BALANCE SHEETS
As of June 30, 2007 and 2006
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		June 30,2007	June 30,2006	June 30,2007	June 30,2006
	ASSETS				
1.	C a s h	3,977,652	2,932,671	4,116,812	3,031,655
2.	Placements with Bank Indonesia				
	a. Current accounts with Bank Indonesia	20,097,909	19,753,925	20,582,147	20,157,308
	b. Certificates of Bank Indonesia	3,064,749	9,754,066	3,772,750	10,289,064
	c. Others	499,951	-	499,951	-
3.	Current accounts with other banks				
	a. Rupiah	4,048	1,453	29,298	5,616
	b. Foreign currencies	3,722,446	654,385	3,740,633	671,213
4.	Placements with other banks				
	a. Rupiah	7,090,977	1,455,196	7,166,921	1,539,827
	Allowance for possible losses on placements with other banks - / -	(74,279)	(14,653)	(76,539)	(16,126)
	b. Foreign currencies	7,844,940	10,360,804	8,145,398	10,527,301
	Allowance for possible losses on placements with other banks - / -	(125,959)	(111,175)	(125,987)	(111,200)
5.	Securities				
	a. Rupiah				
	i. Trading	1,067,396	298,863	1,456,962	623,008
	ii. Available for sale	1,055,004	889,164	1,644,872	1,440,261
	iii. Held to maturity	1,176,255	1,026,004	1,181,092	1,026,004
	Allowance for possible losses on securities - / -	(1,034,488)	(1,076,712)	(1,040,452)	(1,081,681)
	b. Foreign currencies				
	i. Trading	61,683	82,394	118,726	140,980
	ii. Available for sale	177,489	114,205	512,416	382,457
	iii. Held to maturity	1,418,742	1,139,358	1,650,330	1,359,479
	Allowance for possible losses on securities - / -	(69,835)	(50,881)	(69,835)	(50,881)
6.	Securities sold with agreement to repurchase	-	-	-	-
7.	Government Recapitalization Bonds				
	a. Trading	808,162	2,340,010	833,445	2,340,011
	b. Available for sale	27,562,545	28,778,615	27,562,545	28,903,515
	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	1,011,052	-	2,032,024	305,063
	Allowance for possible losses on securities purchased with agreement to resell -/-	(20,900)	-	(20,900)	-
	b. Foreign currencies	-	-	-	-
	Allowance for possible losses on securities purchased with agreement to resell -/-	-	-	-	-
9.	Derivative receivables	401,545	400,970	403,110	404,154
	Allowance for possible losses on derivative receivables - / -	(6,003)	(4,079)	(6,003)	(4,079)
10.	Loans				
	a. Rupiah				
	- Related parties	107,724	440,610	109,048	446,605
	- Third parties	72,281,595	69,984,169	80,124,771	76,215,430
	Allowance for possible losses on loans - / -	(8,272,056)	(6,904,290)	(8,636,709)	(7,069,692)
	b. Foreign currencies				
	- Related parties	499,443	533,612	618,742	638,787
	- Third parties	34,005,763	29,124,568	35,453,099	30,526,677
	Allowance for possible losses on loans - / -	(6,920,455)	(6,038,896)	(6,959,448)	(6,088,274)
11.	Acceptances receivables	3,458,828	3,396,637	3,459,552	3,401,118
	Allowance for possible losses on acceptances receivables - / -	(58,942)	(128,039)	(58,942)	(128,039)
12.	Other receivables - Trade transactions	3,046,276	2,705,094	3,046,276	2,705,094
	Allowance for possible losses on other receivables - trade transactions - / -	(822,048)	(886,823)	(822,048)	(886,823)
13.	Investments in shares of stock	2,424,539	2,164,882	178,245	149,884
	Allowance for possible losses on investments in shares of stock - / -	(73,628)	(73,384)	(73,628)	(73,384)
14.	Accrued Income	1,736,872	1,815,241	1,773,987	1,854,067
15.	Prepaid expenses	354,791	345,643	420,813	404,357
16.	Prepaid tax	5,090	5,493	47,421	24,526
17.	Deferred tax assets	3,353,963	1,832,719	3,376,873	1,848,046
18.	Premises and equipment	7,796,795	7,506,289	8,254,556	7,942,142
	Accumulated depreciation - / -	(3,388,117)	(2,860,920)	(3,687,424)	(3,114,031)
19.	Abandoned properties	330,499	442,794	330,499	442,794
	Provision for possible losses on abandoned properties - / -	(49,575)	-	(49,575)	-
20.	Leased assets	-	-	-	-
	Accumulated depreciation for leased assets - / -	-	-	-	-
21.	Repossessed assets	158,922	158,922	187,901	188,383
	Provision for possible losses on repossessed assets - / -	(23,838)	-	(23,838)	-
22.	Other assets	1,584,121	2,400,215	2,747,386	2,873,237
	TOTAL ASSETS	**252,342,241**	**245,783,717**	**265,021,871**	**255,278,451**

