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

	(In Millions of Rup	NK	CONSOLIDATED			
NO	DESCRIPTION	June 30,2006	June 30,2005	June 30,2006	June 30,2005	
	ASSETS	,	,	,	,	
1.	Cash	2,932,671	2,264,891	3,031,655	2,348,426	
2.	Placements with Bank Indonesia					
	a. Current accounts with Bank Indonesia	19,753,925	15,392,413	20,157,308	15,855,896	
	b. Certificates of Bank Indonesia	9,754,066	5,392,738	10,289,064	5,432,737	
	c. Others	-	4,095,958	-	4,095,958	
3.	Current accounts with other banks a. Rupiah	1,453	5,618	5,616	9,198	
	b. Foreign currencies	654,385	1,151,287	671,213	1,119,092	
4.	Placements with other banks	004,000	1,151,207	071,213	1,117,072	
	a. Rupiah	1,455,196	3,549,710	1,539,827	3.613.310	
	Allowance for possible losses on placements with other banks - / -	(14,653)	(35,558)	(16,126)	(35,750)	
	b. Foreign currencies	10,360,804	8,609,656	10,527,301	8,840,921	
	Allowance for possible losses on placements with other banks - / -	(111,175)	(97,214)	(111,200)	(99,162)	
5.	Securities		. ,	. ,		
	a. Rupiah					
	i. Trading	298,863	328,041	623,008	774,436	
	ii. Available for sale	889,164	1,276,450	1,440,261	1,692,957	
	iii. Held to maturity	1,026,004	1,080,266	1,026,004	1,138,219	
	Allowance for possible losses on securities - / -	(1,076,712)	(1,126,652)	(1,081,681)	(1,130,734)	
	b. Foreign currencies	00.004	20 (12	1 40 000	00.014	
	i. Trading	82,394	39,612	140,980	98,014	
	ii. Available for sale	114,205	117,372	382,457	582,586	
	iii. Held to maturity Allowance for possible losses on securities - / -	1,139,358 (50,881)	1,314,779 (88,668)	1,359,479 (50,881)	1,629,993 (89,029)	
6.	Securities sold with agreement to repurchase	(50,001)	(00,000)	(50,001)	(87,027)	
o. 7.	Government Recapitalization Bonds	-	-	-	-	
<i>'</i> .	a. Trading	2,340,010	2,248,358	2,340,011	2,435,779	
	b. Available for sale	28,778,615	29,005,706	28,903,515	29,005,706	
	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	-	976,459	305,063	1,407,487	
	Allowance for possible losses on securities purchased with agreement to resell -/-	-	(9,765)	-	(9,765)	
	b. Foreign currencies	-	-	-	-	
	Allowance for possible losses on securities purchased with agreement to resell -/-	-	-	-	-	
9.	Derivative receivables	400,970	314,676	404,154	315,604	
	Allowance for possible losses on derivative receivables - / -	(4,079)	(3,217)	(4,079)	(3,217)	
10.	Loans					
	a. Rupiah	251.040	7(2,2/2	257.055	7(40)5	
	- Related parties	351,860 70,072,919	762,363 62,899,328	357,855 76,304,180	764,865 68,670,189	
	- Third parties Allowance for possible losses on loans - / -			(7,069,692)		
	b. Foreign currencies	(6,904,290)	(5,578,100)	(7,007,072)	(5,738,296)	
	- Related parties	533,612	572,210	638,787	572,434	
	- Third parties	29,124,568	32,790,897	30,526,677	33,897,056	
	Allowance for possible losses on loans - / -	(6,038,896)	(5,012,980)	(6,088,274)	(5,030,881)	
н.	Acceptances receivables	3,396,637	5,975,426	3,401,118	5,979,327	
	Allowance for possible losses on acceptances receivables - / -	(128,039)	(572,149)	(128,039)	(572,149)	
12.	Other receivables - Trade transactions	2,705,094	4,520,128	2,705,094	4,520,128	
	Allowance for possible losses on other receivables - trade transactions -/-	(886,823)	(1,092,292)	(886,823)	(1,092,292)	
13.	Investments in shares of stock	2,155,418	2,059,569	149,884	134,451	
	Allowance for possible losses on investments in shares of stock - / -	(73,384)	(78,599)	(73,384)	(78,599)	
14.	Accrued Income	1,815,241	1,201,672	1,854,067	1,219,078	
15.	Prepaid expenses	345,643	339,252	404,357	400,081	
16.	Prepaid tax	5,493	396,836	24,526	420,058	
17.	Deferred tax assets	1,832,719	2,149,557	1,848,046	2,154,526	
18.	Premises and equipment Accumulated depreciation - / -	7,506,289	7,494,618	7,942,142	7,888,523	
10	Accumulated depreciation - / - Abandoned properties	(2,860,920) 442,794	(2,348,073) 274,149	(3,114,031) 442,794	(2,572,737) 274,149	
19.	Provision for possible losses on abandoned properties - / -	74 2,/74	(274,149	772,/74	(274,149	
20.	Leased assets	_	(2/7,147)	_	(2/7,147)	
20.	Accumulated depreciation for leased assets - / -					
21.	Repossessed assets	158,922	169,373	188,383	199,500	
	Provision for possible losses on repossessed assets - / -	-	(169,373)	-	(169,373)	
22.	Other assets	2,400,215	4,426,625	2,873,237	5,094,693	
	TOTAL ASSETS	245,774,253	247,803,802	255,278,451	256,783,842	
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , =	, ,	·····	

BALANCE SHEETS As of June 30, 2006 and 2005

(In Millions of Rupiah)

