.973,809 1.309,254 1.998,323 15. Prepaid expenses 443,433 674,920 498,757 16. Prepaid tax 309,907 264,221 498,757 17. Deferred tax assets 1.895,984 1.999,287	10		(*,507)	(2,001)	(1,307)	(2,001)				
- Related parties 352,675 411,145 354,601 - Third parties 69,028,778 59,287,718 74,676,582 Allowance for possible losses on loans - / - (7,137,376) (4,272,171) (7,274,919) b. Foreign currencies 71,1728 575,025 620,715 - Related parties 517,728 575,025 620,715 - Third parties 28,170,717 32,437,711 29,422,922 Allowance for possible losses on loans - / - (5,575,136) (4,507,231) (5,623,140) 11. Acceptances receivables -/ - (166,248) (213,927) (166,248) 12. Other receivables - Trade transactions -/ - (166,248) (213,927) (166,248) 13. Investments in shares of stock -/ - (73,298) (73,298) (73,298) 14. Accrued Income 1,973,809 1,302,541 998,323 198,433 674,920 498,757 16. Prepaid expenses 1,433 674,920 498,757 1,575,36 443,433 674,920 498,757 16. Pre	10.									
- Third parties 69,028,778 59,287,718 74,676,582 Allowance for possible losses on loans - / - (7,137,376) (4,272,171) (7,274,919) b. Foreign currencies 517,728 575,025 620,715 - Third parties 28,170,717 32,437,711 29,422,922 Allowance for possible losses on loans - / - (5,575,136) (4,507,231) (5,623,140) 11. Acceptances receivables 3,741,200 5,620,913 3,743,376 Allowance for possible losses on acceptances receivables - / - (166,248) (213,927) (166,248) 12. Other receivables - Trade transactions 3,053,649 3,916,949 3,053,649 Allowance for possible losses on other receivables - trade transactions -/- (73,298) (73,298) (73,298) 13. Investments in shares of stock -/- (73,298) (73,298) (73,298) 14. Accrued Income 1,973,809 1,309,254 1,998,323 15. Prepaid expenses 443,433 674,920 498,757 16. Prepaid expenses 1,895,984 1,989,287 1,912,688 18. Premises and equipme		•	352 675	411 145	354 601	416,751				
Allowance for possible losses on loans - / - (7,137,376) (4,272,171) (7,274,919) b. Foreign currencies 517,728 575,025 620,715 - Related parties 28,170,717 32,437,711 29,422,922 Allowance for possible losses on loans - / - (5,575,136) (4,507,231) (5,623,140) 11. Acceptances receivables 3,741,200 5,620,991 3,743,376 Allowance for possible losses on acceptances receivables - / - (166,248) (213,927) (166,248) 12. Other receivables - Trade transactions 3,053,649 3,053,649 3,053,449 Allowance for possible losses on other receivables - trade transactions -/- (937,337) (918,099) (937,337) 13. Investments in shares of stock -/- (73,289) (73,298) 14. Accrued Income 1.973,809 1.39,254 1.998,323 15. Prepaid expenses 443,433 674,920 498,757 16. Premises and equipment 7,714,917 7,411,732 8,133,17 Accumulated depreciation -/- (2,740,547) (2,207,285) (2,985,684) 19. Abandoned propertie						64,881,742				
b. Foreign currencies 517.728 575.025 620.715 - Related parties 28,170.717 32,437.711 29,422.922 Allowance for possible losses on loans - / - (5,575,136) (4,507,231) (5,623,140) 11. Acceptances receivables 3,741,200 5,620,9713 32,437,711 29,422,922 Allowance for possible losses on acceptances receivables - / - (166,248) (213,927) (166,248) 12. Other receivables - Trade transactions 3,053,649 3,916,949 3,053,649 Allowance for possible losses on other receivables - trade transactions -/- (166,248) (2113,927) (166,248) 13. Investments in shares of stock 2,123,400 2,110,536 139,179 Allowance for possible losses on investments in shares of stock -/- (73,298) (73,298) (73,298) 14. Accrued Income 1,973,809 1,309,254 1,998,323 15. Prepaid expenses 1,895,984 1,999,287 1,912,688 18. Premises and equipment 7,714,917 7,411,732 8,133,317 Accumulated depreciation -/- 2,282,266 24,211 -						(4,379,346)				
- Related parties 517,728 575,025 620,715 - Third parties 28,170,717 32,437,711 29,422,922 Allowance for possible losses on loss - / - (5,575,136) (4,507,231) (5,623,140) 11. Acceptances receivables 3,741,200 5,620,991 3,743,376 Allowance for possible losses on acceptances receivables - / - (166,248) (213,927) (166,248) 12. Other receivables - Trade transactions 3,053,649 3,916,949 3,053,649 Allowance for possible losses on other receivables - trade transactions -/- (937,337) (918,099) (937,337) 13. Investments in shares of stock -/- (73,298) (78,298) (73,228) 14. Accrued Income 1,973,809 1,309,254 1,983,323 15. Prepaid expenses 444,343 674,920 498,757 16. Prepaid tax 309,907 264,525 315,375 17. Deferred tax assets 1,895,984 1,989,287 1,912,688 18. Premises and equipment 7,714,917 7,411,732 8,133,317 Accumulated depreciation -/- <			(7,137,370)	(1,2,2,171)	(7,27,1,717)	(1,577,510)				
- Third parties 28,170,717 32,437,711 29,422,922 Allowance for possible losses on loans - / - (5,575,136) (4,507,231) (5,623,140) 11. Acceptances receivables 3,741,200 5,620,991 3,743,376 Allowance for possible losses on acceptances receivables - / - (166,248) (213,927) (166,248) 12. Other receivables - Trade transactions 3,031,649 3,916,949 3,033,649 Allowance for possible losses on other receivables - trade transactions -/- (937,337) (918,099) (937,337) 13. Investments in shares of stock 2,123,400 2,110,536 139,179 Allowance for possible losses on investments in shares of stock - / - (73,298) (73,298) (73,298) 14. Accrued Income 1,973,809 1,309,254 1,998,323 15. Prepaid expenses 1,895,984 1,989,287 1,912,688 16. Prepaid expenses 1,895,984 1,989,287 1,912,688 17. Deferred tax assets 1,895,984 1,989,287 1,912,688 18. Premises and equipment 7,714,917 7,411,732 8133,317 <t< td=""><td></td><td>-</td><td>517.728</td><td>575.025</td><td>620,715</td><td>686,173</td></t<>		-	517.728	575.025	620,715	686,173				