BALANCE SHEETS
As of June 30, 2007 and 2006
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		June 30,2007	June 30,2006	June 30,2007	June 30,2006
	LIABILITIES AND SHAREHOLDERS' EQUITY				
1	Demand deposits				
	a. Rupiah	33,057,086	28,017,570	34,660,735	29,448,010
	b. Foreign currencies	19,514,055	12,577,207	20,022,397	12,839,939
2	Liabilities immediately payable	1,102,731	814,184	1,122,885	823,949
3	Savings deposits	62,529,679	44,734,511	65,582,797	46,999,579
4	Time deposits				
	a. Rupiah				
	- Related parties	299,337	680,564	168,056	511,789
	- Third parties	69,682,580	88,406,518	73,339,199	91,582,933
	b. Foreign currencies				
	- Related parties	156,512	87,614	140,911	74,391
	- Third parties	11,933,919	14,991,706	12,326,776	15,569,944
5	Certificates of deposit				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
6	Deposits from other banks	3,458,853	8,646,875	4,331,367	9,194,225
7	Securities sold with repo agreements to repurchase	1,502,978	1,502,978	1,694,833	1,593,634
8	Derivative payable	111,926	50,787	111,955	50,968
9	Acceptances payable	3,458,828	3,396,637	3,459,552	3,401,118
10	Securities issued				
	a. Rupiah	842,462	854,828	1,217,463	1,054,828
	b. Foreign currencies	2,673,589	2,777,731	2,673,167	2,776,767
11	Fund borrowings				
	a. Funding facilities from Bank Indonesia	-	-	-	-
	b. Others				
	i. Rupiah				
	- Related parties	350,000	350,000	350,000	350,000
	- Third parties	810,243	1,204,232	1,405,243	1,429,232
	ii. Foreign currencies				
	- Related parties	-	-	-	-
	- Third parties	1,199,742	1,505,006	1,196,346	1,505,006
12	Estimated losses on commitments and contingencies	494,519	505,369	495,958	510,581
13	Obligation under capital lease	-	-	-	-
14	Accrued expenses	391,346	622,931	502,116	681,987
15	Taxes payable	295,020	1,085	336,465	24,908
16	Deferred tax liabilities	-	-	-	-
17	Other liabilities	7,443,344	5,962,589	8,812,984	6,724,883
18	Subordinated loans				
	- Related parties	-	-	-	-
	- Third parties	4,084,328	4,237,582	4,116,328	4,269,582
19	Loan Capital				
	- Related parties	-	-	-	-
	- Third parties	-	-	-	-
20	Minority interests	-	-	5,174	4,985
21	**Shareholders' Equity**				
	a. Share capital	10,374,310	10,155,812	10,374,310	10,155,812
	b. Additional paid-in capital/agio	6,570,668	6,023,710	6,570,668	6,023,710
	c. Share options	56,193	171,115	56,193	171,115
	d. Funds for paid-up capital	-	-	-	-
	e. Differences arising from translation of foreign currency financial statements	84,112	101,854	84,112	101,854
	f. Premises and equipment revaluation increment	3,046,936	3,046,936	3,046,936	3,046,936
	g. Unrealized gains/(losses) on available for sale securities and Government Recapitalization Bonds net of deferred tax	117,066	(136,907)	117,066	(136,907)
	h. Difference arising from equity transactions of subsidiaries	2,065	(14,068)	2,065	(14,068)
	i. Retained earnings *)	6,697,814	4,506,761	6,697,814	4,506,761
	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	**252,342,241**	**245,783,717**	**265,021,871**	**255,278,451**

