

BALANCE SHEETS
As at 31 March 2010 and 2009
(In Millions of Rupiah)

NO.	DESCRIPTION	BANK		CONSOLIDATED	
		31 March 2010	31 March 2009	31 March 2010	31 March 2009
ASSETS					
1.	Cash	6.239.796	5.816.628	6.633.381	6.070.849
2.	Placements with Bank Indonesia	16.083.805	14.419.253	17.921.877	15.494.850
3.	Placements with other banks	25.849.853	27.251.047	27.195.629	28.038.326
4.	Spot and derivative receivables	246.375	216.543	246.375	262.377
5.	Securities				
	a. Designated at fair value through profit/loss	31.569.261	14.449.068	31.864.402	14.885.104
	b. Available for sale	62.757.552	24.633.787	63.081.544	25.152.942
	c. Held to maturity	23.457.327	63.300.298	27.353.917	66.419.179
	d. Loans and receivables	-	-	-	-
6.	Securities sold with agreement to repurchase (repo)	350.673	1.448.886	350.673	1.473.606
7.	Securities purchased with agreement to resell (reverse repo)	2.443.338	1.285.146	2.550.509	1.741.936
8.	Acceptances receivables	3.948.302	3.715.863	3.956.304	3.715.863
9.	Loans				
	a. Designated at fair value through profit/loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	181.512.916	160.072.261	200.377.876	175.190.351
10.	Consumer finance receivables	-	-	1.557.736	1.687.440
11.	Syariah financing	-	-	-	-
12.	Investments in shares	3.839.453	3.492.134	234.084	178.055
13.	Allowance for impairment in financial assets -/-				
	a. Securities	(34.503)	(47.027)	(93.934)	(59.659)
	b. Loans	(10.600.127)	(12.567.601)	(11.487.475)	(13.221.239)
	c. Others	(1.291.620)	(1.842.880)	(1.311.399)	(1.892.374)
14.	Intangible assets	1.218.983	1.147.144	1.232.845	1.147.144
	Accumulated amortisation for intangible assets -/-	(1.006.337)	(918.105)	(1.006.337)	(918.105)
15.	Premises and equipment	8.014.581	7.492.978	8.636.673	8.046.889
	Accumulated depreciation in premises and equipment - / -	(3.569.942)	(3.301.400)	(3.964.810)	(3.660.154)
16.	Abandoned properties	201.621	265.523	201.854	265.756
17.	Reposessed assets	134.605	169.373	161.822	196.626
18.	Suspense account	2.381.948	3.287.299	2.381.948	3.287.299
19.	Inter office assets				
	a. Operational activities conducted in Indonesia	(2.975.301)	-	(2.975.301)	-
	b. Operational activities conducted outside Indonesia	3.477.673	-	3.477.673	-
20.	Allowance for impairment on other assets -/-	(23.389)	(31.015)	(24.006)	(53.675)
21.	Allowance for possible losses on non earning assets -/-	(1.280.941)	(537.995)	(1.280.941)	(537.995)
22.	Finance leased	-	-	-	-
23.	Deferred tax assets	5.850.802	5.948.678	5.922.840	5.991.043
24.	Other assets	7.744.941	6.696.814	16.142.591	8.723.905
	TOTAL ASSETS	366.541.645	325.862.700	399.338.350	347.626.339