Allowance for possible losses on loans - / - (5,575,136) (4,507,231) (5,623,140) 11. Acceptances receivables 3,741,200 5,620,991 3,743,376 Allowance for possible losses on acceptances receivables - / - (166,248) (213,927) (166,248) 12. Other receivables - Trade transactions 3,053,649 3,0153,649 3,053,649 Allowance for possible losses on other receivables - trade transactions -/- (937,337) (918,099) (937,337) 13. Investments in shares of stock 2,123,400 2,110,536 139,179 Allowance for possible losses on investments in shares of stock - / - (73,298) (78,298) (73,298) 14. Accrued Income 1,973,809 1,309,254 1,998,323 15. Prepaid expenses 1,895,984 1,998,323 1,912,688 16. Prepaid tax 309,907 264,525 315,375 17. Deferred tax assets 1,895,984 1,989,287 1,912,688 18. Premises and equipment 7,714,917 7,411,732 8,133,317 Accumulated depreciation -/- 238,236 264,211 238,236						33,529,786				
11. Acceptances receivables 3,741,200 5,620,991 3,743,376 Allowance for possible losses on acceptances receivables - / - (166,248) (213,927) (166,248) 12. Other receivables - Trade transactions 3,053,649 3,916,949 3,053,649 Allowance for possible losses on other receivables - trade transactions -/- (937,337) (918,099) (937,337) 13. Investments in shares of stock 2,123,400 2,110,536 139,179 Allowance for possible losses on investments in shares of stock - / - (73,298) (73,298) (73,298) 14. Accrued Income 1,973,809 1,309,254 1,998,323 15. Prepaid expenses 443,433 674,920 498,757 16. Prepaid tax 309,907 264,525 315,375 17. Deferred tax assets 1,895,984 1,989,287 1,912,688 18. Premises and equipment 7,714,917 7,411,732 8,133,117 Accumulated depreciation -/- 238,236 264,211 238,236 Provision for possible losses on abandoned properties -/- - 37,550 -						(4,534,378)				
Allowance for possible losses on acceptances receivables - / - (166,248) (213,927) (166,248) 12. Other receivables - Trade transactions 3,053,649 3,916,949 3,053,649 Allowance for possible losses on other receivables - trade transactions -/- (937,337) (918,099) (937,337) 13. Investments in shares of stock 2,123,400 2,110,536 139,179 Allowance for possible losses on investments in shares of stock - / - (73,298) (73,298) (73,298) 14. Accrued Income 1,973,809 1,309,254 1,998,323 15. Prepaid expenses 443,433 674,920 498,757 16. Prepaid tax 309,907 264,525 315,375 17. Deferred tax assets 1,895,984 1,999,287 1,912,688 18. Premises and equipment 7,714,917 7,411,732 8,133,317 Accumulated depreciation - / - (2,440,547) (2,207,285) (2,985,684) 19. Abandoned properties -/ - (19,401) - 21. Leased assets -/ - (19,401) - 228,236 264,211 <td>п.</td> <td></td> <td></td> <td>· · · · · ·</td> <td></td> <td>5,625,121</td>	п.			· · · · · ·		5,625,121				
12. Other receivables - Trade transactions 3,053,649 3,916,949 3,053,649 Allowance for possible losses on other receivables - trade transactions -/- (937,337) (918,099) (937,337) 13. Investments in shares of stock 2,123,400 2,110,536 139,179 Allowance for possible losses on investments in shares of stock - / - (73,298) (73,298) (73,298) 14. Accrued Income 1,973,809 1,309,254 1,998,323 15. Prepaid expenses 443,433 674,920 498,757 16. Prepaid tax 309,907 264,525 315,375 17. Deferred tax assets 1,895,984 1,989,287 1,912,688 18. Premises and equipment 7,714,917 7,411,732 8,133,317 Accumulated depreciation - / - (2,740,547) (2,207,285) (2,985,684) 19. Abandoned properties - - (264,211) 238,236 Provision for possible losses on abandoned properties -/- - (264,211) - 20. Leased assets -/- - (264,211) - 21. <t< td=""><td></td><td>•</td><td></td><td></td><td></td><td>(213,927)</td></t<>		•				(213,927)				
Allowance for possible losses on other receivables - trade transactions -/- (937,337) (918,099) (937,337) 13. Investments in shares of stock 2,123,400 2,110,536 139,179 Allowance for possible losses on investments in shares of stock - / - (73,298) (73,298) (73,298) 14. Accrued Income 1,973,809 1,309,254 1,998,323 15. Prepaid expenses 443,433 674,920 498,757 16. Prepaid tax 309,907 264,525 315,375 17. Deferred tax assets 1,895,984 1,989,287 1,912,688 18. Premises and equipment 7,714,917 7,411,732 8,133,317 Accumulated depreciation -/- (2,740,547) (2,207,285) (2,985,684) 19. Abandoned properties -/- - (264,211) 238,236 20. Leased assets - 37,550 - 21. Repossessed assets -/- - (19,373) - 22. Other assets -/- - (169,373) - 22. Other assets -/- -	12.		· · · · · · · · · · · · · · · · · · ·	· · · · ·		3,916,949				
13. Investments in shares of stock 2,123,400 2,110,536 139,179 Allowance for possible losses on investments in shares of stock -/- (73,298) (78,298) (73,298) 14. Accrued Income 1,973,809 1,309,254 1,998,323 15. Prepaid expenses 443,433 674,920 498,757 16. Prepaid tax 309,907 264,525 315,375 17. Deferred tax assets 1,895,984 1,989,287 1,912,688 18. Premises and equipment 7,714,917 7,411,732 8,133,317 Accumulated depreciation -/- (2,740,547) (2,207,285) (2,985,684) 19. Abandoned properties -/- - (264,211) - 20. Leased assets - 37,550 - - Accumulated depreciation for leased assets -/- - (19,401) - - 21. Repossessed assets -/- - (169,373) - 21. Repossessed assets on repossesed assets -/- - - (169,373) - 22. Other assets -/- <td></td> <td>Allowance for possible losses on other receivables - trade transactions -/-</td> <td></td> <td></td> <td></td> <td>(918,099)</td>		Allowance for possible losses on other receivables - trade transactions -/-				(918,099)				