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

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to June 30, 2007 and 2006
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		June 30,2007	June 30,2006	June 30,2007	June 30,2006
	INCOME AND EXPENSES FROM OPERATIONS				
1.	Interest Income				
	1.1. Interest income				
	a. Rupiah	9,478,136	11,403,177	10,111,067	11,876,628
	b. Foreign currencies	1,803,588	1,020,988	1,890,781	1,095,384
	1.2. Fees and commissions on loan facilities				
	a. Rupiah	257,879	246,430	257,879	246,431
	b. Foreign currencies	55,233	43,259	75,105	47,877
	TOTAL INTEREST INCOME	**11,594,836**	**12,713,854**	**12,334,832**	**13,266,320**
2.	Interest expenses				
	2.1. Interest expense				
	a. Rupiah	4,664,237	7,331,130	4,938,600	7,556,894
	b. Foreign currencies	659,679	823,609	704,356	859,514
	2.2. Fees and commissions	-	-	-	-
	TOTAL INTEREST EXPENSE	**5,323,916**	**8,154,739**	**5,642,956**	**8,416,408**
	NET INTEREST INCOME	**6,270,920**	**4,559,115**	**6,691,876**	**4,849,912**
3.	Other operating income				
	3.1. Other fees and commissions	944,500	689,639	1,102,522	777,357
	3.2. Foreign exchange gain *)	165,707	223,186	171,974	224,058
	3.3. a. Gain from sale of securities and Government Recapitalization Bonds **)	188,867	14,692	219,947	30,272
	b. Gain from increase in value of securities and Government Recapitalization Bonds *	270	78,966	15,333	65,831
	3.4. Others	356,494	215,781	247,730	199,887
	TOTAL OTHER OPERATING INCOME	**1,655,838**	**1,222,264**	**1,757,506**	**1,297,405**
4.	Provision / (reversal) for possible losses on earning assets	1,797,439	1,864,056	1,910,458	1,897,992
5.	Provision / (reversal) of estimated losses on commitments and contingencies	(19,775)	(28,078)	(19,675)	(41,517)
6.	Provision / (reversal) for possible losses on others	(33,793)	(30,427)	(33,793)	(30,427)
7.	Other operating expenses				
	7.1. General and administrative expenses	1,182,780	1,163,903	1,337,257	1,306,648
	7.2. Salaries and employee benefits	1,561,855	1,296,190	1,723,816	1,438,932
	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	107,415	103,932	121,084	118,446
	7.6. Others	319,991	263,846	344,569	281,268
	TOTAL OTHER OPERATING EXPENSES	**3,172,041**	**2,827,871**	**3,526,726**	**3,145,294**
	PROFIT FROM OPERATIONS	**3,010,846**	**1,147,957**	**3,065,666**	**1,175,975**
	NON-OPERATING INCOME AND EXPENSES				
8.	Non-operating income	12,985	27,418	19,534	26,241
9.	Non-operating expenses	1,573	20,879	4,191	24,123
	NON OPERATING INCOME/(EXPENSES) - NET	**11,412**	**6,539**	**15,343**	**2,118**
10.	Extraordinary income / expenses	-	-	-	-
11.	**PROFIT BEFORE INCOME TAX**	3,022,258	1,154,496	3,081,009	1,178,093
12.	Estimated income tax expense - / -				
	- Current	908,333	1,086	966,419	22,588
	- Deferred	(25,276)	338,333	(25,276)	340,065
13.	**PROFIT BEFORE MINORITY INTERESTS**	**2,139,201**	**815,077**	**2,139,866**	**815,440**
14.	Minority interests	-	-	(665)	(363)
15.	Retained earnings beginning of the year	6,113,090	4,005,436	6,113,090	4,005,436
16.	a. Dividend	(1,452,843)	(301,685)	(1,452,843)	(301,685)
	b. Others	(101,634)	(12,067)	(101,634)	(12,067)
17.	**RETAINED EARNINGS ENDING OF THE YEAR**	**6,697,814**	**4,506,761**	**6,697,814**	**4,506,761**
18.	**EARNINGS PER SHARE (full amount)**				
	- Basic	-	-	**103.48**	**40.16**
	- Diluted	-	-	**103.08**	**39.86**