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NO.	DESCRIPTION	BANK		CONSOLIDATED	
		31 March 2010	31 March 2009	31 March 2010	31 March 2009
LIABILITIES AND SHAREHOLDERS' EQUITY					
1.	Demand deposits	66.966.072	62.497.580	69.790.646	64.747.420
2.	Savings deposits	99.381.695	85.391.348	106.975.524	90.997.005
3.	Time deposits	124.928.642	108.098.592	136.132.673	116.302.004
4.	Investment fund - revenue sharing	-	-	-	-
5.	Liabilities to Bank Indonesia	2.420.188	2.551.377	2.420.188	2.551.377
6.	Liabilities to other banks	7.072.235	7.664.687	7.630.597	8.667.808
7.	Spot and derivative payable	78.367	145.514	79.792	153.269
8.	Securities sold with repo agreements to repurchase (repo)	316.356	1.388.968	558.966	1.410.919
9.	Acceptances payable	3.948.302	3.715.863	3.956.304	3.715.863
10.	Securities issued	564	564	1.023.525	900.563
11.	Fund borrowings	4.363.146	7.088.763	5.043.657	8.675.050
12.	Margin deposits received	1.040.114	919.764	1.067.013	919.764
13.	Inter office liabilities				
	a. Operational activities conducted in Indonesia	-	873.436	-	873.436
	b. Operational activities conducted outside Indonesia	-	(901.971)	-	(901.971)
14.	Deferred tax liabilities	-	-	10.072	-
15.	Allowance for possible losses of administrative account transactions	297.796	376.252	301.382	378.797
16.	Other liabilities	15.093.892	13.646.648	23.531.614	15.664.854
17.	investment fund - profit sharing	-	-	-	-
18.	Minority interests	-	-	182.121	164.867
19.	Loan Capital	3.852.095	462.963	3.852.095	462.962
20.	Share capital				
	a. Authorised capital	16.000.000	16.000.000	16.000.000	16.000.000
	b. Unpaid-in capital -/-	(5.514.942)	(5.547.176)	(5.514.942)	(5.547.176)
	c. Treasury stock -/-	-	-	-	-
21.	Additional Paid-in Capital				
	a. Agio	6.911.587	6.809.056	6.911.587	6.809.056
	b. Disagio -/-	-	-	-	-
	c. Donated capital	-	-	-	-
	d. Adjustment arising from translation of financial statement	98.361	280.265	98.361	280.265
	e. Other comprehensive income (losses)	(638.042)	(233.797)	(638.042)	(233.797)
	f. Others	16.174	54.465	16.174	54.465
	g. Funds for paid-up capital	-	-	-	-
22.	Premises and equipment revaluation increment	-	-	-	-
23.	Difference arising from quasi reorganisation	-	-	-	-
24.	Different in restructuring value of transaction of entities under common control	-	-	-	-
25.	Reserve				
	a. General reserve	2.112.986	2.086.422	2.112.986	2.086.422
	b. Appropriated reserve	547.000	547.000	547.000	547.000
26.	Retained Earning				
	a. Previous years	15.245.613	10.545.722	15.245.613	10.545.722
	b. Current year	2.003.444	1.400.395	2.003.444	1.400.395
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	366.541.645	325.862.700	399.338.350	347.626.339

*) Accumulated Losses of Rp162,874,901 million has been eliminated against additional paid-in capital/agio through quasi-reorganisation on 30 April 2003.

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STATEMENTS OF PROFIT AND LOSS
For the periods from 1 January to 31 March 2010 and 2009
(In Millions of Rupiah)