14. Accrued Income 1,973,809 1,309,254 1,998,323 15. Prepaid expenses 443,433 674,920 498,757 16. Prepaid tax 309,907 264,525 315,375 17. Deferred tax assets 1,895,984 1,989,287 1,912,688 18. Premises and equipment 7,714,917 7,411,732 8,133,317 Accumulated depreciation -/- (2,740,547) (2,207,285) (2,985,684) 19. Abandoned properties - (264,211) 238,236 Provision for possible losses on abandoned properties -/- - (264,211) - 20. Leased assets - 37,550 - Accumulated depreciation for leased assets -/- - (19,401) - 21. Repossessed assets -/- - (169,373) - 22. Other assets -/- - (169,373) - 22. Other assets -/- - (169,373) -	13.		· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·		108,961				
15. Prepaid expenses 443,433 674,920 498,757 16. Prepaid tax 309,907 264,525 315,375 17. Deferred tax assets 1,895,984 1,992,287 1,912,688 18. Premises and equipment 7,714,917 7,411,732 8,133,317 Accumulated depreciation -/- (2,740,547) (2,207,285) (2,985,684) 19. Abandoned properties 238,236 264,211 238,236 Provision for possible losses on abandoned properties -/- - (264,211) - 20. Leased assets - 37,550 - Accumulated depreciation for leased assets -/- - (19,401) - 21. Repossessed assets -/- - (169,373) - 22. Other assets -/- - (169,373) - 22. Other assets -/- - (169,373) - 22. Other assets -/- - (169,373) -		Allowance for possible losses on investments in shares of stock - / -	(73,298)	(78,298)	(73,298)	(78,298)				
16. Prepaid tax 309,907 264,525 315,375 17. Deferred tax assets 1,895,984 1,989,287 1,912,688 18. Premises and equipment 7,714,917 7,411,732 8,133,317 Accumulated depreciation -/- (2,740,547) (2,207,285) (2,985,684) 19. Abandoned properties 238,236 264,211 238,236 Provision for possible losses on abandoned properties -/- - (264,211) - 20. Leased assets - 37,550 - Accumulated depreciation for leased assets -/- - (19,401) - 21. Repossessed assets -/- - (169,373) - 22. Other assets -/- - (169,373) - 22. Other assets -/- - (169,373) -	14.	Accrued Income	1,973,809	1,309,254	1,998,323	1,315,186				
17. Deferred tax assets 1,895,984 1,989,287 1,912,688 18. Premises and equipment 7,714,917 7,411,732 8,133,317 Accumulated depreciation -/- (2,740,547) (2,207,285) (2,985,684) 19. Abandoned properties 238,236 264,211 238,236 Provision for possible losses on abandoned properties -/- - (264,211) - 20. Leased assets - 37,550 - Accumulated depreciation for leased assets -/- - (19,401) - 21. Repossessed assets -/- - (169,373) - 22. Other assets -/- - (169,373) - 22. Upter assets -/- - 1,131,865	15.	Prepaid expenses	443,433	674,920	498,757	734,635				
18. Premises and equipment 7,714,917 7,411,732 8,133,317 Accumulated depreciation -/- (2,740,547) (2,207,285) (2,985,684) 19. Abandoned properties 238,236 264,211 238,236 Provision for possible losses on abandoned properties -/- - (264,211) - 20. Leased assets - 37,550 - Accumulated depreciation for leased assets -/- - (19,401) - 21. Repossessed assets -/- - (169,373) - 22. Other assets -/- - (169,373) - 22. Other assets -/- - - -	16.	Prepaid tax	309,907	264,525	315,375	282,413				
Accumulated depreciation -/- (2,740,547) (2,207,285) (2,985,684) 19. Abandoned properties 238,236 264,211 238,236 Provision for possible losses on abandoned properties -/- - (264,211) - 20. Leased assets - 37,550 - Accumulated depreciation for leased assets -/- - (19,401) - 21. Repossessed assets -/- - (169,373) - 22. Other assets -/- - (169,373) - 22. Other assets -/- - - -	17.	Deferred tax assets	1,895,984	1,989,287	1,912,688	1,992,830				
19. Abandoned properties 238,236 264,211 238,236 Provision for possible losses on abandoned properties - - (264,211) - 20. Leased assets - 37,550 - Accumulated depreciation for leased assets -/- - (19,401) - 21. Repossessed assets 158,922 169,373 188,701 Provision for possible losses on repossessed assets -/- - (169,373) - 22. Other assets 837,119 5,727,425 1,131,865 -	18.	Premises and equipment	7,714,917	7,411,732	8,133,317	7,781,230				
Provision for possible losses on abandoned properties -/(264,211)20.Leased assets-37,550Accumulated depreciation for leased assets -/(19,401)21.Repossessed assets158,922169,373188,701Provision for possible losses on repossessed assets -/(169,373)-22.Other assets837,1195,727,4251,131,865		Accumulated depreciation - / -	(2,740,547)	(2,207,285)	· · · · · · · · · · · · · · · · · · ·	(2,414,865)				
20. Leased assets - 37,550 - Accumulated depreciation for leased assets - - (19,401) - 21. Repossessed assets 158,922 169,373 188,701 Provision for possible losses on repossessed assets - - (169,373) - 22. Other assets 0 0 0 0 0	19.	Abandoned properties	238,236	264,211	238,236	264,211				
Accumulated depreciation for leased assets - /(19,401)-21.Repossessed assets Provision for possible losses on repossessed assets - / -158,922169,373188,70122.Other assets0111122.0000000		Provision for possible losses on abandoned properties - / -	-	(264,211)	-	(264,211)				
21. Repossessed assets 158,922 169,373 188,701 Provision for possible losses on repossessed assets - - (169,373) - 22. Other assets 837,119 5,727,425 1,131,865	20.	Leased assets	-	37,550	-	37,550				
Provision for possible losses on repossessed assets - / - - (169,373) - 22. Other assets 837,119 5,727,425 1,131,865			-		-	(19,401)				
22. Other assets 837,119 5,727,425 1,131,865	21.		158,922		188,701	200,344				
			-	· · · · · · · · · · · · · · · · · · ·	-	(169,373)				
TOTAL ASSETS 246.128.462 238.615.688 254.884.990 2	22.	Other assets	837,119	5,727,425	1,131,865	8,947,767				
TOTAL ASSETS 246.128.462 238.615.688 254.884.990 2										
		TOTAL ASSETS	246,128,462	238,615,688	254,884,990	249,373,340				