IDE Description june 30,2006 june 30,2005 june 30,2006 june 30,2006		(In Millions of R	NK	CONSOLIDATED			
LIABILITIES AND SHAREHOLDERS' EQUITY I 1 Demad depoits 30.768.551 29.448.010 31.7 a. Rupiah 12.577.207 12.275.621 12.889.939 12.65 b. Foreign currencies 12.577.207 12.275.621 12.889.939 12.65 a. Rupiah 41.734.511 47.784.629 46.599.579 45.5 a. Rupiah 640.564 669.967 511.789 5 a. Rupiah 660.564 669.967 511.789 5 b. Foreign currencies 87.614 155.881 74.391 1 b. Foreign currencies 14.991.706 12.175.557 15.569.944 13.8 a. Rupiah - - - - - b. Foreign currencies 13.97.6637 15.97.974.250 15.97.944 13.8 c. Scurtice sold with repo agreements to repurchase 15.02.978 5.797.250 1.597.643 40.91.827.64 40.18.91.77.73 10 Sccurtice sold with repo agreements to repurchase 15.02.978 5.977.242 3.00.05 2.777.731	NO	DESCRIPTION				June 30,2005	
a. Rupin 22.017,570 30,768,551 29,448.010 31,7 b. Foreign currencies 12,577,707 12,275,62 12,839,939 12,6 1 Labitities immediately payable 81,41,84 824,075 823,949 8 3 Savings deposits 47,784,629 46,999,579 49,5 45,5 - Rupiah 660,564 669,967 511,789 5 - Time deposits 88,406,518 71,631,694 91,582,933 74,7 b. Foreign currencies 660,564 669,967 511,789 5 74,7 - - - - - - - - - - - - - - -		LIABILITIES AND SHAREHOLDERS' EQUITY					
b. Foreign currencies 12.577.207 12.275.662 12.839.393 12.63 2 Liabilities immediately payable 84.184 67.4075 67.23.949 8 3 Savings deposits 44.734.511 47.784.629 46.999.579 94.5 4 Time deposits 44.734.511 47.784.629 46.999.579 91.582.933 74.7 b. Foreign currencies 88.406.518 71.631.694 91.582.933 74.7 b. Foreign currencies 88.406.518 71.631.694 91.582.933 74.7 b. Foreign currencies 87.614 155.881 74.391 1 - Third parties 88.406.518 71.631.694 91.582.933 74.7 b. Foreign currencies 87.614 155.881 74.391 1 - Third parties 87.614 155.891 74.391 1 b. Foreign currencies 14.991.706 13.175.557 15.569.944 13.8 5 Gertification bank 2.777.731 5.975.426 3.401.118 5.9	- T	Demand deposits					
2 Liabilities immediately payable 814.184 824.075 623.949 8 3 Savings deposits 44.734.511 47.784.629 46.999.579 49.5 4 Time deposits 680.564 689.967 511.789 5 - Third parties 680.564 689.967 511.789 5 - Third parties 88.406.518 71.631.694 91.582.933 74.7 - - Related parties 87.614 155.881 74.391 1 - Rapiah - <td></td> <td></td> <td>28,017,570</td> <td>30,768,551</td> <td>29,448,010</td> <td>31,712,896</td>			28,017,570	30,768,551	29,448,010	31,712,896	
3 Savings deposits 44,734,511 47,784,629 46,999,579 49,55 4 Time deposits a. Rupiah 680,564 689,967 511,789 5 - Related parties 88,406,518 716,31,694 91,582,933 74,7 b. Foreign currencies 88,406,518 716,31,694 91,582,933 74,7 - Third parties 88,406,518 716,31,694 91,582,933 74,7 b. Foreign currencies 14,991,706 13,175,557 15,569,944 13,8 - - - - - - - b. Foreign currencies - - - - - - <t< td=""><td></td><td></td><td></td><td></td><td>1</td><td>12,680,779</td></t<>					1	12,680,779	
4 Time deposits a. Rupiah 680,564 689,967 511,789 5 - Third parties 88,406,518 71,631,694 91,582,933 74,7 - Third parties 87,614 155,881 74,391 1 - Related parties 87,614 155,881 74,391 1 - Third parties 14,991,706 13,175,557 15,569,944 13,88 5 Certificates of deposit - - - - a. Rupiah - - - - - - 6 Deposits from other banks 8,644,875 10,435,464 9,194,225 10,8 7 Securities sold with repo agreements to repurchase 1,502,978 5,975,426 3,401,118 5,9 9 Acceptances payable 3,396,637 5,975,426 3,401,118 5,9 10 Securities issued 3,296,637 5,975,426 3,401,118 5,9 11 Fund borrowings - - - - - 13 Obligning facilities from Bank Indonesia -			814,184		823,949	864,800	
a. Rupiah a. Rupiah c. b. - Related parties \$80,554 689,967 \$11,799 5 - Third parties \$82,406,518 71,631,694 91,582,933 74,7 b. Foreign currencies 88,406,518 71,631,694 91,582,933 74,7 c. Third parties 87,614 155,881 74,391 1 - Third parties 14,991,706 13,175,557 15,569,944 13.8 5 Certificates of deposit - </td <td>-</td> <td></td> <td>44,734,511</td> <td>47,784,629</td> <td>46,999,579</td> <td>49,541,777</td>	-		44,734,511	47,784,629	46,999,579	49,541,777	
- Related parties 660,564 669,967 511,789 5 - Third parties 88,406,518 71,631,694 91,582,933 74,7 - Related parties 87,614 155,881 74,391 1 - Related parties 14,991,706 13,175,557 15,569,944 13,8 5 Certificates of deposit - - - - - a. Rupiah -<	4	Time deposits					
- Third parties 88.406,518 71,631,694 91,582,933 74,7 b. Foreign currencies 88.406,518 71,631,694 91,582,933 74,7 c. Related parties 87,614 155,881 74,391 1 c. Third parties 14,991,706 13,175,557 15,569,974 13,8 S Certificates of deposit - - - - a. Rupiah - - - - b. Foreign currencies - - - - Securities sold with repo agreements to repurchase 1,502,978 5,7972,250 1,593,634 5,98 9 Derivities isoued 3,396,637 5,975,426 3,401,118 5,9 10 Securities isoued 854,828 820,105 1,054,828 10,0 a. Rupiah 854,828 820,105 1,054,828 10,0 b. Others - - - - i. Rupiah - - - - - - - - -							
b. Foreign currencies 87,614 155,881 74,391 1 - Related parties 14,991,706 13,175,557 15,569,374 13,8 - Related parties - - - - - Nupiah - - - - - Deposits from other banks 8,666,875 10,435,464 9,194,225 10,83 7 Securities sold with repo agreements to repurchase 1,502,978 5,792,505 1,593,634 5,9 9 Acceptances payable 50,787 99,814 50,968 - - - Rupiah - - - - - - - - - - - - - - -				,		525,842	
- Related parties 87.614 155.881 74.391 1 - Third parties 14,991,706 13,175,557 15,569,944 13,8 S Certificates of deposit -			88,406,518	71,631,694	91,582,933	74,764,176	
- Third parties 14.991,706 13.175,557 15,569,944 13.8 5 Certificates of deposit -		-					
S Certificates of deposit . <td></td> <td></td> <td>· · · · · · · · · · · · · · · · · · ·</td> <td></td> <td>,</td> <td>124,535</td>			· · · · · · · · · · · · · · · · · · ·		,	124,535	
a. Rupiah - - - b. Foreign currencies - - - Copies from other banks 8.646.875 10.435.464 9.194.225 10.8 7 Securities sold with repo agreements to repurchase 1.502.978 5.792.250 1.593.634 5.9 8 Derivative payable 3.396.637 5.975.426 3.401.118 5.9 9 Acceptances payable 3.396.637 5.975.426 3.401.118 5.9 9 Acceptances payable 3.396.637 5.975.426 3.401.118 5.9 10 Securities issued 3.8 820.105 1.054.828 10.0 a. Rupiah 854.828 820.105 1.054.828 10.0 b. Others -			14,991,706	13,175,557	15,569,944	13,834,352	
b. Foreign currencies - - - 6 Deposits from other banks 8.646.875 10.435.464 9.194.225 10.8 7 Securities sold with repo agreements to repurchase 15.02.978 5.792.250 15.53.634 5.9 8 Derivative payable 50.787 99.814 50.968 50.787 9 Acceptances payable 3.396.637 5.975.426 3.401.118 5.9 10 Securities issued 3.396.637 5.975.426 3.041.015 2.776.767 3.0 11 Found borrowings 2.777.731 3.041.055 2.776.767 3.0 a. Funding facilities from Bank Indonesia - - - - - b. Others -	5						
6 Deposits from other banks 8,646,875 10,435,464 9,194,225 10,83 7 Securities sold with repo agreements to repurchase 1,502,978 5,792,220 1,593,634 5,9 8 Derivative payable 3,396,637 5,975,426 3,401,118 5,9 9 Acceptances payable 3,396,637 5,975,426 3,401,118 5,9 10 Securities issued 854,828 820,105 1,054,828 1,0 11 Fund borrowings 2,777,731 3,041,055 2,776,767 3,0 11 Fund borrowings -			-	-	-	-	
7 Securities sold with repo agreements to repurchase 1,502,978 5,792,250 1,593,634 5,9 8 Derivative payable 3,396,637 9,9,814 50,968 50,975,426 3,401,118 5,9 9 Acceptances payable 3,396,637 5,975,426 3,401,118 5,9 10 Securities issued 3,396,637 5,975,426 3,401,118 5,9 a. Rupiah 854,828 820,105 1,054,828 1,0 b. Foreign currencies 2,777,731 3,041,055 2,776,767 3,0 11 Fund borrowings - - - - - a. Funding facilities from Bank Indonesia - <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>			-	-	-	-	
8 Derivative payable 50,787 99,814 50,968 9 Acceptances payable 3,396,637 5,975,426 3,401,118 5,9 10 Securities issued a. Rupiah 854,828 820,105 1,054,828 1,0 b. Foreign currencies 2,777,731 3,041,055 2,776,767 3,0 11 Fund borrowings - - - - a. Funding facilities from Bank Indonesia - - - - b. Others - - - - - i. Rupiah - - - - - - - Related parties -			· · · ·			10,828,664	
9 Acceptances payable 3.396.637 5.975.426 3.401.118 5.9 10 Securities issued a. Rupiah 854.828 820.105 1.054.828 1.0 b. Foreign currencies 2.777.731 3.041.055 2.776.767 3.0 11 Fund borrowings - <td></td> <td></td> <td></td> <td></td> <td>1</td> <td>5,940,583</td>					1	5,940,583	