NO.	DESCRIPTION	BANK		CONSOLIDATED	
		31 March 2010	31 March 2009	31 March 2010	31 March 2009
OPERATING INCOME AND EXPENSES					
A Interest Income and Interest expenses					
1	Interest income	7.282.869	7.930.453	8.029.910	8.567.659
	a. Rupiah	6.671.729	7.280.351	7.408.887	7.854.483
	b. Foreign currencies	611.140	650.102	621.023	713.176
2	Interest expenses	3.089.313	3.839.072	3.395.440	4.173.945
	a. Rupiah	3.000.309	3.483.727	3.304.864	3.799.493
	b. Foreign currencies	89.004	355.345	90.576	374.452
	Net interest income (expenses)	4.193.556	4.091.381	4.634.470	4.393.714
B Other Operating Income and Expenses					
1	Other Operating Income	1.480.327	1.459.146	1.578.438	1.485.505
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	-	26.243	3.318	26.243
	ii. Loans	-	-	-	-
	iii. Spot and derivative	64.854	101.510	64.854	101.510
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial liabilities (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	85.741	22.506	90.259	22.506
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	31.970	92.141	35.639	103.814
	e. Dividend, gain from investment in shares with equity method, fees/commissions and administrative	1.141.062	852.326	1.215.499	854.654
	f. Correction on allowance for impairment, allowance for impairment on non-performing assets and allowance for possible losses of administrative account transaction	-	-	-	-
	g. Other income	76.602	278.192	76.602	278.192
		80.098	86.228	92.267	98.586
2	Other Operating Expenses	3.008.966	3.556.558	3.512.101	3.863.307
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	3.659	-	3.659	-
	ii. Loans	-	-	-	-
	iii. Spot and derivative	-	-	-	-
	iv. Other financial assets	-	-	-	-
	b. Increase in fair value of financial liabilities (mark to market)	-	-	-	-
	c. Losses from sale of financial assets				
	i. Securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Losses from spot and derivative transaction (realised)	-	-	-	-
	e. Impairment for financial assets				
	i. Securities	-	22.095	42.415	22.095
	ii. Loans	342.834	1.296.405	419.581	1.352.037
	iii. Syariah financing	-	-	-	-
	iv. Other financial assets	1.227	92.345	4.287	94.845
	f. Provision for possible losses of administrative account transactions	-	43.605	73	43.635
	g. Provision for operational risk losses	32.728	-	32.728	-
	h. Losses related to operational risk	-	-	-	-
	i. Losses from investment in shares under equity method, fees/commissions and administrative	88.100	57.825	88.100	57.825
	j. Impairment on non financial assets	-	31.015	-	31.015
	k. Provision for possible losses on non earning assets	269.012	109.080	269.012	109.080
	l. Salaries and employee benefits	1.115.470	961.899	1.280.708	1.084.270
	m. Promotion expenses	105.393	77.552	118.560	84.161
	n. Other expenses	1.050.543	864.737	1.252.978	984.344
	Other Operating Income (expenses)	(1.528.639)	(2.097.412)	(1.933.663)	(2.377.802)
	PROFIT (LOSS) FROM OPERATIONS	2.664.917	1.993.969	2.700.807	2.015.912
NON OPERATING INCOME AND EXPENSES					
1	Gain (losses) from sale of premises and equipment	221	(25)	221	(25)
2	Gain (Losses) from foreign currencies translation	-	-	-	-
3	Other non operating income (expenses)	1.446	30.966	31.282	57.778
	PROFIT (LOSS) FROM NON OPERATING	1.667	30.941	31.503	57.753
	PROFIT (LOSS) BEFORE INCOME TAX	2.666.584	2.024.910	2.732.310	2.073.665
1	Profit (Loss) transferred to Head Office	-	-	-	-
2	Income tax expenses				
	a. Estimated current tax	(469.556)	(488.359)	(519.707)	(528.077)
	b. Deferred tax income (expenses)	(193.584)	(136.156)	(193.584)	(136.172)
	PROFIT (LOSS) AFTER INCOME TAX - NET	2.003.444	1.400.395	2.019.019	1.409.416
	PROFIT (LOSS) OF MINORITY INTEREST			(15.575)	(9.021)
	PROFIT (LOSS) AFTER MINORITY INTEREST			2.003.444	1.400.395
	DIVIDEND			-	-
	EARNINGS PER SHARE (full amount)			95,54	66,99

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

As at 31 March 2010 and 2009
(In Millions of Rupiah)