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

(In Millions of Rupiah) BANK CONSOLIE							
NO	DESCRIPTION	March 31,2006	March 31,2005	March 31,2006 March 31,2005			
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)		
	LIABILITIES AND SHAREHOLDERS' EQUITY						
1	Demand deposits						
	a. Rupiah	30,176,496	27,510,591	31,486,315	28,535,982		
	b. Foreign currencies	12,347,587	11,871,381	12,662,774	12,092,342		
2	Liabilities immediately payable	774,729	815,076	844,369	921,449		
3	Savings deposits	41,776,917	49,458,229	43,844,544	51,122,131		
4	Time deposits	,	,,	,			
	a. Rupiah						
	- Related parties	823,963	186.555	643,836	25,37		
	- Third parties	89,941,492	64,800,229	93,064,278	67,464,569		
	b. Foreign currencies	•••••	0 1,000,227				
	- Related parties	94,225	15,242	49,526	1,913		
	- Third parties	15,782,761	11,092,986	16,330,996	11,774,275		
5	Certificates of deposit	15,702,701	11,072,700	10,550,770	11,771,275		
	a. Rupiah		_		_		
	b. Foreign currencies	-	-	-	-		
6	Deposits from other banks	- 7,749,687	- 10,781,984	- 8,399,607	- 11,338,607		
0 7	Securities sold with repo agreements to repurchase	1,502,978	3,311,577	1,589,709	3,311,577		
/ 8		1,302,978		1,389,709	129,927		
	Derivative payable		129,841				
9	Acceptances payable Securities issued	3,741,200	5,620,991	3,743,376	5,625,121		
10		000.247	050.010	1 000 2/7	1 050 010		
	a. Rupiah	888,367	858,012	1,088,367	1,058,012		
	b. Foreign currencies	2,610,085	3,373,875	2,609,011	3,351,738		
	Fund borrowings						
	a. Funding facilities from Bank Indonesia	-	-		-		
	b. Others						
	i. Rupiah						
	- Related parties	-	-	-	-		
	- Third parties	1,853,167	1,792,399	1,958,166	2,177,399		
	ii. Foreign currencies						
	- Related parties	-	-		-		
	- Third parties	1,483,932	6,337,697	1,468,611	6,385,052		
12	Estimated losses on commitments and contingencies	432,570	789,668	452,233	795,04		
13	Obligation under capital lease	-	785	-	785		
14	Accrued expenses	722,268	495,988	761,226	534,446		
15	Taxes payable	-	-	17,849	32,432		
16	Deferred tax liabilities	-	-	-	-		
17	Other liabilities	5,149,413	5,962,110	5,546,966	9,235,724		
18	Subordinated Loans						
	- Related parties	-	-		-		
	- Third parties	4,214,922	6,792,716	4,246,922	6,824,716		
19	Loan Capital						
	- Related parties	-	-	-	-		
	- Third parties	-	1,278,653	-	1,278,653		
20	Minority Interests	-	-	4,580	3,727		
21	Shareholders' Equity						
	a. Share capital	10,144,789	10,070,008	10,144,789	10,070,00		
	b. Additional paid-in capital/agio	6,016,827	5,970,132	6,016,827	5,970,13		
	c. Share options	206,596	14,981	206,596	14,98		
	d. Funds for paid-up capital		-		-		
	e. Differences arising from translation of foreign currency financial statements	70,796	85,082	70,796	85,08		
	f. Premises and equipment revaluation increment	3,046,936	3,046,936	3,056,724	3,056,72		
	g. Unrealized losses on available for sale securities and Government	5,0-10,750	5,0-10,750	5,050,724	5,050,72		
		(110,402)	(500 504)	(110,402)	(FDE 14		
	Recapitalization Bonds net of deferred tax	(110,402)	(528,596)		(525,14		
	h. Difference arising from equity transactions of subsidiaries	(11,359)	-	(11,359)	-		
_	i. Retained earnings *)	4,515,479	6,680,560	4,515,479	6,680,560		
	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	246,128,462	238,615,688	254,884,990	249,373,3		

*) 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 I to March 31, 2006 and 2005

(In Millions of Rupiah)