*) 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, 2007 and 2006
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		June 30,2007	June 30,2006	June 30,2007	June 30,2006
	COMMITMENTS				
	Commitment Receivables				
1.	Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
2.	Others	-	-	-	-
	Total commitment receivables	**-**	**-**	**-**	**-**
	Commitment Payables				
1.	Unused loan facilities granted				
	a. Rupiah	14,773,686	16,314,701	14,978,146	16,416,404
	b. Foreign currencies	2,899,864	2,305,289	2,899,864	2,305,660
2.	Outstanding irrevocable letters of credit	7,655,193	3,304,489	7,839,128	3,622,749
3.	Others	-	-	-	-
	Total commitment payables	**25,328,743**	**21,924,479**	**25,717,138**	**22,344,813**
	COMMITMENTS - NET	**(25,328,743)**	**(21,924,479)**	**(25,717,138)**	**(22,344,813)**
	CONTINGENCIES				
	Contingent Receivables				
1.	Guarantees received				
	a. Rupiah	99,338	108,128	99,662	108,128
	b. Foreign currencies	2,383,464	2,103,021	2,385,906	2,103,021
2.	Unrecognized interest income				
	a. Rupiah	3,853,271	3,421,900	3,856,790	3,422,120
	b. Foreign currencies	3,349,637	2,160,847	3,349,642	2,160,852
3.	Others	32,734	32,747	32,734	32,747
	Total contingent receivables	**9,718,444**	**7,826,643**	**9,724,734**	**7,826,868**
	Contingent Payables				
1.	Guarantees issued				
	a. Bank guarantees				
	- Rupiah	3,828,640	3,264,902	3,931,786	3,350,376
	- Foreign currencies	8,627,274	7,658,875	8,656,641	7,721,123
	b. Others	-	-	-	-
2.	Outstanding revocable letters of credit	-	-	-	-
3.	Others	29,962	28,520	31,715	25,803
	Total contingent payables	**12,485,876**	**10,952,297**	**12,620,142**	**11,097,302**
	CONTINGENCIES - NET	**(2,767,432)**	**(3,125,654)**	**(2,895,408)**	**(3,270,434)**

MANAGEMENT OF THE BANK AS OF JUNE 30, 2007		SHAREHOLDER
Board of Commissioners		
- Chairman	: Edwin Gerungan *)	Republic of Indonesia : 67.47%
- Deputy Chairman	: Muchayat	(Ultimate Shareholders)
- Commissioner	: Richard Claproth	
- Independent Commissioner	: Soedarjono	Public : 32.53%
- Independent Commissioner	: Pradjoto	
- Independent Commissioner	: Gunarni Soeworo	
- Independent Commissioner	: Yap Tjay Soen	
Board of Directors		
- President Director	: Agus Martowardojo	
- Deputy President Director	: Wayan Agus Mertayasa	
- Director	: Omar Sjawaldy Anwar	
- Director	: Zulkifli Zaini	
- Director	: Abdul Rachman	
- Director	: Sasmita	
- Director	: Sentot A. Sentausa	
- Director	: Bambang Setiawan **)	
- Director	: Riswinandi	
- Director	: Thomas Arifin	
- Director	: Budi Gunadi Sadikin	

*) also appointed as independent commissioner
**) also appointed as compliance director