10 Securities issued 854,828 820,105 1,054,828 1,0 b. Foreign currencies 2,777,731 3,041,055 2,776,767 3,0 11 Fund borrowings - - - - a. Funding facilities from Bank Indonesia - - - - b. Others - - - - - i. Rupiah - 1,204,232 1,356,711 1,429,232 1,77 ii. Foreign currencies - - - - - - Related parties 1,204,232 1,356,711 1,429,232 1,77 ii. Foreign currencies - - - - - - Related parties - - - - - - Third parties 1,505,006 5,233,381 1,505,006 5,33 - - 3 Obligation under capital lease - - - - - - 14 Accrued expenses 622,931 491,337 681,987 5 - 17 Other liabilities 5						99,823	
a. Rupiah 854,828 820,105 1,054,828 1,0 b. Foreign currencies 2,777,731 3,041,055 2,776,767 3,0 11 Funding facilities from Bank Indonesia - - - - b. Others - - - - - - i. Rupiah -			3,396,637	5,975,426	3,401,118	5,979,327	
b. Foreign currencies 2,777,731 3,041,055 2,776,767 3,0 11 Fund borrowings - <td>10</td> <td></td> <td>054.000</td> <td>000 105</td> <td>1.05.4.020</td> <td>1 000 105</td>	10		054.000	000 105	1.05.4.020	1 000 105	
11 Fund borrowings - - - a. Funding facilities from Bank Indonesia - - - - b. Others - - - - - i. Rupiah - Related parties 350,000 350,000 350,000 350,000 350,000 3 - - Third parties 1,204,232 1,356,711 1,429,232 1,7 ii. Foreign currencies - - - - - - - - - 1,505,006 5,233,381 1,505,006 5,3 12 Estimated losses on commitments and contingencies 505,369 662,446 510,581 66 13 Obligation under capital lease - 785 - - 14 Accrued expenses 622,931 491,337 681,987 5 15 Taxes payable 1,085 - 24,908 - 16 Deferred tax liabilities - - - - 18 Subordinated Loans - - - -						1,020,105	
a. Funding facilities from Bank Indonesiab. Othersi. Rupiahi. Rupiah Related parties Third parties Felated parties Related parties Related parties Third parties1.505,0065,233,3811.505,0065,3312Estimated losses on commitments and contingencies0bigation under capital lease4 Accrued expenses15Taxes payable16Deferred tax liabilities Related parties <tr< td=""><td></td><td>-</td><td>2,///,/31</td><td>3,041,055</td><td>2,//6,/6/</td><td>3,015,684</td></tr<>		-	2,///,/31	3,041,055	2,//6,/6/	3,015,684	
b. Others i. Rupiah - Related parties 350,000		•					
i. Rupiah - Related parties 350,000 350,000 350,000 3 - Third parties 1,204,232 1,356,711 1,429,232 1,7 ii. Foreign currencies - - - - - Third parties 1,505,006 5,233,381 1,505,006 5,33 12 Estimated losses on commitments and contingencies 505,369 662,446 510,581 68 13 Obligation under capital lease - 785 - - 14 Accrued expenses 622,931 491,337 681,987 5 15 Taxes payable - - - - - 17 Other liabilities - - - - - 18 Subordinated Loans - - - - - - 19 Loan Capital -		-	-	-	-	-	
- Related parties 350,000 350,							
- Third parties 1,204,232 1,356,711 1,429,232 1,7 ii. Foreign currencies - - - - - Third parties 1,505,006 5,233,381 1,505,006 5,33 12 Estimated losses on commitments and contingencies 505,369 662,446 510,581 6 13 Obligation under capital lease - 785 - - 14 Accrued expenses 622,931 491,337 681,987 5 15 Taxes payable 1,085 - - - 16 Deferred tax liabilities - - - - 18 Subordinated Loans - - - - - 19 Loan Capital - - - - - - 19 Loan Capital - - - - - - - 20 Minority Interests - - - - - - - - - - - - - - - -			250.000	250.000	250,000	350,000	
ii. Foreign currencies - - - - Related parties - - - - - Third parties 1,505,006 5,233,381 1,505,006 5,33 12 Estimated losses on commitments and contingencies 505,369 662,446 510,581 6 13 Obligation under capital lease - 785 - - 14 Accrued expenses 622,931 491,337 681,987 5 15 Taxes payable 1,085 - 24,908 - 16 Deferred tax liabilities - - - - 17 Other liabilities 5,962,589 5,359,194 6,724,883 6,22 18 Subordinated Loans - - - - - - Third parties 4,237,582 6,882,646 4,269,582 6,9 19 Loan Capital - - - - - Third parties - - - - - <t< td=""><td></td><td></td><td> ,</td><td></td><td></td><td>1,706,711</td></t<>			,			1,706,711	
- Related parties - - - - Third parties 1,505,006 5,233,381 1,505,006 5,33 12 Estimated losses on commitments and contingencies 505,369 662,446 510,581 66 13 Obligation under capital lease - 785 - - 14 Accrued expenses 622,931 491,337 681,987 55 15 Taxes payable 1,085 - 24,908 - 16 Deferred tax liabilities - - - - 17 Other liabilities - - - - - 18 Subordinated Loans - - - - - 18 Subordinated Loans - - - - - - 19 Loan Capital - - - - - - - - Third parties - - - - - - - - - - - - - - - - -			1,204,232	1,330,711	1,427,232	1,700,711	
- Third parties 1,505,006 5,233,381 1,505,006 5,3 12 Estimated losses on commitments and contingencies 505,369 662,446 510,581 66 13 Obligation under capital lease - 785 - 785 - 14 Accrued expenses 622,931 491,337 681,987 55 15 Taxes payable 1,085 - 24,908 - 16 Deferred tax liabilities - - - - 17 Other liabilities 5,962,589 5,359,194 6,724,883 6,22 18 Subordinated Loans - - - - - - Third parties 4,237,582 6,882,646 4,269,582 6,99 19 Loan Capital - - - - - - Related parties - - - - - - Third parties - - - - - - - Third parties - - - - -<							
12 Estimated losses on commitments and contingencies 505,369 662,446 510,581 66 13 Obligation under capital lease - 785 - 14 Accrued expenses 622,931 491,337 681,987 55 15 Taxes payable 1,085 - - - 16 Deferred tax liabilities - - - - 17 Other liabilities 5,962,589 5,359,194 6,724,883 6,22 18 Subordinated Loans - - - - - - Related parties - - - - - - - Third parties 4,237,582 6,882,646 4,269,582 6,99 -			1 505 006	5 233 381	1 505 006	5,309,339	
13 Obligation under capital lease - 785 - 14 Accrued expenses 622,931 491,337 681,987 5 15 Taxes payable 1,085 - 24,908 - 16 Deferred tax liabilities - - - - 17 Other liabilities 5,962,589 5,359,194 6,724,883 6,22 18 Subordinated Loans - - - - - Related parties - - - - - Third parties 4,237,582 6,882,646 4,269,582 6,9 19 Loan Capital - - - - - - Third parties - - - - - 20 Minority Interests - - - 1,3 - 1,3	12			· · ·		669,710	
14 Accrued expenses 622,931 491,337 681,987 5 15 Taxes payable 1,085 - 24,908 16 Deferred tax liabilities - - - 17 Other liabilities 5,962,589 5,359,194 6,724,883 6,22 18 Subordinated Loans - - - - - 18 Subordinated Loans -			505,507	,	510,501	785	
15Taxes payable1,085-24,90816Deferred tax liabilities17Other liabilities5,962,5895,359,1946,724,8836,218Subordinated Loans Related parties Third parties4,237,5826,882,6464,269,5826,919Loan Capital Related parties Third parties20Minority Interests4,661			622 931		681 987	529,582	
16Deferred tax liabilities17Other liabilities5,962,5895,359,1946,724,8836,218Subordinated Loans19Loan Capital19Loan Capital20Minority Interests4,661				-171,557	,	29,116	
17Other liabilities5,962,5895,359,1946,724,8836,218Subordinated Loans Related parties Third parties4,237,5826,882,6464,269,5826,919Loan Capital Related parties Third parties20Minority Interests4,661			1,005		-	27,110	
18Subordinated Loans Related parties Third parties4,237,5826,882,6464,269,5826,919Loan Capital Related parties Third parties20Minority Interests4,661-			5 962 589	5 359 194	6 724 883	6,232,940	
- Related parties Third parties4,237,5826,882,6464,269,5826,919Loan Capital Related parties Third parties-1,316,588-1,320Minority Interests4,661-			5,702,507	5,557,171	0,7 2 1,000	0,252,710	
- Third parties4,237,5826,882,6464,269,5826,919Loan Capital Related parties Third parties-1,316,588-1,320Minority Interests4,661-	10		_	_	_	_	
19Loan Capital - Related parties Related parties Third parties-1,316,588-20Minority Interests4,661			4.237.582	6.882.646	4,269,582	6,914,646	
- Related parties Third parties-1,316,588-20Minority Interests4,661	19		.,207,302	0,002,010	.,207,002	0,711,010	
- Third parties-1,316,588-1,320Minority Interests4,661			-	-	-	-	
20 Minority Interests - - 4,661			-	1,316.588	-	1,316,588	
	20		-	-	4,661	3,782	
21 Shareholders' Equity		, ,			,	- ,	
	21	Shareholders' Equity					
			10,155,812	10,075,034	10,155,812	10,075,034	
		b. Additional paid-in capital/agio	6,023,710		6,023,710	5,973,270	
c. Share options 171,115 15,930 171,115		c. Share options	171,115	15,930	171,115	15,930	
d. Funds for paid-up capital			-	-	-	-	
			101,854	9,733	101,854	106,364	
				3,046,936		3,056,724	
g. Unrealized losses on available for sale securities and Government							
			(136,907)	(484,473)	(136,907)	(484,176)	
h. Difference arising from equity transactions of subsidiaries (23,532) - (23,532)				- ^			
				4,044,154		4,044,154	
						256,783,842	