	(In Millions of Rupiah)	NK	CONSO		
NO	DESCRIPTION	March 31,2006	March 31,2005	March 31,2006	March 31,2005
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
	DME AND EXPENSES FROM OPERATIONS erest Income				
	I.I. Interest income				
	a. Rupiah	5,511,734	3,756,811	5,742,577	3,983,845
	b. Foreign currencies	579,319	624,944	613,839	652,106
	1.2. Fees and commissions on loan facilities	0, 1, 0, 1	02.,,	0.0,007	002,000
	a. Rupiah	120,452	123,529	120,452	123,529
	b. Foreign currencies	21,671	17,525	30,070	17,525
	TOTAL INTEREST INCOME	6,233,176	4,522,809	6,506,938	4,777,005
2. Inte	erest expenses				
	2.1. Interest expense				
	a. Rupiah	3,707,936	1,991,920	3,823,628	2,080,312
	b. Foreign currencies	456,601	315,704	473,618	326,315
2	2.2. Fees and commissions	-	-	-	-
	TOTAL INTEREST EXPENSE -/-	4,164,537	2,307,624	4,297,246	2,406,627
1	NET INTEREST INCOME	2,068,639	2,215,185	2,209,692	2,370,378
3. Ot	ther operating income				
	3.1. Other fees and commissions	327,806	315,421	338,656	385,732
	3.2. Foreign exchange gain *)	102,896	16,064	103,076	16,831
	8.3. a. Gain from sale of securities and Government Recapitalization Bonds **)	267,290	82,573	281,667	87,85
	b. Gain from increase in value of securities and Government Recapitalization Bonds **)	76,361	-	72,845	_
3	3.4. Others	104,719	208,327	111,936	163,318
	TOTAL OTHER OPERATING INCOME	879,072	622,385	908,180	653,732
4 Pro	ovision for possible losses on earning assets	997,825	559,728	1,007,718	589,794
	Idition (reversal) of estimated losses on commitments and contingencies	(94,295)	217,926	(94,417)	218,359
	eversal for possible losses on others	(41,150)	(45,425)	(41,150)	(45,425
	ther operating expenses	(,	(,	(,,	(10,120
	7.1. General and administrative expenses	534,676	535,838	604,655	601,689
	7.2. Salaries and employee benefits	625,109	540,819	695,295	604,086
	7.3. a. Losses from sale of securities and Government Recapitalization Bonds **)	-	-	-	-
	b. Losses from decline in value of securities and Government Recapitalization Bonds **)	-	4,524	-	10,599
7	7.4. Foreign exchange losses *)	-	-	-	-
7	7.5. Promotion expenses	25,618	72,141	32,383	75,859
7	7.6. Others	124,552	151,058	132,878	154,729
	TOTAL OTHER OPERATING EXPENSES -/-	1,309,955	I,304,380	1,465,211	1,446,962
PROF	FIT FROM OPERATIONS	775,376	800,961	780,510	814,420
	-OPERATING INCOME AND EXPENSES	10.042	0.014	10.044	10.200
	Non-operating income Non-operating expenses	10,063 11,688	8,014 30,377	18,946 12,478	18,390 31,645
	OPERATING INCOME (EXPENSES) - NET	(1,625)	(22,363)		
	Extraordinary income / expenses	(1,025)	(22,303)	6,468	(13,255
	PROFIT BEFORE INCOME TAX	773,751	778,598	- 786,978	- 801,165
	stimated income tax expense - / -				,
	Current	_	-	13,028	22,384
	Deferred	263,709	259,313	263,709	259,313
	ROFIT BEFORE MINORITY INTERESTS	510,042	519,285	510,241	519,468
14. M	1inority interests	-	-	(199)	(183
15. R	Letained earnings beginning of the year	4,005,437	6,161,275	4,005,437	6,161,275
	Dividend	-	-	-	-
	. Others RETAINED EARNINGS ENDING OF THE YEAR	- 4,515,479	- 6,680,560	- 4,515,479	- 6,680,560
	ARNINGS PER SHARE (full amount)	т,зтз,ч7 7	0,000,000	7,7,7,7	0,000,300
	Basic	-	-	25.14	25.79
	Dilluted		-	24.96	25.50

*) 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 March 31, 2006 and 2005

	(In Millions of Rupiah)								
		BA	DLIDATED						
NO	DESCRIPTION	March 31,2006	March 31,2005	March 31,2006	March 31,2005				
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)				
	COMMITMENTS								
	Commitment Receivables								
Т.	Unused fund borrowings facilities								
	a. Rupiah	-	-	-	-				
	b. Foreign currencies	-	-	-	-				
2.	Others	-	-	-	-				
	Total Commitment Receivables	-	-	-	-				
	COMMITMENT PAYABLES								
1.	Unused loan facilities granted								
	a. Rupiah	16,929,984	19,313,902	17,007,664	19,332,175				
	b. Foreign currencies	2,399,872	3,393,532	2,399,872	3,393,532				
2.	Outstanding irrevocable letters of credit	3,430,979	6,989,826	3,733,703	7,156,803				
3.	Others	-	-	-	-				
	Total Commitment Payables	22,760,835	29,697,260	23,141,239	29,882,510				
	COMMITMENTS - NET	(22,760,835)	(29,697,260)	(23,141,239)	(29,882,510)				
	CONTINGENCIES								
	Contingent Receivables								
Т.	Guarantees received								
	a. Rupiah	220,971	99,793	220,971	99,793				
	b. Foreign currencies	2,190,977	2,181,994	2,193,424	2,219,121				
2.	Unrecognized interest income								
	a. Rupiah	2,744,231	1,512,104	2,744,411	1,512,104				
	b. Foreign currencies	1,683,716	640,973	1,683,716	640,973				
3.	Others	32,904	32,962	32,904	32,962				
	Total Contingent Receivables	6,872,799	4,467,826	6,875,426	4,504,953				
	CONTINGENT PAYABLES								
Т.	Guarantees issued								
	a. Bank guarantees								
	- Rupiah	3,271,703	3,001,805	3,351,083	3,084,909				
	- Foreign currencies	7,015,857	7,713,216	7,111,934	7,748,967				
	b. Others	-	-	-	3,167				
2.	Outstanding revocable letters of credit	-	-	-	-				
3.	Others	55,067	31,302	52,883	31,302				
	Total Contingent Payables	10,342,627	10,746,323	10,515,900	10,868,345				
	CONTINGENCIES - NET	(3,469,828)	(6,278,497)	(3,640,474)	(6,363,392)				