Jakarta, , 2007

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

Agus Martowardojo
President Director

Wayan Agus Mertayasa
Deputy President Director

1) The above financial information as of and for the six months ended June 30, 2007 and 2006 is derived from the consolidated financial statements (unaudited). 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 regarding "Transparency of Bank's Financial Condition", as amended by Bank Indonesia's Regulation No. 7/50/PBI/2005 dated November 29, 2005.
   b) Bank Indonesia's Circular Letter No. 3/30/DPNP dated December 14, 2001 regarding " Presentation of Quarterly and Monthly Published Financial Statements of Commercial Banks and Certain Report Submitted to Bank Indonesia", as amended by Bank Indonesia's Circular Letter No. 7/10/DPNP dated March 31, 2005
   c) Bank Indonesia's Regulation No. 4/7/PBI/2002 dated September 27, 2002 regarding Prudential Principles for Purchase of Credit by Commercial Banks from the Indonesian Banks Restructuring Agency (IBRA).
   d) Bank Indonesia's Letter No. 5/559/DPNP/IDPnP dated December 24, 2003 regarding Bank's Published Financial Statements .
   e) Rule X.K.2, Decision of Chairman of the Capital Market Supervisory Agency (Bapepam), Attachment No. Kep-36/PM/2003 dated September 30, 2003 regarding "Obligation to Submit Periodic Financial Statements".
3) Bank assessed asset quality rating based on Bank Indonesia's Regulation No. 7/2/PBI/2005 dated January 20, 2005, as amended by Bank Indonesia's Regulation No. 8/2/PBI/2006 dated January 30, 2006 regarding change in PBI 7/2/PBI/2005 and Bank Indonesia's Regulation No.9/6/PBI/2007 dated March 30,2007 regarding Second Amendment of Bank Indonesia's Regulation No.8/2/PBI/2006.
4) For comparative purposes, certain accounts in the financial information as of and for the six months ended June 30, 2006 have been reclassified to conform with the presentation of accounts in the financial information as of and for the six months ended June 30, 2007.
5) Exchange rate of 1 US Dollar as of June 30, 2007 and 2006 were Rp 9,049.50 and Rp. 9,263.00 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.

EARNING ASSETS AND OTHER INFORMATION
As of June 30, 2007 and 2006
(In Millions of Rupiah)