*) 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 June 30, 2006 and 2005

(In Millions of Rupiah)

June 30,206	NO	DESCRIPTION	BA	NK	CONSO	LIDATED
I. Interest income I. I. Interest income I. I. Interest income I. I. Interest income a. Rupiah I. J. Interest income I. I. Interest income I. I. Interest income a. Rupiah I. J. Interest income I. I. Interest income I. I. Interest income b. Foreign currencies I. I. Interest expense I. I. Interest expense I. I. Interest expense a. Rupiah Interest expense I. I. Interest expense I. I. Interest expense I. I. Interest expense a. Rupiah I. J. Interest expense I. I. Interest expense I. I. Interest expense I. I		DESCRIPTION	June 30,2006	June 30,2005	June 30,2006	June 30,2005
1.1. Interest income a. Rupih 11.401.77 7.584.757 11.876.638 8.057.571 b. Foreign currencies 11.401.77 7.584.757 11.876.638 8.057.571 a. Rupiah 246.300 246.430 246.411 246.430 246.411 246.430 246.411 246.430 246.411 246.430 246.411 246.430 246.411 246.430 246.411 246.430 246.411 246.430 246.411 246.430 246.411 246.430 246.411 246.430 246.411 246.430 246.411 246.430 246.411 246.430 246.411 246.430 256.557 26.55.597 26.557.57 26.557.57 26.557.57 26.557.57 26.577.743 34.646.06 55.097.56.894 4.296.511 26.857.57 26.577.743 34.206.07 25.57.697 4.295.511 26.257.57 27.773 76.551.11 32.16.77.43 4.447.912 4.295.51.10 22.18.100 27.773 76.551.11 32.16.77.64 34.405.92 22.77.03 7.65.51.11 22.21.808 27.97.93 14.692	-					
a. Rupin 1,403.177 75.84.757 11.374.628 8.057.577 b. Foreign currencies 1,202.988 1,141.269 1,203.84 1,203.84 1,203.84 b. Foreign currencies 24.64.0 246.43.0 246.41 246.43.0 246.41 246.41 246.43.0 246.41 246.43.0 246.41 246.41 246.81 246.81 246.81.0 32.62.84 47.877 51.42.8 company normality 9.009.46 13.26.62.84 47.877 51.42.8 b. Foreign currencies 20.009.46 13.26.62.84 47.877 1.87.62.8 42.96.81 company 2.1. Interest expenses 1.01.117.87.62.84 49.09.12 4.46.408 5.000.885 company 1.1.117.86.25.81 4.16.408 5.000.885 1.77.35.7 1.26.7.48 4.49.912 4.55.105 company 1.3.2. Foreign currencies 3.0.41.97.41 4.46.408 5.000.885 1.25.22 2.27.62.01 4.16.408 5.000.885 company 1.3.2. Foreign currencies 3.0.41.61.01.01 1.22.20.81 1.24.58.17 1.24.58.17 1.24.58.17 1.24.58.17 1.24.58.17	I. Int					
b. Foreign currencies 1,020988 1,141,269 1,095,384 1,200,384 1.2. Frees and commissions on lon facilities 246,430 246,430 246,411 246,430 3. Pupiah 142,592 246,430 246,411 246,430 246,411 246,430 3. Pupiah 142,592 9,099,461 13,264,320 9,555,994 2. Interest expenses 12,713,854 9,009,461 13,264,320 9,555,994 2. Interest expenses 2. 68,050 52,2 Fees and commissions 2. 4,268,114 4,408,107 7,556,894 4,268,114 3. Other operating income 3.0 641,64,739 4,616,040 50,000,885 1,777,357 7,655,119 3.1. Other fees and commissions 3.2 649,639 654,031 7,77,357 7,655,119 3.2. A Coher from sale of securities and Government Recapitalization Bonds **) 5,646 1,227,240 1,466,400 1,202,411,318 4,1137 7,655,119 3.2. A Coher operating of estimate losses on others 1,262,241 1,366,400 1,202,717,713 8,77,733 8,616,400						
1.2. Fest and commissions on loan facilities 246.431 246.431 246.431 b. Foreign currencies 143.259 3.68.24 47.877 51.428 1.1. Interest expenses 1.1. Intere					· · ·	
a. Ruph 246430 246430 246431 2464333 2464333 2464			1,020,988	1,141,269	1,095,384	1,200,384
b. Foreign currentes TOTAL INTEREST INCOME 2. Interest expenses a. Rupiah b. Foreign currencies b. Foreign currencies b. Foreign currencies c. Rupiah b. Foreign currencies c. Rupiah b. Foreign currencies c. Rupiah						
TOTAL INTEREST INCOME 12,713,854 9,009,461 13,266,320 9,555,994 2. Interest expenses 3. Rupiah 7,331,130 4,103,109 7,556,894 4,298,814 3. Rupia 7,331,130 4,103,109 7,556,894 4,298,814 TOTAL INTEREST EXPENSE - / - 628 - 1,30,000 TOTAL INTEREST EXPENSE - / - 628 - 1,30,000 3.1. Other operating income 4,555,115 4,241,718 4,849,912 4,555,109 3.2. A congin exchange gain ") 3.4.3. confin morals of securities and Government Recapitalization Bonds "") 1,4692 247,763 1,222,244 1,326,480 1,227,703 3.4. J others 1,222,244 1,326,480 1,227,703 7,655,11 3.4. J others on ontring and conting assets 1,840,56 2,34,077 1,877,992 2,41,133 5. Addition (rownal) of ossimated losses on ontring assets 1,840,56 2,34,077 1,897,992 2,41,133 7. J. Chere are angling expenses 1,143,903 1,220,742 1,306,468 1,339,632 7. J. Additing maching expenses 1,143,903			· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·	
2. Interest expenses 2. Interest expenses 7.331.130 4.103.109 7.556.894 4.296.814 b. Foreign currencies 2.0.7ees and commissions 7.331.130 4.103.109 7.556.894 4.296.814 2.1. Freest and commissions 5.608 5.173.76 8.154.732 4.767.743 8.414.608 50008.885 NET INTEREST INCOME 4.559.115 4.241.718 4.849.912 4.555.117 3.0. Other operating income 3.1. Other fees and commissions 689.639 654.031 777.357 765.511 3.2. Configm exchange gain ") 3.3. a. Cain from increase in value of securities and Government Recapitalization Bonds "*) 1.8492 227.466 3.122.77 765.511 3.2. A Cohers 7.25.761 3.1.427 6.5.831 77.337 765.511 3.4. Other s 7.224.63 1.226.441 1.986.461 1.297.405 1.426.431 1.427.405 1.426.431 1.437 4. Provision for possible losses on commitments and contingencies 1.864.055 2.421.071 1.897.992 2.411.333 7. Schoroin expenses 1.162.093 1.220.742 1.						
21. Interest expense 7.331.130 4.103.09 7.556.894 4.296.814 b. Foreign curnencies 823.69 664.006 859.51 466.695 22. Fees and commissions 618.006 859.51 4.296.814 17.376 TOTAL INTEREST EXPENSE - / - 8.154.729 4.767.743 8.416.408 5.000.085 3. Other operating income 3.1. Other fees and commissions 689.633 654.031 77.735 765.511 3.1. Softer fees and commissions 689.643 628.021 77.735 765.511 3.2. Coreign exchange gain ") 3.3. a Cain from increase in value of securities and Government Recapitalization Bonds **) 16.4492 223.168 4.137 658.31 4.137 4. Provision for possible losses on earning assets 1.222.644 1.396.401 1.297.405 1.426.587 7.1. Genet and administrative expenses 1.163.003 1.220.742 1.306.448 1.326.593 7.2. Subries and employee benefits 1.63.003 1.220.742 1.306.448 1.326.593 7.2. Solaries and employee benefits 1.163.003 1.220.742 1.306.448 1.328.2		I OTAL INTEREST INCOME	12,713,854	9,009,461	13,266,320	9,555,994
21. Interest expense 7.331.130 4.103.09 7.556.894 4.296.814 b. Foreign curnencies 823.69 664.006 859.51 466.695 22. Fees and commissions 618.006 859.51 4.296.814 17.376 TOTAL INTEREST EXPENSE - / - 8.154.729 4.767.743 8.416.408 5.000.085 3. Other operating income 3.1. Other fees and commissions 689.633 654.031 77.735 765.511 3.1. Softer fees and commissions 689.643 628.021 77.735 765.511 3.2. Coreign exchange gain ") 3.3. a Cain from increase in value of securities and Government Recapitalization Bonds **) 16.4492 223.168 4.137 658.31 4.137 4. Provision for possible losses on earning assets 1.222.644 1.396.401 1.297.405 1.426.587 7.1. Genet and administrative expenses 1.163.003 1.220.742 1.306.448 1.326.593 7.2. Subries and employee benefits 1.63.003 1.220.742 1.306.448 1.326.593 7.2. Solaries and employee benefits 1.163.003 1.220.742 1.306.448 1.328.2	2 Int	erest expenses				
a. Rupini b. Foreign currencies 2.2. Fees and commissions 7. TOTAL INTEREST EXPENSE - / - TOTAL INTEREST EXPENSE - / - 8.154,729 3. Other operating income 3. Other operating income 4.559, 115 4.4540, 125, 922 224, 058 4.690, 125, 922 224, 058 1.4624 1.777, 357 7.05, 11 3.4, 024 1.777, 357 1.77, 357 1.77, 357 7.05, 11 3.4, 024 1.777, 357 7.05, 11 3.4, 024 3.74, 026, 0277 1.77, 027 7.17, 027	2. 110					
b. Foreign currencies 823.09 664.006 859.514 668.603 2.2. Fees and commissions - 7.376 7.376 7.376 NET INTEREST INCOME 4,557,115 4,217,118 4,214,018 5,000.885 3.1. Other operating income 4,559,115 4,217,118 4,241,718 4,4648 5,000.885 3.2. A Cafin from slop and sourcines and countissions - 649,639 654,031 777,357 765,511 3.3. a. Cain from slop and sourcines and Government Recapitalization Bonds *** 72,5766 3,027 277,703 3.4. Others 1,222,264 1,366,480 1,227,405 1,4262 1,227,405 1,4262,587 4. Provision for possible losses on earning assets 1,640,50 2,342,077 1,897,992 2,41,333 5. Addition (reversal) of estimated losses on commitments and contingencies 1,161,903 1,220,742 1,306,648 1,326,933 7.1. General and administrative expenses 1,163,903 1,220,742 1,306,648 1,326,933 7.2. Startis and employee benefits 1,426,732 1,220,742 1,306,648 1,3			7 331 130	4 103 109	7 556 894	4 296 814
2.2. Fees and commissions - 628 - 17.376 TOTAL INTEREST EXPENSE - / - 8.154,739 4.777,733 8.416.408 5.000.885 3.1. Other operating income 3.1. Other fees and commissions 689,639 654,031 777,357 765,511 3.2. Scain from sale of securities and Government Recapitalization Bonds **) 5.841 777,357 765,511 712,367 3.3. a. Gain from sale of securities and Government Recapitalization Bonds **) 78,966 4,137 65,831 4,137 3.4. Others 707AL OTHER OPERATING INCOME 1,222,740 1,246,860 1,227,7405 1,2426,887 4. Provision for possible losses on commitments and contingencies 1,864,056 2,342,077 (805,077) 7. Other operating expenses 1,163,033 1,222,124 1,346,241 1,328,532 7.3. Losses from decline in value of securities and Government Recapitalization Bonds **) 1,163,032 1,220,752 1,220,742 1,326,533 7.3. Losses from decline in value of securities and Government Recapitalization Bonds **) 1,163,932 1,220,556 - - - - - - - <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
TOTAL INTERST EXPENSE - / - NET INTERST INCOME 8, 154,739 4,767,743 6,416,408 5,000,885 3. Other operating income 3.1 6,4559,115 4,241,718 4,4849,912 4,555,109 3. Other operating income 3.1 6,696,39 654,031 777,357 765,511 3.2. a Cain from sele oscurities and Government Recapitalization Bonds **) 16,469 267,766 0,222 224,058 14,629 25,731 4,137 65,831 4,137 3.3. a. Cain from increase in value of securities and Government Recapitalization Bonds **) 14,692 267,766 0,222 224,058 14,649 12,97,803 14,624 25,933 TOTAL OTHER OPERATING INCOME 1,222,264 1,366,480 1,297,405 1,426,587 4. Provision for possible losses on commitments and contingencies 1,864,056 2,342,077 (30,427) (605,077) (30,427) (605,077) (30,427) (605,077) (30,427) (605,077) (30,427) (605,077) (30,427) (605,077) (30,427) (605,077) (30,427) (605,077) (30,427) (605,077) (30,427)						