	1			
: Edwin Gerungan	Repi	ublic of Indonesia : 69%	S. E & O	
: Muchayat	(Ult	timate Shareholders')	Board of Directors	
: Soedarjono			PT Bank Mandiri (Persero) Tbk	<u>1.</u>
: Richard Claproth	JP Morga	an Chase Bank US Resident		
: Pradjoto	1)	Norbax Inc) : 7.99%		
: Gunarni Soeworo				
: Yap Tjay Soen		Public : 23.01%		
: Agus Martowardojo				
: Wayan Agus Mertayasa				
: Omar Sjawaldy Anwar			Omar Sjawaldy Anwar	Zulkifli Zain
: Johanes Bambang Kendarto			Director	Director
: Zulkifli Zaini				
: Abdul Rachman				
: Sasmita				
on May 22, 2006				
	Director	· Sontot A. Sontausa		
0 /				
, , ,		0		
· · · · ·				
	Director	. Duur Gunardi Sadikin		
	: Soedarjono : Richard Claproth : Pradjoto : Gunarni Soeworo : Yap Tjay Soen : Agus Martowardojo : Wayan Agus Mertayasa : Omar Sjawaldy Anwar : Johanes Bambang Kendarto : Zulkifi Zaini : Abdul Rachman : Sasmita	: Soedarjono : Richard Claproth : Pradjoto : Gunarni Soeworo : Yap Tjay Soen : Agus Martowardojo : Wayan Agus Mertayasa : Omar Sjawaldy Anwar : Johanes Bambang Kendarto : Zulkifli Zaini : Abdul Rachman : Sasmita on May 22, 2006 are as follow : : Agus Martowardojo : Wayan Agus Mertayasa Director : Wayan Agus Mertayasa Director : Wayan Agus Mertayasa Director : Omar Sjawaldy Anwar Director : Zulkifli Zaini : Abdul Rachman Director	 Soedarjono Richard Claproth Pradjoto Gunarni Soeworo Yap Tjay Soen JP Morgan Chase Bank US Resident (Norbax Inc): 7.99% Gunarni Soeworo Yap Tjay Soen Public : 23.01% 	: Soedarjono PT Bank Mandiri (Persero) Tbk : Richard Claproth JP Morgan Chase Bank US Resident : Pradjoto (Norbax Inc): 7.99% : Gunarni Soeworo Public: 23.01% : Yap Tjay Soen Public: 23.01% : Agus Martowardojo Public: 23.01% : Wayan Agus Mertayasa Omar Sjawaldy Anwar : Johanes Bambang Kendarto Image: Comar Sjawaldy Anwar : Sasmita Image: Comar Sjawaldy Anwar : Agus Martowardojo Image: Comar Sjawaldy Anwar : Comar Sjawaldy Anwar Image: Comar Sjawaldy Anwar : Comar Sjawaldy Anwar Image: Comar Sjawaldy Anwar : Comar Sjawaldy Anwar Image: Comar Sjawaldy Anwar : Comar Sjaw

1) The above financial information as of and for the three months ended March 31, 2006 and 2005 is derived from the consolidated financial statements

that have been reviewed by Public Accounting Firm Purwantono, Sarwoko & Sandjaja (previously Prasetio, Sarwoko & Sandjaja), a member of Ernst & Young Global (Partner In-charge is Drs. Soemarso S. Rahardjo ME (2005 : Drs. Sandjaja)) which stated that they did not find indication for material modification that should be made to the consolidated financial statements in order for them to comply with generally accepted accounting principles in Indonesia in their reports dated May 17, 2006 (except for note 60b as to which the date is May 22, 2006) and May 29, 2005, respectively, 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 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 amanded 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 amanded 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 availiability of audited financial statements.
- 4) For comparative purposes, certain accounts in the financial information as of and for the three months ended March 31, 2005 have been reclassified
- to conform with the presentation of accounts in the financial information as of and for the three months ended March 31, 2006.
- 5) Exchange rate of 1 US Dollar as of March 31, 2006 and 2005 was Rp 9,065.50 and Rp 9,471.50 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.
- 7) The appointment of Compliance Director is in the process of approval from Bank Indonesia.

EARNING ASSETS AND OTHER INFORMATION As of March 31, 2006 and 2005 (In Millions of Rupiah)