No	DESCRIPTION	BANK											
		June 30, 2007						June 30, 2006					
		CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL	CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL
I	**Related Parties**												
A.	**EARNING ASSETS**												
1.	Placement with other banks	**150,673**	-	-	-	-	**150,673**	**129,682**	-	-	-	-	**129,682**
2.	Securities *)	**91,124,202**	-	-	-	-	**91,124,202**	**92,995,269**	-	-	-	**10,000**	**93,005,269**
3.	Loan to related parties	**405,650**	-	-	-	**201,517**	**607,167**	**770,560**	-	-	-	**203,662**	**974,222**
	a. Small scale business credit (KUK)	-	-	-	-	-	-	-	-	-	-	-	-
	b. Property loans	782	-	-	-	-	782	730	-	-	-	-	730
	i. Restructured	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Unrestructured	782	-	-	-	-	782	730	-	-	-	-	730
	c. Other restructured loans	-	-	-	-	-	-	225,769	-	-	-	-	225,769
	d. Others	404,868	-	-	-	201,517	606,385	544,061	-	-	-	203,662	747,723
4.	Investment in shares of stock to related parties	**2,351,914**	-	-	-	-	**2,351,914**	**2,092,257**	-	-	-	-	**2,092,257**
	a. In bank financial institutions	1,345,070	-	-	-	-	1,345,070	1,207,791	-	-	-	-	1,207,791
	b. In non bank financial institutions	834,557	-	-	-	-	834,557	728,419	-	-	-	-	728,419
	c. Due to loan restructuring	-	-	-	-	-	-	-	-	-	-	-	-
	d. Others	172,287	-	-	-	-	172,287	156,047	-	-	-	-	156,047
5.	Other receivables to related parties	**138,031**	-	-	-	-	**138,031**	**33,921**	-	-	-	-	**33,921**
6.	Commitments and contingencies to related parties	**7,927**	-	-	-	-	**7,927**	**9,169**	-	-	-	-	**9,169**
B	**NON EARNING ASSETS**												
1.	Abandoned properties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Repossessed assets	-	-	-	-	-	-	-	-	-	-	-	-
3.	Interbranch and suspense account	-	-	-	-	-	-	-	-	-	-	-	-
II	**Third Parties**												
A	**EARNING ASSETS**												
1.	Placement with other banks	**19,011,689**	-	-	-	-	**19,011,689**	**12,342,156**	-	-	-	-	**12,342,156**
2.	Securities (issued by Bank Indonesia and third parties)	**5,298,218**	-	-	-	**1,064,203**	**6,362,421**	**11,442,581**	-	**14,253**	-	**1,055,174**	**12,512,008**
3.	Loan to third parties	**73,342,970**	**15,853,560**	**1,749,792**	**732,112**	**14,608,924**	**106,287,358**	**60,668,135**	**12,175,283**	**3,173,134**	**6,125,118**	**16,967,067**	**99,108,737**
	a. Small scale business credit (KUK)	3,060,111	650,308	48,453	82,838	450,060	4,291,770	3,586,284	713,684	45,898	103,350	499,765	4,948,981
	b. Property loans	**6,515,910**	**2,290,664**	**147,707**	**76,997**	**1,285,331**	**10,316,609**	**6,512,668**	**1,925,155**	**294,792**	**1,083,478**	**964,282**	**10,780,375**
	i. Restructured	312,796	857,370	84,971	4,785	172,281	1,432,203	155,225	160,072	61,767	14	173,946	551,024
	ii. Unrestructured	6,203,114	1,433,294	62,736	72,212	1,113,050	8,884,406	6,357,443	1,765,083	233,025	1,083,464	790,336	10,229,351
	c. Other restructured loans	5,885,025	7,845,240	1,392,062	390,422	5,155,887	20,668,636	5,908,892	2,789,063	903,406	1,862,262	5,797,463	17,261,086
	d. Others	57,881,924	5,067,348	161,570	181,855	7,717,646	71,010,343	44,660,291	6,747,381	1,929,038	3,076,028	9,705,557	66,118,295
4.	Investment in shares of stock of third parties	-	-	-	-	**72,625**	**72,625**	-	-	-	-	**72,625**	**72,625**
	a. In bank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
	b. In non bank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
	c. Due to loan restructuring	-	-	-	-	72,625	72,625	-	-	-	-	72,625	72,625
	d. Others	-	-	-	-	-	-	-	-	-	-	-	-
5.	Other receivables from third parties	**6,052,652**	**941,051**	**5,119**	**2,688**	**778,160**	**7,779,670**	**4,344,922**	**972,890**	**164,536**	**169,348**	**817,084**	**6,468,780**
6.	Commitments and contingencies to third parties	**19,568,966**	**450,488**	**12,811**	**58**	**70,857**	**20,103,180**	**13,648,290**	**219,240**	**54,164**	**139,109**	**158,294**	**14,219,097**
B.	**NON EARNING ASSETS**												
1.	Abandoned properties	-	-	330,499	-	-	330,499	-	-	-	-	-	442,794
2.	Repossessed assets	-	-	158,922	-	-	158,922	-	-	-	-	-	158,922
3.	Interbranch and suspense account	1,489,940	-	-	-	733,184	2,223,124	-	-	-	-	-	1,522,397
	TOTAL	**218,942,832**	**17,245,099**	**2,257,143**	**734,858**	**17,529,470**	**256,709,402**	**198,476,942**	**13,367,413**	**3,406,087**	**6,433,575**	**19,283,906**	**243,092,036**
1.	a. Required allowance for possible losses on earning assets	1,252,172	1,348,161	570,432	397,784	13,522,918	17,091,467	981,503	666,454	430,835	2,094,149	11,296,260	15,469,201
	b. Required allowance for possible losses on non earning assets	-	-	73,413	-	733,184	806,597	-	-	-	-	-	-
	Total required allowance for possible losses on assets **)	**1,252,172**	**1,348,161**	**643,845**	**397,784**	**14,256,102**	**17,898,064**	**981,503**	**666,454**	**430,835**	**2,094,149**	**11,296,260**	**15,469,201**
2.	a. Established allowance for possible losses on earning assets	1,487,413	1,350,519	570,432	397,784	14,166,964	17,973,112	1,104,473	666,454	430,835	2,094,149	11,498,390	15,794,301
	b. Established allowance for possible losses on non earning assets	-	-	73,413	-	949,225	1,022,638	-	-	-	-	-	258,067
	Total established allowance for possible losses on assets	**1,487,413**	**1,350,519**	**643,845**	**397,784**	**15,116,189**	**18,995,750**	**1,104,473**	**666,454**	**430,835**	**2,094,149**	**11,498,390**	**16,052,368**
3.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						-						-
	b. To others						-						-
4.	Percentage of small scale business credit to total loans						4.01%						4.94%
5.	Percentage of small scale business credit debtors to total debtors						30.59%						39.63%
6.	Percentage of UMKM to total loans						13.30%						11.74%
7.	Percentage of UMKM debtors to total debtors						38.42%						42.68%