NO.	DESCRIPTION	BANK		CONSOLIDATED	
		31 March 2010	31 March 2009	31 March 2010	31 March 2009
I	COMMITMENT RECEIVABLES				
	1. Unused fund borrowings facilities	-	-	-	-
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2. Outstanding purchase position on spot and derivative	359.618	-	523.340	-
	3. Others	-	-	-	-
II	COMMITMENT PAYABLES				
	1. Unused loan facilities granted to customer				
	a. BUMN				
	i Committed				
	- Rupiah	-	-	-	-
	- Foreign currencies	-	-	-	-
	ii Uncommitted				
	- Rupiah	7.568.796	3.060.344	7.568.796	3.060.344
	- Foreign currencies	611.319	236.860	611.319	236.860
	b. Others				
	i Committed	-	-	19.563	10.254
	ii Uncommitted	38.093.650	28.999.781	39.527.682	29.658.164
	2. Unused loan facilities granted to other banks				
	a. Committed				
	i Rupiah	-	-	-	-
	ii Foreign currencies	-	-	-	-
	b. Uncommitted				
	i Rupiah	172.095	764.545	172.095	764.545
	ii Foreign currencies	133.825	20.447	133.825	20.447
	3. Outstanding irrevocable letters of credit				
	a. Foreign L/C	5.415.893	3.641.492	5.601.919	3.684.571
	b. Local L/C	1.565.033	1.571.845	1.584.171	1.585.953
	4. Outstanding sales position on spot and derivative	191.646	-	356.355	-
	5. Others	-	-	-	-
III	CONTINGENT RECEIVABLES				
	1. Guarantees received				
	a. Rupiah	216.924	218.124	217.024	218.124
	b. Foreign currencies	2.899.736	2.837.837	2.904.385	2.840.956
	2. Unrecognized interest income				
	a. Interest loans	5.476.910	6.257.803	5.478.051	6.259.011
	b. Others interest	36.932	38.066	88.892	71.086
	3. Others	32.729	32.730	32.729	32.730
IV	CONTINGENT PAYABLES				
	1. Guarantees issued				
	a. Rupiah	9.526.407	7.236.357	9.728.734	7.330.050
	b. Foreign currencies	9.831.572	11.973.008	9.893.017	12.044.162
	2. Others	33.161	91.229	33.161	91.229

ASSETS' QUALITY AND OTHER INFORMATION

As at 31 March 2010 and 2009
(In Millions of Rupiah)