NET INTEREST INCOME 4,559,115 4,241,718 4,849,912 4,555,109 3. Other operating income 3.1. Other fees and commissions 3.2. Greige exchange gain ") 3.3. a. Gain from stale of securities and Government Recapitalization Bonds **) 14,692 267,766 30,272 277,703 3. A. Others 11,602 267,766 30,272 277,703 765,511 3.4. Others 1215,781 314,622 267,766 30,272 277,703 3.4. Others 11,8642 199,887 252,933 1,222,464 1,366,480 1,997,992 24,11333 5. Addition (reversal) of estimated losses on commitments and contingencies 1,864,056 2,342,077 (80,797) (80,797) 2,411,333 7. S. Derooperating expenses 1,165,321 1,326,597 1,328,922 2,411,333 7. S. Bernomating expenses 1,165,321 1,220,77 1,314,322 24,303,71 2,320,377 2,322,974 2,326,693 7.1. General and administrative expenses 1,165,321 1,220,777 1,331,622,742 1,306,648 1,326,693 7.2. Seromodeine in value of securities and Gov			8 1 5 4 7 3 9		8 4 1 6 4 0 8	
3. Other operating income 889,639 654,031 777,357 765,511 3.2. A creign exchange gain ") 224,058 122,022 224,058 126,032 3.3. a. Gain from sulce of securities and Government Recapitalization Bonds **) 21,164 22,07,763 03,222 227,703 3.4. Others 78,966 4,137 65,831 4,137 65,831 4,137 4. Provision for possible losses on earning assets 1,864,056 2,342,077 1,897,992 2,411,333 5. Addition (reversal) of estimated losses on commitments and contingencies 1,864,056 2,342,077 1,897,992 2,411,333 7.0 Cher operating expenses 1,163,903 1,207,405 1,426,587 7.1. General and administrative expenses 1,163,903 1,207,421 1,306,648 1,326,933 7.2. Stanses from sale of securities and Government Recapitalization Bonds **) 1 - - - b. Losses from sale of securities and Government Recapitalization Bonds **) 1,163,903 1,207,421 1,306,648 1,326,933 7.2. Stanse and employee benefits 1,286,190 1,156,321 1,438,932 1,280,932 7.3. a Losses from sale of securities and Government Recapi						
3.1. Other fees and commissions 698,639 664,031 77.7357 765,511 3.2. Greige exchange gins ") 3.3. a. Gain from sale of securities and Government Recapitalization Bonds **) 14,692 2267,766 30.272 277,703 b. Gain from increase in value of securities and Government Recapitalization Bonds **) 14,692 267,766 30.272 277,703 3.4. Others 707AL OTHER OPERATING INCOME 14,2692 267,766 30.272 277,703 4. Provision for possible losses on earning assets 14,692 267,766 30.272 277,703 5. Addition (neversal) of estimated losses on commitments and contingencies 1,220,264 1,386,480 1,297,405 1,426,597 7. Other operating expenses 7.1. General and administrative expenses 1,163,903 1,220,742 1,306,648 1,326,933 7.2. Salaries and employee benefits 7.3. a. Losses from adle of securities and Government Recapitalization Bonds **) 1 1 -			.,,	.,,	.,,	.,,,
3.1. Other fees and commissions 698,639 664,031 77.7357 765,511 3.2. Greige exchange gins ") 3.3. a. Gain from sale of securities and Government Recapitalization Bonds **) 14,692 2267,766 30.272 277,703 b. Gain from increase in value of securities and Government Recapitalization Bonds **) 14,692 267,766 30.272 277,703 3.4. Others 707AL OTHER OPERATING INCOME 14,2692 267,766 30.272 277,703 4. Provision for possible losses on earning assets 14,692 267,766 30.272 277,703 5. Addition (neversal) of estimated losses on commitments and contingencies 1,220,264 1,386,480 1,297,405 1,426,597 7. Other operating expenses 7.1. General and administrative expenses 1,163,903 1,220,742 1,306,648 1,326,933 7.2. Salaries and employee benefits 7.3. a. Losses from adle of securities and Government Recapitalization Bonds **) 1 1 -	3. C	ther operating income				
3.2. Foreign exchange gain **) 22.4058 (12.5922 22.4058 (12.503) 3.3. a. Gain from size of securities and Government Recapitalization Bonds ***) 14.692 267.766 30.272 277.703 3.4. Others 78.866 4.137 65.831 4.137 TOTAL OTHER OPERATING INCOME 11.22.2024 1.366.400 1.297.405 1.426.587 4. Provision for possible losses on earning assets 1.864.055 2.344.077 1.897.992 2.41.133 5. Addition (reversal) of estimated losses on commitments and contingencies (28.078) 73.635 (41.517) 76.754 6. Reversal for possible losses on commitments and contingencies (30.427) (605.077) (30.427) (605.077) 7.1. General and administrative expenses (1.63.903) 1.20.648 1.326.933 (41.517) 76.754 7.2. Starting exchange losses ** 1.96.197 (41.517) 76.574 (41.517) 76.574 7.1. General and administrative expenses 1.163.903 1.20.576 1.306.648 1.226.933 1.20.556 7.3. a. Losses from sale of securities and Government Recapitalization Bonds ***) - - - - - - <			689,639	654,031	777,357	765,511
3.3. a. Gain from sale of securities and Government Recapitalization Bonds **) 14.692 257.766 30.272 277.703 b. Gain from increase in value of securities and Government Recapitalization Bonds **) 78.966 4.137 65.831 4.137 3.4. Others 1,222.264 1,366.480 1,297.405 1,426.587 4. Provision for possible losses on carming assets 1,864.056 2,342.077 1,897.992 241.133 5. Addition (reversal) of estimated losses on commitments and contingencies (30.427) (60.5077) (30.427) (60.5077) 7. Other operating expenses 1,163.903 1,220.742 1,306.648 1,326.933 7.2. Salaries and employee benefits 1,220.742 1,306.648 1,326.933 7.3. a. Losses from deline in value of securities and Government Recapitalization Bonds **) - - - b. Losses from deline in value of securities and Government Recapitalization Bonds **) - - - - 7.4. Foreign exchange losses *) 1,163.903 1,220.742 1,306.648 1,326.933 7.5. Promotion expenses 1,144.542 263.846 322.984 281.268 346.418 TOTAL OTHER OPERATING EXPENSES - / - 2.				125,922		
b. Gain from increase in value of securities and Government Recapitalization Bonds *** 78,966 4,137 65,831 4,137 3.4. Others 12,5781 314,624 199,989 252,233 TOTAL OTHER OPERATING INCOME 1,222,2244 1,366,480 1,297,405 1,445,587 4. Provision for possible losses on earning assets 1,864,056 2,342,077 1,897,992 2,411,333 5. Addition (reversal) of estimated losses on commitments and contingencies (30,427) (605,077) (30,427) (605,077) 7. Other operating expenses 1,163,903 1,220,742 1,306,648 1,326,933 7.2. Salaries and employee benefits 1,306,018 ***) - - - 7.4. Foreign exchange losses **) -				267,766		
3.4. Others 215.781 314.624 199.887 252.933 TOTAL OTHER OPERATING INCOME 1,222,264 1,366,480 1,227,405 1,426,587 4. Provision for possible losses on acmming assets 1,864.056 2,342,077 1,897,992 2,411.33 5. Addition (reversal) of estimated losses on acomminements and contingencies (2,8078) 73.635 (41,517) 76.754 6. Reversal for possible losses on others 1,163,903 1,220,742 1,366,648 1,326,933 7.1. General and administrative expenses 1,163,903 1,220,742 1,366,648 1,286,933 7.2. Stalaries and employee benefits 7.4. Foreign exchange losses *) - - - - 7.4. Foreign exchange losses *) -				4,137	65,831	4,137
4. Provision for possible losses on earning assets 1.864,056 2.342,077 1.897,992 2.411,333 5. Addition (reversal) of estimated losses on commitments and contingencies (28,078) 73,635 (41,517) 76,754 6. Reversal for possible losses on others 7.1. General and administrative expenses (1,63,903) 1,220,742 1,306,648 1,326,933 7.2. Salaries and employee benefits 7.3. a. Losses from sale of securities and Government Recapitalization Bonds ** -				314,624		252,933
5. Addition (reversal) of estimated losses on commitments and contingencies (28,078) (73,635 (41,517) 76,754 6. Reversal for possible losses on others (30,427) (605,077) (30,427) (605,077) 7. Other operating expenses 1,163,903 1,220,742 1,306,648 1,326,933 7.1. General and administrative expenses 1,163,903 1,220,742 1,306,648 1,326,933 7.2. Staries and employee benefits 1,006,6321 1,438,932 1,280,556 1,280,593 7.3. Losses from decline in value of securities and Government Recapitalization Bonds **0 - - - - 7.4. Foreign exchange losses *) 7.5. Promotion expenses 103,932 136,177 118,446 144,542 7.6. Others 2,827,871 2,836,224 3,145,294 3,098,449 PROFIT FROM OPERATING EXPENSES - / - 2,827,871 2,836,224 3,145,294 3,098,449 NON-Operating expenses 2,7,18 12,667 26,241 13,953 9. Non-operating expenses - - - - - 10. Extraordinary income expenses - - - - - </td <td></td> <td>TOTAL OTHER OPERATING INCOME</td> <td>1,222,264</td> <td>1,366,480</td> <td>1,297,405</td> <td>1,426,587</td>		TOTAL OTHER OPERATING INCOME	1,222,264	1,366,480	1,297,405	1,426,587
5. Addition (reversal) of estimated losses on commitments and contingencies (28,078) (73,635 (41,517) 76,754 6. Reversal for possible losses on others (30,427) (605,077) (30,427) (605,077) 7. Other operating expenses 1,163,903 1,220,742 1,306,648 1,326,933 7.1. General and administrative expenses 1,163,903 1,220,742 1,306,648 1,326,933 7.2. Staries and employee benefits 1,006,6321 1,438,932 1,280,556 1,280,593 7.3. Losses from decline in value of securities and Government Recapitalization Bonds **0 - - - - 7.4. Foreign exchange losses *) 7.5. Promotion expenses 103,932 136,177 118,446 144,542 7.6. Others 2,827,871 2,836,224 3,145,294 3,098,449 PROFIT FROM OPERATING EXPENSES - / - 2,827,871 2,836,224 3,145,294 3,098,449 NON-Operating expenses 2,7,18 12,667 26,241 13,953 9. Non-operating expenses - - - - - 10. Extraordinary income expenses - - - - - </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
6. Reversal for possible losses on others (30,427) (605,077) (30,427) (605,077) 7. Other operating expenses 11,163,903 1,220,742 1,306,648 1,326,933 7.1. Seneral and administrative expenses 1,156,321 1,438,932 1,280,556 7.3. a. Losses from decline in value of securities and Government Recapitalization Bonds ** - - - 7.4. Foreign exchange losses *) - - - - - - 7.5. Promotion expenses 103,932 136,177 118,446 144,542 309,8449 TOTAL OTHER OPERATIONS 2,827,871 2,836,224 3,145,294 3,098,449 NON-OPERATING INCOME AND EXPENSES - /- 2,827,871 2,838,457 2,118 (43,688) 10. Sersorm degeneses 7,1,18 1,147,957 961,339 1,175,975 1,000,237 NON-OPERATING INCOME (EXPENSES) - NET 6,539 (38,857) 2,118 (48,808) 10. Extraordinary income / expenses - - - - - - - - - - - - - - - - -				2,342,077	1,897,992	2,411,333
7. Other operating expenses 1,163,903 1,220,742 1,306,648 1,326,933 7.1. Salaries and employee benefits 1,20,190 1,156,321 1,438,932 1,220,556 7.3. a. Losses from sale of securities and Government Recapitalization Bonds **) - - - - b. Losses from decline in value of securities and Government Recapitalization Bonds **) - <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
7.1. General and administrative expenses 1,163,903 1,220,742 1,306,648 1,326,933 7.2. Salaries and employee benefits 1,206,190 1,156,321 1,438,932 1,220,556 7.3. a. Losses from sale of securities and Government Recapitalization Bonds **) - - - - b. Losses from decline in value of securities and Government Recapitalization Bonds ** -			(30,427)	(605,077)	(30,427)	(605,077)
7.2. Salaries and employee benefits 1,296,190 1,156,321 1,438,932 1,280,556 7.3. a. Losses from sale of securities and Government Recapitalization Bonds ***) - - - - b. Losses from decline in value of securities and Government Recapitalization Bonds ***) - - - - - 7.4. Foreign exchange losses *) -	7. C					