*) 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, 2007
(In Millions of Rupiah)

NO	TRANSACTION	BANK				
		Contract Market Value		Derivative Receivable & Payable		Contract Value
		Hedging	Others	Receivable	Payable	Netting Agreement
A.	**Exchange rate related**					
1	Spot	-	89	-	-	-
2	Forward	-	808,908	3,266	5,330	-
3	Option					
	a. Purchased	-	3,360	946	1,395	-
	b. Written	-	2,396	906	884	-
4	Future	-	-	-	-	-
5	Swap	-	9,924,772	393,575	54,380	-
6	Other	-	-	-	-	-
B	**Interest rate related**					
1	Forward	-	2,852	2,852	-	-
2	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	38,975	10,962	-	49,937	-
5	Other	-	-	-	-	-
C	**Other**	-	-	-	-	-
	TOTAL			401,545	111,926	

CALCULATION OF CAR
As of June 30, 2007 and 2006
(In Millions of Rupiah)

NO	DESCRIPTION	BANK June 30, 2007	BANK June 30, 2006
I. COMPONENTS			
A.	**CORE CAPITAL**	**22,235,560**	**21,521,868**
1.	**Paid-Up Capital**	10,374,310	10,155,812
2.	**Disclosed Reserves**		
	a. Agio	6,570,668	6,023,710
	b. Disagio (-/-)	-	-
	c. Shares Option	56,193	171,115
	d. Donated Capital / Additional Paid-In Capital	-	-
	e. General and Appropriated Reserves	2,611,690	2,575,369
	f. Previous years profit after tax	1,481,624	1,917,302
	g. Previous years losses (-/-)	-	-
	h. Current year profit after tax (50%)	1,056,963	576,706
	I. Current year losses (-/-)	-	-
	j. Differences Arising from Translation of Financial Statements in Foreign Currencies		
	1) Positive Adjustment	84,112	101,854
	2) Negative Adjustment (-/-)	-	-
	k. Funds for Paid-Up Capital	-	-
	l. Decline in Value of equity participation in Available for Sale Portfolio (-/-)	-	-
	m. Differences Arising from Restructuring of Transaction among Entities under Common Control	-	-
3.	**Goodwill (-/-)**	-	-
4.	**Differences arising from assets and liabilities valuation due to Quasi Reorganization**	-	-
B.	**Supplemental Capital (Max 100% of core capital)**	**8,545,330**	**8,388,991**
	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)	1,414,066	1,104,473
	4. Loan Capital	-	-
	5. Subordinated Loans (max 50% of core capital)	4,084,328	4,237,582
	6. Increase in Value of Equity Participation in Available for Sale Portfolio (45%)	-	-
C.	**ADDITIONAL SUPPLEMENTAL CAPITAL FULFILLING REQUIREMENT**	-	-
D.	**ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK**	-	-
II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B)		**30,780,890**	**29,910,859**
III. TOTAL CORE CAPITAL,SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B+D)		**30,780,890**	**29,910,859**
IV. INVESTMENTS IN SHARES OF STOCK (-/-)		**(2,351,914)**	**(2,092,257)**
V. TOTAL CAPITAL FOR CREDIT RISK (II-IV)		**28,428,976**	**27,818,602**
VI.TOTAL CAPITAL FOR CREDIT AND MARKET RISK (III-IV)		**28,428,976**	**27,818,602**
VII.CREDIT RISK-WEIGHTED ASSETS		**113,125,293**	**110,719,232**
VIII.MARKET RISK-WEIGHTED ASSETS		**3,401,779**	**2,499,157**
IX.ESTABLISHED CAPITAL ADEQUACY RATIO FOR CREDIT RISK (V : VII)		**25.13%**	**25.13%**
X. ESTABLISHED CAPITAL ADEQUACY RATIO FOR CREDIT AND MARKET RISK (VI:(VII+VIII))		**24.40%**	**24.57%**
XI.EXCESS ADDITIONAL SUPPLEMENTAL CAPITAL RATIO ((C-D):(VII+VIII))		**0.00%**	**0.00%**
XII.REQUIRED MINIMUM CAPITAL ADEQUACY RATIO		**8%**	**8%**