		(In Millions of Rupiah) BANK											
No	DESCRIPTION			March 3	1, 2006						31, 2005		
	DESCRIPTION	CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL	CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL
	Related Parties		PIENTION	STANDARD					HENTION	STANDARD			
A	EARNING ASSETS												
11	Placement with other banks	126,917		-	-		126,917	237,245	-	-	-	-	237,245
2		92,661,717	-	-	-	-	92,661,717	93,491,203		-	-	-	93,491,203
3	Loan to related parties	662,825		6,000	-	201,578	870,403	629,609	-	-	-	356,562	986,171
	a. Small scale business credit (KUK)	-	-	-	-			-	-	-	-		-
	b. Property Loans	9,240	-	-	-	-	9,240	16,599	-	-	-	-	16,599
	i. Restructured	8,750	-	-	-	-	8,750	15,625	-		-	-	15,625
	ii. Unrestructured	490	-	-	-	-	490	974	-	-	-		974
	c. Other restructured loans	224,944	-	-	-	-	224,944	118,956	-	-	-	148,793	267,749
	d. Others	428,641	-	6,000	-	201,578	636,219	494,054	-	-	-	207,769	701,823
4	Investment in shares of stock to related parties	2,050,774	-	-	-	-	2,050,774	2,027,797	-	-	-	5,159	2,032,956
	a. In bank financial institutions	1,161,123	-	-	-	-	1,161,123	1,069,684	-	-	-	-	1,069,684
	b. In non bank financial institutions	889,651	-	-	-	-	889,651	828,989	-		-	5,159	834,148
	c. Due to loan restructuring	-	-	-	-	-	-						
	d. Others	-	-	-				129,124	-		-	-	129,124
5	Other receivables to related parties	39,622	-	-	-	-	39,622	29,922	-	-	-	3,149	33,071
6	Commitments and contingencies to related parties	18,690	-	-	-	-	18,690	1,524	-	-	-	745	2,269
_													
B	NON EARNING ASSETS												
	Abandoned properties	-	-	-	-	-		-	-	-	-	-	-
2	Repossessed Assets	-	-	-	-	-		-	-	-	-	-	
3	Interbranch and suspense account	-	-	-	-	-		-	-	-	-	-	
I	Third Parties												
п													
A	EARNING ASSETS	15 005 003					15 005 003	12.976.361				13.671	12.990.032
	Placement with other banks	15,885,883	-	-	-	-	15,885,883	1	-	-	-		
2	Securities (issued by Bank Indonesia and third parties)	8,280,671 58,194,560	- 12,086,490	64,276 4,404,683	- 5,786,772	1,065,027 16,726,990	9,409,974 97,199,495	6,087,823 62,241,859	12,337,907	58,230 7,682,813	3,969,390	1,213,850 5,493,459	7,359,903 91,725,428
3			680,515										
	a. Small scale business credit (KUK)	3,610,579 3,277,017	1,296,523	99,909 302,335	131,519 972,155	380,317 649,385	4,902,839 6,497,415	3,197,916 2,517,568	364,516 751,779	26,330 186,867	55,974 51,864	279,438 9,290	3,924,174
	b. Property Loans i. Restructured	43,891	231.004	71,469	14,592	160,269	521,225	340,730	559,057	100,007	51,004	9,290	3,517,368 899,787
	ii. Unrestructured	3,233,126	1,065,519	230,866	957,563	489,116	5,976,190	2,176,838	192,722	186,867	51.864	9,290	2,617,581
		6,063,908	2,922,185	993,767	1,874,524	5,730,944	17,585,328	7,432,248	3,789,413	4,075,140	2,800,818	1,401,675	19,499,294
	c. Other restructured loans d. Others	45,243,056	7,187,267	3,008,672	2,808,574	9,966,344	68,213,913	49,094,127	7,432,199	3,394,476	1,060,734	3,803,056	64,784,592
4	Investment in shares of stock of third parties	+3,2+3,036	7,107,207	3,000,072	2,000,374	72,625	72,626	3,000	7,432,177	1,955	1,000,734	72,625	77,580
1	a. In bank financial institutions	-	-	'	-	12,025	12,020	3,000	-	1,755	-	12,025	77,500
	b. In non bank financial institutions	-	-		-	-		-	-	-	-	-	-
	c. Due to loan restructuring	-	-	'	-	72,625	72,625	-	-	-	-	72,625	72,625
	d. Others					72,025	72,025	3,000		1,955		72,025	4,955
5	Other receivables from third parties	4,628,699	684,489	886,054	219.547	793,183	7,211,972	5,588,137	2,296,467	1,011,995	30,523	792,965	9,720,087
6	Commitments and contingencies to third parties	12,982,301	307,923	230,310	17,694	161,621	13,699,849	12,385,913	4,843,373	285,796	50,525	187,496	17,702,578
	Communicates and contingencies to third parties	12,702,301	307,723	230,310	17,074	101,021	13,077,047	12,303,713	7,073,373	203,770	-	107,470	17,702,570
в	NON EARNING ASSETS												
1	Abandoned properties		-	_	-	-	238,236	-		-	-	-	264,211
2	Repossessed Assets		-	-	-	-	158,922	_	-	-	-	_	169,373
3			-	-	-	-	675,560	-	-	-	-	-	1,335,706
	TOTAL	195,532,659	13,078,902	5,591,324	6,024,013	19,021,024	240,320,640	195,700,393	19,477,747	9,040,789	3,999,913	8,139,681	238,127,813
1.	a. Required allowance for possible losses on earning assets	953,468	575,191	791,827	1,823,797	11,193,138	15,337,421	991,777	1,033,947	1,535,159	1,242,172	6,314,480	11,117,535
11	b. Required allowance for possible losses on non earning assets	755,408	575,191	//1,02/	1,025,777		13,337,421	771,777	1,035,747	-	1,242,172	-	-
1	Total required allowance for possible losses on assets **)	953,468	575,191	791,827	1,823,797	11,193,138	15,337,421	991,777	1,033,947	1,535,159	1,242,172	6,314,480	11,117,535
2	a. Established allowance for possible losses on earning assets	1,072,730	575,191	791,827	1,823,797	11,326,146	15,589,691	1,294,107	1,033,947	1,836,202	1,242,172	6,832,661	12,239,089
	b. Established allowance for possible losses on earning assets	1,072,730	575,191	//1,02/	1,025,777	11,520,140	374,678	1,274,107	1,035,747	1,030,202	1,242,172	-	1,742,294
1	Total established allowance for possible losses on assets	1,072,730	575,191	791,827	1,823,797	11,326,146	15,964,369	1,294,107	1,033,947	1,836,202	1,242,172	6,832,661	13,981,383
2	Value of bank's assets pledge as collateral :	1,072,730	575,171	771,027	1,023,171	11,320,140	13,704,307	1,274,107	1,033,747	1,030,202	1,212,172	0,032,001	13,701,303
1	a. To Bank Indonesia												
1	b. To others												
4	Percentage of small scale business credit to total loans						- 4.99%						4.23%
	Percentage of small scale business credit to total loans Percentage of small scale business credit debtors to total debtors						38.70%						30.96%
	Percentage UMKM to total loans						11.41%						8.47%
	Percentage of UMKM debtors to total debtors						42.11%						35.38%
	Include Government Recapitalization Bonds	1				L L	12.11/0					L L	55.5576

***) 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 bond.

FOREIGN EXCHANGE AND DERIVATIVES TRANSACTION

As of March 31, 2006 (In Millions of Rupiah)

NO	TRANSACTION	Contract M		BANK (Unaudited Derivative Recei	vable & Payable	Contract Value
		Hedging	Others	Receivable	Payable	Netting Agreement
Α.	Exchange Rate Related					
T	Spot	-	3,870	-	-	-
2	Forward	-	461,270	١,469	20,876	-
3	Option a. Purchased b. Written	-	-	37 228	97 	-
4	Future	-	-	-	-	-
5	Swap	-	6,620,278	453,539	35,104	-
6	Other	-	-	-	-	-
В	Interest Rate Related					
T	Forward	-	1,472	١,472	-	-
2	Option a. Purchased b. Written	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	107,719	18,234	-	125,953	-
5	Other	-	-	-	-	-
с	Other	-	-	-	-	-
	TOTAL			456,745	182,041	