7.3. a. Losses from sale of securities and Government Recapitalization Bonds **) - - - b. Losses from decline in value of securities and Government Recapitalization Bonds ** - - - 7.4. Foreign exchange losses *) - - - - 7.5. Promotion expenses 103,932 136,177 118,446 144,542 7.6. Others 2,83,784 322,984 281,268 346,418 TOTAL OTHER OPERATING EXPENSES - /- 2,827,871 2,836,224 3,145,294 3,098,449 PROFIT FROM OPERATIONS 1,147,957 961,339 1,175,975 1,000,237 NON-OPERATING INCOME AND EXPENSES 20,879 51,524 24,123 48,761 NON operating income 2,879 51,524 24,123 48,761 NON operating income / expenses 20,879 51,524 24,123 48,761 NON operating income / expenses - - - - - 10. Extraordinary income / expenses - - - - - - 12. Estimated income tax expense - /- - 1,154,96 922,482 1,178,093 965,429			1			
b. Losses from decline in value of securities and Government Recapitalization Bonds - - - - 7.4. Foreign exchange losses *) - - - - - - 7.5. Promotion expenses 103,932 136,177 118,446 144,542 7.6. Others 263,846 322,984 281,268 346,418 TOTAL OTHER OPERATING EXPENSES - / - 2,827,871 2,836,224 3,145,294 3,098,449 PROFIT FROM OPERATING INCOME AND EXPENSES 1,147,957 961,339 1,175,975 1,000,237 NON-OPERATING INCOME (EXPENSES) - NET 2,837 2,879 51,524 24,123 48,761 NON OPERATING INCOME (EXPENSES) - NET 6,539 (38,857) 2,118 (34,808) 10. Extraordinary income / expenses - - - - 11. PROFIT BEFORE INCOME TAX 1,154,496 922,482 1,178,093 965,429 12. Estimated income tax expense - / - - - - - - - Current 1,086 - 22,588 44,133 336,333 306,675 340,065 305,250 13. PROFIT BE			1,296,190	1,156,321	1,438,932	1,280,556
7.4. Foreign exchange losses *) - - - - 7.5. Promotion expenses 103,932 136,177 118,446 144,542 7.6. Others 263,846 322,984 281,268 346,418 TOTAL OTHER OPERATING EXPENSES - / - 2,827,871 2,836,224 3,145,294 3,098,449 PROFIT FROM OPERATIONS 1,147,957 961,339 1,175,975 1,000,237 NON-OPERATING INCOME AND EXPENSES 2,827,871 2,836,224 3,145,294 3,098,449 PROFIT FROM OPERATING INCOME AND EXPENSES 1,147,957 961,339 1,175,975 1,000,237 Non-operating expenses 20,879 51,524 24,123 48,761 NON OPERATING INCOME (EXPENSES) - NET 6,539 (38,857) 2,118 (34,808) 10. Extraordinary income / expenses - - - - - Current - 1,154,496 922,482 1,178,093 965,429 12. Estimated income tax expense - / - - - - - - - - - - - - - - - - - <			-	-	-	-
7.5. Promotion expenses 103,932 136,177 118,446 144,542 7.6. Others 263,846 322,984 281,268 346,418 TOTAL OTHER OPERATING EXPENSES - / - 2,827,871 2,836,224 3,145,294 3,098,449 PROFIT FROM OPERATIONS 1,147,957 961,339 1,175,975 1,000,237 NON-OPERATING INCOME AND EXPENSES 27,418 12,667 26,241 13,953 9. Non-operating expenses 20,879 51,524 24,123 48,761 NON OPERATING INCOME (EXPENSES) - NET 6,539 (38,857) 2,118 (34,808) 10. Extraordinary income / expenses - - - - 11. PROFIT BEFORE INCOME TAX 1,154,496 922,482 1,178,093 965,429 12. Estimated income tax expense - /- -			-	-	-	-
7.6. Others 263,846 322,984 281,268 346,418 TOTAL OTHER OPERATING EXPENSES - / - 2,827,871 2,836,224 3,145,294 3,098,449 PROFIT FROM OPERATIONS 1,147,957 961,339 1,175,975 1,000,237 NON-OPERATING INCOME AND EXPENSES 20,879 51,524 24,123 48,761 NON OPERATING INCOME (EXPENSES) - NET 6,539 (38,857) 2,118 (34,808) 10. Extraordinary income / expenses - - - - 11. PROFIT BEFORE INCOME TAX 1,154,496 922,482 1,178,093 965,429 12. Estimated income tax expense - / - - - - - - - Current 1,086 - 22,588 44,133 - Deferred 338,333 306,675 340,065 305,250 13. PROFIT BEFORE MINORITY INTERESTS 815,077 615,807 815,440 616,046 14. Minority interests - - - - - (363) (239) 15. Retained earnings beginning of the year 4,005,436 6,161,275 4,005,436 6,161,275 4,005,436			-	-	-	-
TOTAL OTHER OPERATING EXPENSES - / - 2,827,871 2,836,224 3,145,294 3,098,449 PROFIT FROM OPERATIONS NON-OPERATING INCOME AND EXPENSES 1,147,957 961,339 1,175,975 1,000,237 8. Non-operating income 27,418 12,667 26,241 13,953 9. Non-operating expenses 20,879 51,524 24,123 48,761 NON OPERATING INCOME (EXPENSES) - NET 6,539 (38,857) 2,118 (34,808) 10. Extraordinary income / expenses -						· · · ·
PROFIT FROM OPERATIONS NON-OPERATING INCOME AND EXPENSES I,147,957 961,339 I,175,975 I,000,237 8. Non-operating income 27,418 12,667 26,241 13,953 9. Non-operating expenses 20,879 51,524 24,123 48,761 NON OPERATING INCOME (EXPENSES) - NET 6,539 (38,857) 2,118 (34,808) 10. Extraordinary income / expenses - - - - 11. PROFIT BEFORE INCOME TAX 1,154,496 922,482 1,178,093 965,429 12. Estimated income tax expense - / - -						
NON-OPERATING INCOME AND EXPENSES Image: mail of the system is a system is		IOTAL OTHER OPERATING EXPENSES -/-	2,827,871	2,836,224	3,145,294	3,098,449
NON-OPERATING INCOME AND EXPENSES Image: mail of the system is a system is			1 147 057	041 330	1 175 075	1 000 237
8. Non-operating income 27,418 12,667 26,241 13,953 9. Non-operating expenses 20,879 51,524 24,123 48,761 NON OPERATING INCOME (EXPENSES) - NET 6,539 (38,857) 2,118 (34,808) 10. Extraordinary income / expenses - - - - 11. PROFIT BEFORE INCOME TAX 1,154,496 922,482 1,178,093 965,429 12. Estimated income tax expense -/- - </td <td></td> <td></td> <td>1,147,757</td> <td>701,337</td> <td>1,175,775</td> <td>1,000,237</td>			1,147,757	701,337	1,175,775	1,000,237
9. Non-operating expenses 20,879 51,524 24,123 48,761 NON OPERATING INCOME (EXPENSES) - NET 6,539 (38,857) 2,118 (34,808) 10. Extraordinary income / expenses - <td></td> <td></td> <td>27 418</td> <td>12 667</td> <td>26 241</td> <td>13 953</td>			27 418	12 667	26 241	13 953
NON OPERATING INCOME (EXPENSES) - NET 6,539 (38,857) 2,118 (34,808) 10. Extraordinary income / expenses -		1 0				· · · · · · · · · · · · · · · · · · ·
10. Extraordinary income / expenses - - - - 11. PROFIT BEFORE INCOME TAX 1,154,496 922,482 1,178,093 965,429 12. Estimated income tax expense - / - - 1,086 - 22,588 44,133 - Deferred 338,333 306,675 340,065 305,250 13. PROFIT BEFORE MINORITY INTERESTS 815,077 615,807 815,440 616,046 14. Minority interests - - (363) (239) 15. Retained earnings beginning of the year 4,005,436 6,161,275 4,005,436 6,161,275 16. a. Dividend (301,685) (2,627,816) (301,685) (2,627,816) (301,685) (2,627,816) b. Others (12,067) (105,112) (12,067) (105,112) (12,067) (105,112) 17. RETAINED EARNINGS ENDING OF THE YEAR 4,506,761 4,044,154 4,506,761 4,044,154 18. EARNINGS PER SHARE (full amount) - - - 40.16 30.58						
11. PROFIT BEFORE INCOME TAX 1,154,496 922,482 1,178,093 965,429 12. Estimated income tax expense -/- 1,086 - 22,588 44,133 - Deferred 338,333 306,675 340,065 305,250 13. PROFIT BEFORE MINORITY INTERESTS 815,077 615,807 815,440 616,046 14. Minority interests - - (363) (239) 15. Retained earnings beginning of the year 4,005,436 6,161,275 4,005,436 6,161,275 16. a. Dividend (301,685) (2,627,816) (301,685) (2,627,816) (301,685) (2,627,816) b. Others (12,067) (105,112) (12,067) (105,112) (12,067) (105,112) 17. RETAINED EARNINGS ENDING OF THE YEAR 4,506,761 4,044,154 4,506,761 4,044,154 18. EARNINGS PER SHARE (full amount) - - 40.16 30.58				(30,037)		(34,000)
12. Estimated income tax expense - / - - I,086 - 22,588 44,133 - Deferred 338,333 306,675 340,065 305,250 13. PROFIT BEFORE MINORITY INTERESTS 815,077 615,807 815,440 616,046 14. Minority interests - - (363) (239) 15. Retained earnings beginning of the year 4,005,436 6,161,275 4,005,436 6,161,275 16. a. Dividend (301,685) (2,627,816) (301,685) (2,627,816) (301,685) (2,627,816) b. Others (12,067) (105,112) (12,067) (105,112) (105,112) 17. RETAINED EARNINGS ENDING OF THE YEAR 4,506,761 4,044,154 4,506,761 4,044,154 18. EARNINGS PER SHARE (full amount) - - - 40,16 30,58			54 494	- 977 487	-	- 965 479
- Current 1,086 - 22,588 44,133 - Deferred 338,333 306,675 340,065 305,250 13. PROFIT BEFORE MINORITY INTERESTS 815,077 615,807 815,440 616,046 14. Minority interests 815,077 615,807 815,440 616,046 14. Minority interests 815,077 615,807 815,440 616,046 15. Retained earnings beginning of the year 4,005,436 6,161,275 4,005,436 6,161,275 16. a. Dividend (301,685) (2,627,816) (301,685) (2,627,816) b. Others (12,067) (105,112) (12,067) (105,112) 17. RETAINED EARNINGS ENDING OF THE YEAR 4,506,761 4,044,154 4,506,761 4,044,154 18. EARNINGS PER SHARE (full amount) - - - 40.16 30.58 - Basic - - 40.16 30.58			1,137,770	722,702	1,170,075	705,727
- Deferred 338,333 306,675 340,065 305,250 13. PROFIT BEFORE MINORITY INTERESTS 815,077 615,807 815,440 616,046 14. Minority interests - - (363) (239) 15. Retained earnings beginning of the year 4,005,436 6,161,275 4,005,436 6,161,275 16. a. Dividend (301,685) (2,627,816) (301,685) (2,27,816) b. Others (12,067) (105,112) (12,067) (105,112) 17. RETAINED EARNINGS ENDING OF THE YEAR 4,506,761 4,044,154 4,506,761 4,044,154 18. EARNINGS PER SHARE (full amount) - - 40.16 30.58	. 2. 6		1.086	_	22,588	44,133
13. PROFIT BEFORE MINORITY INTERESTS 815,077 615,807 815,440 616,046 14. Minority interests - - (363) (239) 15. Retained earnings beginning of the year 4,005,436 6,161,275 4,005,436 6,161,275 16. a. Dividend (301,685) (2,627,816) (301,685) (2,627,816) b. Others (12,067) (105,112) (12,067) (105,112) 17. RETAINED EARNINGS ENDING OF THE YEAR 4,506,761 4,044,154 4,506,761 4,044,154 18. EARNINGS PER SHARE (full amount) - - 40.16 30.58				306.675		
14. Minority interests - - (363) (239) 15. Retained earnings beginning of the year 4,005,436 6,161,275 4,005,436 6,161,275 16. a. Dividend (301,685) (2,627,816) (301,685) (2,627,816) b. Others (12,067) (105,112) (12,067) (105,112) 17. RETAINED EARNINGS ENDING OF THE YEAR 4,506,761 4,044,154 4,506,761 4,044,154 18. EARNINGS PER SHARE (full amount) - - 40.16 30.58	3.					
15. Retained earnings beginning of the year 4,005,436 6,161,275 4,005,436 6,161,275 16. a. Dividend (301,685) (2,627,816) (301,685) (2,627,816) b. Others (12,067) (105,112) (12,067) (105,112) 17. RETAINED EARNINGS ENDING OF THE YEAR 4,506,761 4,044,154 4,506,761 4,044,154 18. EARNINGS PER SHARE (full amount) - - 40.16 30.58			-	-		
16. a. Dividend (301,685) (2,627,816) (301,685) (2,627,816) b. Others (12,067) (105,112) (12,067) (105,112) 17. RETAINED EARNINGS ENDING OF THE YEAR 4,506,761 4,044,154 4,506,761 4,044,154 18. EARNINGS PER SHARE (full amount) - - 40.16 30.58		,	4,005.436	6,161,275		
b. Others (12,067) (105,112) (12,067) (105,112) 17. RETAINED EARNINGS ENDING OF THE YEAR 4,506,761 4,044,154 4,506,761 4,044,154 18. EARNINGS PER SHARE (full amount) - - - 40.16 30.58						
17. RETAINED EARNINGS ENDING OF THE YEAR 4,506,761 4,044,154 4,506,761 4,044,154 18. EARNINGS PER SHARE (full amount) - - - 40.16 30.58						
18. EARNINGS PER SHARE (full amount)					· · · · /	4,044,154
- Basic 40.16 30.58				. ,		. ,
			-	-	40.16	30.58
	-		-	-	39.86	30.59