LOANS PURCHASED FROM IBRA
January 1, 2007 to June 30, 2007
(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 loans purchased from IBRA

NO	DESCRIPTION	Amount
1.	Loan principal / outstanding balance as of June 30, 2007	2,596,987
2.	Amount of loans purchased from January 1, 2002 - June 30, 2007	5,579,541
3.	Total provision for loan losses and deferred income arising from the difference between outstanding loans and purchase price	82,264
4.	Allowance for possible loan losses as of June 30, 2007	504,185
5.	Interest income and other income related to loans purchased from IBRA from January 1, 2007 - June 30, 2007	426,205

b. Summary of movement of loans purchased from IBRA

NO	DESCRIPTION	Amount
1.	Beginning balance	3,050,488
2.	Foreign currency translation	13,064
3.	Additional loan purchased during the period	-
4.	Repayment during the period	(465,169)
5.	Loan written-off during the period	(1,396)
6.	Ending balance	2,596,987

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

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

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

NO	DESCRIPTION	Amount
1.	Beginning balance	86,380
2.	Foreign currency translation	266
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	(4,382)
6.	Ending balance	82,264

e. Loan covered by new credit agreements 2,596,987

f. Additional facility extended to debtors under loan purchased from IBRA 14,540

FINANCIAL RATIOS
As of Juni 30, 2007 and 2006

NO	KEYS RATIOS	BANK	
		June 30, 2007	June 30, 2006
I.	**Capital**		
	1. CAR by considering credit risk	25.13%	25.13%
	2. CAR by considering credit risk and market risk	24.40%	24.57%
	3. Premises and equipment to capital	27.43%	26.98%
II.	**Earning Assets**		
	1. Non-performing earning assets	7.60%	12.09%
	2. Allowance for possible losses on earning assets	7.08%	6.55%
	3. Compliance for allowance for possible losses on earning assets	105.16%	102.10%
	4. Compliance for allowance for possible losses on non earning assets	126.78%	-
	5. Gross NPL	16.18%	26.45%
	6. Net NPL	3.89%	14.74%
III.	**Rentability**		
	1. ROA	2.42%	0.93%
	2. ROE	18.83%	7.49%
	3. NIM	5.63%	4.17%
	4. Operating Expenses to Operating Income *)	77.28%	91.76%
IV.	**Liquidity**		
	LDR	53.64%	52.36%
V.	**Compliance**		
	1. a. Percentage violation of Legal Lending Limit		
	a.1. Related parties	-	-
	a.2. Third parties	-	-
	b. Percentage of lending in excess of the Legal Lending Limit		
	a.1. Related parties	-	-
	a.2. Third parties	-	-
	2 Reserve requirement (Rupiah)	11.48%	11.06%
	3 Net Open Position **)	7.91%	3.18%
	4 Net Open Position on Balance Sheet	15.05%	11.44%

*) 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.