CALCULATION OF CAR

As of March 31, 2006 and 2005

(In Millions of Rupiah)

	(In Millions of Rupiah)	BANK			
NO	DESCRIPTION	March 31, 2006	March 31, 2005		
І. СОМРО	NENTS				
A.	CORE CAPITAL	21,632,308	23,363,919		
I.	Paid-Up Capital	10,144,789	10,070,008		
2.	Disclosed Reserves	10,111,707	10,070,000		
	a. Agio	6,016,827	5,970,132		
	b. Disagio (-/-)	-	-		
	c. Shares Option	206,596	14,981		
	d. Donated Capital / Additional Paid-In Capital		-		
	e. General and Appropriated Reserves	2,560,285	747,000		
	f. Previous years profit after tax	2,246,139	6,087,417		
	g. Previous years losses (-/-)	-	-		
	h. Current year profit after tax (50%)	386,876	389,299		
	I. Current year losses (-/-)	-	-		
	j. Differences Arising from Translation of Financial Statements				
	in Foreign Currencies				
	I) Positive Adjustment	70,796	85,082		
	2) Negative Adjustment (-/-)	-	-		
	k. Funds for Paid-Up Capital	-	-		
	I. 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	-	-		
В.	Supplemental Capital (Max 100% of core capital)	8,334,588	9,021,496		
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)	1,072,730	1,294,107		
4.	Loan Capital	-	102,292		
5.	Subordinated Loans (max 50% of core capital)	4,214,922	4,578,161		
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	-	-		
ΙΙ. ΤΟΤΑΙ	CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B)	29,966,896	32,385,415		
III. TOTA	CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL				
SUPPL	EMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK				
(A+B+C		29,966,896	32,385,415		
IV. INVES	TMENTS IN SHARES OF STOCK (-/-)	(2,050,102)	(2,032,459)		
	CAPITAL FOR CREDIT RISK (II-IV)	27,916,794	30,352,956		
VI.TOTAL	CAPITAL FOR CREDIT AND MARKET RISK (III-IV)	27,916,794	30,352,956		
	T RISK-WEIGHTED ASSETS	110,698,401	114,042,265		
	ET RISK-WEIGHTED ASSETS	2,966,744	3,722,859		
	LISHED CAPITAL ADEQUACY RATIO FOR CREDIT RISK (V : VII)	25.22%	26.62 %		
	LISHED CAPITAL ADEQUACY RATIO FOR CREDIT AND				
MARKE	T RISK (VI:(VII+VIII)	24.56%	25.77%		
XI.EXCES	S ADDITIONAL SUPPLEMENTAL CAPITAL RATIO				
((C-D):(VII+VIII))	0.00%	0.00%		
XII.REQU	RED MINIMUM CAPITAL ADEQUACY RATIO	8%	8%		

LOAN PURCHASED FROM IBRA

January I, 2006 to March 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 (Unaudited)
I.	Loan principal / outstanding balance as of March 31, 2006	4,274,992
2	Amount of loans purchased from January I, 2002 - March 31, 2006	5,579,541
3	Total provision for loan losses and deferred income arising from the difference between outstanding loans and purchase price	151,136
4	Allowance for possible loan losses as of March 31, 2006	841,503
5	Interest income and other income related to loans purchased from IBRA from January 1, 2006 - March 31, 2006	34,751

b. Summary of movement of loans purchased from IBRA

NO	DESCRIPTION	Amount (Unaudited)
I.	Beginning Balance	4,771,405
2	Foreign currency translation	(312,861)
3	Additional loan purchased during the period	-
4	Repayment during the period	(183,552)
5	Loan written-off during the period	-
6	Ending Balance	4,274,992

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

NO	DESCRIPTION	Amount (Unaudited)
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 (Unaudited)
1	Beginning Balance	159,858
2	Foreign currency translation	(8,606)
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	(116)
6	Ending Balance	151,136

e. Loan covered by new credit agreements

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

FINANCIAL RATIOS As of March 31, 2006 and 2005

NO	KEYS RATIOS		BANK	
			March 31, 2006	March 31, 2005
I.	Capita	al		
	I.	CAR by considering credit risk	25.22%	26.62%
	2.	CAR by considering credit risk and market risk	24.56%	25.77%
	3.	Premises and Equipment to Capital	27.64%	24.54%
II.	Earning Assets			
	I.	Non-performing earning assets	12.81%	8.96%
	2.	Allowance for possible losses on earning assets	6.52%	5.18%
	3.	Compliance for allowance for possible losses on earning assets	101.64%	110.09%
	4.	Compliance for allowance for possible losses on non earning assets	-	-
	5.	Gross NPL	27.66%	18.88%
	6.	Net NPL	15.84%	10.90%
III.	Rentability			
	I.	ROA	1.24%	1.31%
	2.	ROE	9.27%	9.07%
	3.	NIM	3.79%	4.27%
	4.	Operating Expenses to Operating Income *)	89.10%	84.43%
IV.	Liquidity			
		LDR	50.90%	55.84%
ν.	Compliance			
	1.	a. Percentage Violation of Legal Lending Limit		
		a.I. Related parties	-	-
		a.2. Third parties	-	-
		b. Percentage of Lending in Excess of the Legal		
		Lending Limit		
		a.I. Related parties	-	-
		a.2. Third parties	_	
	2.	Reserve Requirement (Rupiah)	12.12%	8.08%
	3.	Net Open Position **)	3.85%	6.29%
	4.	Net Open Position on Balance Sheet ***)	16.35%	4.53%

*) Operating expenses include interest expense, provision for possible losses on assets and other provision for

possible losses divided by operational income including interest income.

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

***) Net Open Position as of March 31, 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 March 31, 2005 is in accordance with Bank Indonesia Regulation No. 6/20/PBI/2004 dated July 15, 2004.