*) 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 June 30, 2006 and 2005

(In	Millions	of Rupiah)	

NO	DESCRIPTION	BANK		CONSOLIDATED		
	DESCRIPTION	June 30,2006	June 30,2005	June 30,2006	June 30,2005	
	COMMITMENTS					
	Commitment Receivables					
1.	Unused fund borrowings facilities					
	a. Rupiah	-	-	-	-	
	b. Foreign currencies	-	-	-	-	
2.	Others	-	-	-	-	
	Total Commitment Receivables	-	-	-	-	
	Commitment Payables					
Т.	Unused loan facilities granted					
· · ·	a. Rupiah	16,314,701	18,076,402	16,416,404	18,095,546	
	b. Foreign currencies	2,305,289	3,020,935	2,305,660	3,020,935	
2.	Outstanding irrevocable letters of credit	3,304,489	5,320,384	3,622,749	5,541,197	
3.	Others	-	-	-	-	
	Total Commitment Payables	21,924,479	26,417,721	22,344,813	26,657,678	
	COMMITMENTS - NET	(21,924,479)	(26,417,721)	(22,344,813)	(26,657,678)	
	CONTINGENCIES					
	Contingent Receivables					
- I.	Guarantees received					
	a. Rupiah	108,128	116,685	108,128	116,685	
	b. Foreign currencies	2,103,021	2,104,563	2,103,021	2,104,563	
2.	Unrecognized interest income					
	a. Rupiah	3,421,900	1,706,666	3,422,120	1,706,666	
	b. Foreign currencies	2,160,847	866,448	2,160,852	866,448	
3.	Others	32,747	32,964	32,747	32,964	
	Total Contingent Receivables	7,826,643	4,827,326	7,826,868	4,827,326	
	Contingent Payables					
Т.	Guarantees issued					
· ·	a. Bank guarantees					
	- Rupiah	3,264,902	3,262,861	3,350,376	3,409,867	
	- Foreign currencies	7,658,875	7,508,252	7,721,123	7,548,760	
	b. Others			-		
2.	Outstanding revocable letters of credit	_	_	_		
2. 3.	Others	- 28,520	- 97,596	25,803	138,201	
σ.		20,520	,570	23,000	100,201	
	Total Contingent Payables	10,952,297	10,868,709	11,097,302	11,096,828	
	CONTINGENCIES - NET	(3,125,654)	(6,041,383)	(3,270,434)	(6,269,502)	

MANAGEMENT OF THE BANK AS OF	JUNE 30, 2006	SHAREHOLDER	Jakarta, July 27, 2006	
Board of Commissioners				
- Chairman	: Edwin Gerungan *)	Republic of Indonesia : 68.93%	S. E & O	
- Deputy Chairman	: Muchayat	(Ultimate Shareholders')	Board of Directors	
- Commissioner	: Soedarjono		PT Bank Mandiri (Persero) Tbk.	
- Commissioner	: Richard Claproth	JP Morgan Chase Bank US Resident		
- Independent Commissioner	: Pradjoto	(Norbax Inc) : 7.16%		
- Independent Commissioner	: Gunarni Soeworo			
- Independent Commissioner	: Yap Tjay Soen	Public : 23.91%		
Board of Directors				
- President Director	: Agus Martowardojo			
- Deputy President Director	: Wayan Agus Mertayasa			
- Director	: Omar Sjawaldy Anwar		Agus Martowardojo	Wayan Agus Mertayasa
- Director	: Zulkifli Zaini			
- Director	: Abdul Rachman			
- Director	: Sasmita			
- Director	: Sentot A. Sentausa			
- Director	: Bambang Setiawan **)			
- Director	: Riswinandi			
- Director	: Thomas Arifin			
- Director	: Budi Gunardi Sadikin			

*) acting as independent commissioner

**) acting as compliance director

 The above financial information as of and for the six months ended June 30, 2006 (unaudited) and 2005 (audited) is derived from the consolidated financial statements. As the financial information is derived from the consolidated financial statements, it does not provide a complete presentation of all disclosures that are included in the consolidated financial statements.

2) The consolidated financial statements as of and for the six months period ended June 30,2006 was not audited and the consolidated financial statements as of and for the six months period ended June 30,2005 have been audited by public accounting firm Purwantono, Sarwoko& Sandjaja (Prasetio, Sarwoko & Sandjaja), a member of Ernst & Young Global (Partner In-charge is Drs. Soemarso SR ME) with unqualified opinion in their report dated August 19,2005.

3) The above financial information is presented in accordance with the following stipulations:

 a) Bank Indonesia's Regulation No. 3/22/PBI/2001 dated December 13, 2001 as 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"

- 4) 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 availability of audited financial statements.
- 5) For comparative purposes, certain accounts in the financial information as of and for the six months ended June 30, 2005 have been reclassified to conform with the presentation of accounts in the financial information as of and for the six months ended June 30, 2006.
- 6) Exchange rate of I US Dollar as of June 30, 2006 and 2005 was Rp 9,263 and Rp 9,752.5 respectively.
- 7) Basic and diluted earnings per share are calculated by dividing the net profit with the weighted average number of shares issued and fully paid during the period, after considering the effects of stock options.

EARNING ASSETS AND OTHER INFORMATION

As of June 30, 2006 and 2005 (In Millions of Rupiah)

(In Millions of Rupiah)													
				June 3	0, 2006		BAN	K		June 30,	2005		
No	DESCRIPTION	CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL	CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL
Т	Related Parties		HEITHOIT	5171107110					HEITHOIT	5174 0740			
Α	EARNING ASSETS												
1	Placement with other banks	129,682	-	-	-	-	129,682	295,924	-	-	-	-	295,924
2	Securities *)	92,995,269	-	-	-	10,000	93,005,269	92,839,738	-	-	-	10,000	92,849,738
3	Loan to related parties	675,810	-	6,000	-	203,662	885,472	950,044	34	-	-	384,494	1,334,572
	a. Small scale business credit (KUK)	-	-	-	-	-	-	-	-	-	-	-	-
	b. Property Loans i. Restructured	5,980 5,250	-	-	-	-	5,980 5,250	11,059 10,500	-	-	-	-	11,059 10,500
	ii. Unrestructured	730					730	559		-			559
	c. Other restructured loans	225.769	_	_	_	_	225,769	138.852	_	_	_	148,793	287.645
	d. Others	444,061	-	6,000	-	203,662	653,723	800,133	34	-	-	235,701	1,035,868
4	Investment in shares of stock to related parties	2,082,792	-	-	-	-	2,082,792	1,976,830	-	-		5,159	1,981,989
	a. In bank financial institutions	1,207,791	-	-	-	-	1,207,791	1,091,760	-	-	-	-	1,091,760
	b. In non bank financial institutions	875,001	-	-	-	-	875,001	702,095	-	-	-	5,159	707,254
	c. Due to loan restructuring	-	-	-	-	-	-	-	-	-	-	-	-
	d. Others	-	-	-	-	-	-	182,975	-	-	-	-	182,975
5	Other receivables to related parties	33,921	-	-	-	-	33,921	18,627	-	-	-	771	19,398
6	Commitments and contingencies to related parties	9,169	-	-	-	-	9,169	7,259	-	-	-	-	7,259
в	NON EARNING ASSETS												
Ľ.	Abandoned properties	_	-	-	-	-	-	-	-	-	-	-	_
2	Repossessed Assets	-	-	-	-	-	-	-	-	-	-	-	
3	Interbranch and suspense account	-	-	-	-	-	-	-	-	-	-	-	-
ш	Third Parties												
Α	EARNING ASSETS												
	Placement with other banks	12,342,156	-	-	-		12,342,156	17,116,305	-	-	-	-	17,116,305
2	Securities (issued by Bank Indonesia and third parties)	11,442,581	-	14,253	4 125 119	1,055,174	12,512,008	7,719,493 56,598,929	-	248,762 9,569,176	-	1,079,927	9,048,182
3	Loan to third parties a. Small scale business credit (KUK)	60,762,885 3,586,284	12,175,283 713,684	3,167,134 45,898	6,125,118 103,350	16,967,067 499,765	99,197,487 4,948,981	3,158,499	14,413,915 439,637	9,309,170 92,109	5,641,682 74,446	9,466,524 326,466	95,690,226 4,091,157
	b. Property Loans	6,507,418	1,925,155	294,792	1,083,478	964,282	10,775,125	1,651,119	847,125	888,935	1,159	157,911	3,546,249
	i. Restructured	149,975	160,072	61,767	1,003,470	173,946	545,774	189,709	330,628	209,351	-	-	729,688
	ii. Unrestructured	6,357,443	1,765,083	233,025	1,083,464	790,336	10,229,351	1,461,410	516,497	679,584	1,159	157,911	2,816,561
	c. Other restructured loans	5,908,892	2,789,063	903,406	1,862,262	5,797,463	17,261,086	5,078,343	4,104,196	4,025,352	3,050,905	3,257,195	19,515,991
	d. Others	44,760,291	6,747,381	1,923,038	3,076,028	9,705,557	66,212,295	46,710,968	9,022,957	4,562,780	2,515,172	5,724,952	68,536,829
4	Investment in shares of stock of third parties	-	-	-	-	72,626	72,626	4,955	-		-	72,625	77,580
	a. In bank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
	b. In non bank financial institutions	-	-	-	-	1	1	-	-	-	-		-
	c. Due to loan restructuring	-	-	-	-	72,625	72,625	-	-	-	-	72,625	72,625
e	d. Others	- 4,344,922	- 972,890	- 164,536	- 169,348	- 817,084	- 6,468,780	4,955 6,367,661	- 2,537,211	- 1,316,937	518,815	- 1,028,941	4,955 11,769,565
6	Other receivables from third parties Commitments and contingencies to third parties	4,344,922	219,240	54,164	139,109	158,294	6,468,780 14,219,097	10,599,630	4,824,501	512,883	74.610	72,614	16,084,238
°	Communents and contingencies to unit'd parties	13,040,270	219,240	54,104	137,107	150,274	14,217,077	10,377,030	4,024,501	512,003	74,010	72,014	10,004,230
в	NON EARNING ASSETS												
1	Abandoned properties	-	-	-	-	-	442,794	-	-	-	-	-	274,149
2	Repossessed Assets	-	-	-	-	-	158,922	-	-	-	-	-	169,373
3	Interbranch and suspense account	-	-	-	-	-	1,522,397	-	-	-	-	-	1,954,374
	TOTAL	198,467,477	13,367,413	3,406,087	6,433,575	19,283,907	243,082,572	194,495,395	21,775,661	11,647,758	6,235,107	12,121,055	248,672,872
1	a. Required allowance for possible losses on earning assets	981,503	666,454	430,835	2,094,149	11,296,260	15,469,201	907,936	1,069,062	2,011,556	2,260,888	7,910,725	14,160,167
	b. Required allowance for possible losses on non earning assets	-	-	-	-	-	-	-	-	-	-	-	-
_	Total required allowance for possible losses on assets ***)	981,503	666,454	430,835	2,094,149	11,296,260	15,469,201	907,936	1,069,062	2,011,556	2,260,888	7,910,725	14,160,167
2	a. Established allowance for possible losses on earning assets	1,104,473	666,454	430,835	2,094,149	11,498,390	15,794,301 258,067	1,096,080	1,069,062	2,020,885	2,260,888	7,910,725	14,357,640 2,087,146
	b. Established allowance for possible losses on non earning assets Total established allowance for possible losses on assets	- 1,104,473	- 666,454	- 430,835	- 2,094,149	- 11,498,390	16,052,368	- 1,096,080	- 1,069,062	- 2,020,885	- 2,260,888	- 7,910,725	2,087,146 16,444,786
3	Value of bank's assets pledge as collateral:	1,104,473	000,454	430,033	2,074,149	11,470,370	10,052,308	1,070,000	1,007,002	2,020,005	2,200,000	7,710,723	10,444,760
	a. To Bank Indonesia												
l I	b. To others												
4	Percentage of small scale business credit to total loans						4.94%						4.21%
5	Percentage of small scale business credit debtors to total debtors						39.63%						29.49%
	Percentage UMKM to total loans						11.74%						8.94%
	Percentage of UMKM debtors to total debtors	l				L	42.68%						31.61%
*)	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 posible losses is required for certificates of Bank Indonesia, placements with Bank Indonesia and government recapitalization bond.

FOREIGN EXCHANGE AND DERIVATIVES TRANSACTION

As of June 30, 2006 (In Millions of Rupiah)

		BANK						
NO	TRANSACTION		arket Value	Derivative Rece	ivable & Payable	Contract Value		
		Hedging	Others	Receivable	Payable	Netting Agreement		
Α.	Exchange Rate Related							
T	Spot	-	446	-	-	-		
2	Forward	-	897,527	5,793	9,935	-		
3	Option a. Purchased b. Written	1	Ĩ	112 42	17 76	1		
4	Future	-	-	-	-	-		
5	Swap	-	6,817,440	386,357	15,900	-		
6	Other	-	-	-	-	-		
В	Interest Rate Related							
T	Forward	-	8,666	8,666	-	-		
2	Option a. Purchased b. Written	-	-	-	-	-		
3	Future	-	-	-	-	-		
4	Swap	-	24,859	-	24,859	-		
5	Other	-	-	-	-	-		
с	Other	-	-	-	-	-		
	TOTAL			400,970	50,787			

CALCULATION OF CAR

As of June 30, 2006 and 2005

(In Millions of Rupiah)

	(In Millions of Rupiah)	BA	NK
NO	DESCRIPTION	June 30, 2006	June 30, 2005
I. COM	PONENTS		
	CORE CAPITAL	21,521,868	20,636,697
1.	Paid-Up Capital	10,155,812	10,075,034
2.	Disclosed Reserves	, ,	,,,
	a. Agio	6,023,710	5,973,270
	b. Disagio (-/-)	-	-
	c. Shares Option	171,115	15,930
	d. Donated Capital / Additional Paid-In Capital	-	-
	e. General and Appropriated Reserves	2,575,369	2,560,285
4	f. Previous years profit after tax	1,917,302	1,541,204
	g. Previous years losses (-/-)	-	
	h. Current year profit after tax (50%)	576,706	461,241
	I. Current year losses (-/-)	-	
	j. Differences Arising from Translation of Financial Statements		
,	in Foreign Currencies		
	I) Positive Adjustment	101,854	9,733
	2) Negative Adjustment (-/-)	-	-
	k. Funds for Paid-Up Capital	_	_
	I. Decline in Value of equity participation in Available for Sale Portfolio (-/-)		_
ſ	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)	8,388,991	8,830,618
	Reserve for Premises and Equipment Revaluation	3,046,936	3,046,936
	Differences Arising from Assets and Liabilities Valuation due to Quasi	3,040,730	3,040,730
	Reorganization		_
	General Reserves of Allowance for Possible Losses on Earning Assets	_	_
	(max 1.25% of risk weighted assets)	1,104,473	1,096,080
	Loan Capital	1,107,775	105,327
	Subordinated Loans (max 50% of core capital)	4,237,582	4,582,275
	Increase in Value of Equity Participation in Available for Sale Portfolio (45%)	7,237,302	7,302,273
	ADDITIONAL SUPPLEMENTAL CAPITAL FULFILLING REQUIREMENT	-	-
D .	ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK		_
	TAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B)	29,910,859	29,467,315
	TAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL		
	PLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK		
(A+E		29,910,859	29,467,315
•	ESTMENTS IN SHARES OF STOCK (-/-)	(2,082,793)	(1,981,491)
	AL CAPITAL FOR CREDIT RISK (II-IV)	27,828,066	27,485,824
	AL CAPITAL FOR CREDIT AND MARKET RISK (III-IV)	27,828,066	27,485,824
	EDIT RISK-WEIGHTED ASSETS	110,719,232	115,874,772
	RKET RISK-WEIGHTED ASSETS	2,499,157	2,427,897
	ABLISHED CAPITAL ADEQUACY RATIO FOR CREDIT RISK (V : VII)	25.13%	23.72%
	ABLISHED CAPITAL ADEQUACY RATIO FOR CREDIT AND	200/0	20.72/0
	KET RISK (VI:(VII+VIII)	24.58%	23.23%
	ESS ADDITIONAL SUPPLEMENTAL CAPITAL RATIO	2	20.20/0
):(VII+VIII))	0.00%	0.00%
	QUIRED MINIMUM CAPITAL ADEQUACY RATIO	8%	8%
VII'RE(

LOAN PURCHASED FROM IBRA

January 01, 2006 - June 30, 2006

(In millions of Rupiah)

NO	DESCRIPTION	Amount
1	Loan principal / outstanding balance as of June 30, 2006	4,214,979
2	Amount of loan purchased from January 1, 2006 - June 30, 2006	5,579,541
3	Total provision / deferred income	144,614
4	Allowance for possible loan losses as of June 30, 2006	864,623
5	Interest income from January 1, 2006 - June 30, 2006	69,402

LOAN PURCHASED FROM IBRA

January I, 2006 to June 30, 2006

(In millions of Rupiah)

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

a. Summary of loan purchased from IBRA

NO	DESCRIPTION	Amount
I	Loan principal / outstanding balance as of June 30, 2006	4,214,979
2	Amount of loans purchased from January 1, 2002 - June 30, 2006	5,579,541
3	Total provision for loan losses and deferred income arising from the difference between outstanding	
	loans and purchase price	144,614
4	Allowance for possible loan losses as of June 30, 2006	864,623
5	Interest income and other income related to loans purchased from IBRA	
	from January 1, 2006 - June 30, 2006	69,402

b. Summary of movement of loans purchased from IBRA

NO	DESCRIPTION	Amount
1	Beginning Balance	4,771,405
2	Foreign currency translation	(232,036
3	Additional loan purchased during the period	` -
4	Repayment during the period	(324,390
5	Loan written-off during the period	-
6	Ending Balance	4,214,979
6	•	4

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

NO	DESCRIPTION	Amount
I	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	(5,974)
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	(9,270)
6	Ending Balance	144,614

e. Loan covered by new credit agreements	4,214,979
f. Additional facility extended to debtors under loan purchased from IBRA	4,953

FINANCIAL RATIOS As of June 30, 2006 and 2005

NO	KEYS RATIOS	BAN	BANK	
		June 30, 2006	June 30, 2005	
I.	Capital			
	I. CAR by considering credit risk	25.13%	23.72%	
	2. CAR by considering credit risk and market risk	24.58%	23.23%	
	3. Premises and Equipment to Capital	26.97%	27.27%	
П.	Earning Assets			
	I. Non-performing earning assets	12.09%	12.18%	
	2. Allowance for possible losses on earning assets	6.55%	5.83%	
	3. Compliance for allowance for possible losses on earning assets	102.10%	101.39%	
	4. Compliance for allowance for possible losses on non earning assets	-	-	
	5. Gross NPL	26.45%	25.83%	
	6. Net NPL	14.74%	16.24%	
III.	Rentability			
	I. ROA	0.93%	0.76%	
	2. ROE	7.49%	5.41%	
	3. NIM	4.17%	4.03%	
	4. Operating Expenses to Operating Income *)	91.76%	90.73%	
IV.	Liquidity			
	LDR	52.36%	54.62%	
۷.	Compliance			
	I. 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)	11.06%	9.24%	
	3 Net Open Position **)	3.18%	1.46%	
	4 Net Open Position on Balance Sheet ***)	11.44%	5.70%	

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

possible losses on others divided by operational income including interest income.

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

***) Net Open Position as of June 30, 2006 is in accordance with Bank Indonesia Regulation

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