NO	DESCRIPTION	BANK											
		31 March 2010						31 March 2009					
		CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL	CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL
I	RELATED PARTIES												
1	Placements with other banks												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	235.005	-	-	-	-	235.005	299.280	-	-	-	-	299.280
2	Spot and derivative receivables												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3	Securities												
a.	Rupiah	54.766	-	-	-	-	54.766	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	-	-	-	-	-	-	142.352	-	-	-	-	142.352
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6	Acceptances receivables	-	-	-	-	-	-	-	-	-	-	-	-
7	Other Receivable - Trade Transaction												
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8	Loans												
a.	Micro, small and medium loans (UMKM)	4.295	-	-	-	-	4.295	8.627	-	-	-	-	8.627
i.	Rupiah	4.295	-	-	-	-	4.295	8.627	-	-	-	-	8.627
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non UMKM	394.186	86	-	-	-	394.272	574.175	38	-	-	-	574.213
i.	Rupiah	166.468	86	-	-	-	166.554	125.924	38	-	-	-	125.962
ii.	Foreign currencies	227.718	-	-	-	-	227.718	448.251	-	-	-	-	448.251
c.	Restructured loans	15.301	-	-	-	-	15.301	66.515	-	-	-	-	66.515
i.	Rupiah	15.301	-	-	-	-	15.301	66.515	-	-	-	-	66.515
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
d.	Property loans	3.155	29	-	-	-	3.184	4.191	38	-	-	-	4.229
9	Investments in shares	3.839.453	-	-	-	-	3.839.453	3.492.134	-	-	-	-	3.492.134
10	Temporary invesment	-	-	-	-	-	-	-	-	-	-	-	-
11	Commitments and contingencies												
a.	Rupiah	17.486	-	-	-	-	17.486	2.481	-	-	-	-	2.481
b.	Foreign currencies	599	-	-	-	-	599	-	-	-	-	-	-
12	Reposessed assets	-	-	-	-	-	-	-	-	-	-	-	-
II	THIRD PARTIES												
1	Placements with other banks												
a.	Rupiah	3.617.515	-	-	-	-	3.617.515	3.833.698	-	-	-	-	3.833.698
b.	Foreign currencies	24.385.272	-	-	-	112.061	24.497.333	25.365.075	-	-	-	252.779	25.617.854
2	Spot and derivative receivables												
a.	Rupiah	244.819	49	-	-	-	244.868	214.127	-	-	-	-	214.127
b.	Foreign currencies	1.507	-	-	-	-	1.507	2.416	-	-	-	-	2.416
3	Securities												
a.	Rupiah	116.655.506	-	85.830	-	-	116.741.336	95.998.148	-	-	-	-	95.998.148
b.	Foreign currencies	988.038	-	-	-	-	988.038	6.350.120	-	34.885	-	-	6.385.005
4	Securities sold with agreement to repurchase (Repo)												
a.	Rupiah	350.673	-	-	-	-	350.673	1.448.886	-	-	-	-	1.448.886
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5	Securities purchased with agreement to resell (Reverse Repo)												
a.	Rupiah	2.443.338	-	-	-	-	2.443.338	1.142.794	-	-	-	-	1.142.794
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6	Acceptances receivables	3.741.134	207.168	-	-	-	3.948.302	3.580.234	82.370	28.207	-	25.052	3.715.863
7	Other Receivable - Trade Transaction												
a.	Rupiah	1.639.685	216.354	-	-	145.944	2.001.983	1.698.782	24.565	-	-	145.944	1.869.291
b.	Foreign currencies	1.323.543	269.573	-	-	632.193	2.225.309	1.149.430	237.544	2.656	111	951.554	2.341.295
8	Loans												
a.	Micro, small and medium loans (UMKM)	21.146.865	2.140.116	149.027	199.062	671.132	24.306.202	19.871.879	1.873.716	117.011	143.827	523.387	22.529.820
i.	Rupiah	20.833.238	2.117.563	149.027	199.062	666.661	23.965.551	19.632.381	1.850.364	115.977	143.827	505.059	22.247.608
ii.	Foreign currencies	313.627	22.553	-	-	4.471	340.651	239.498	23.352	1.034	-	18.328	282.212
b.	Non UMKM	137.949.224	15.277.199	727.802	778.396	2.075.526	156.808.147	112.765.309	14.458.537	2.374.069	718.743	6.642.943	136.959.601
i.	Rupiah	115.425.640	9.206.605	386.552	257.271	1.482.552	126.758.620	90.699.363	7.682.660	848.816	528.357	2.296.169	102.055.365
ii.	Foreign currencies	22.523.584	6.070.594	341.250	521.125	592.974	30.049.527	22.065.946	6.775.877	1.525.253	190.386	4.346.774	34.904.236
c.	Restructured loans	5.453.165	9.844.548	140.279	140.573	452.418	16.030.983	4.686.718	8.246.626	1.340.777	148.435	1.879.596	16.302.152
i.	Rupiah	4.767.171	4.605.767	7.717	61.972	390.271	9.832.898	3.378.493	3.452.732	586.452	102.215	737.549	8.257.441
ii.	Foreign currencies	685.994	5.238.781	132.562	78.601	62.147	6.198.085	1.308.225	4.793.894	754.325	46.220	1.142.047	8.044.711
d.	Property loans	12.131.861	2.104.678	39.655	68.605	270.944	14.615.743	10.196.592	2.484.518	74.773	67.535	379.831	13.203.249
9	Investments in shares	-	-	-	-	-	-	-	-	-	-	-	-
10	Temporary invesment	-	-	-	-	-	-	-	-	-	-	-	-
11	Administration account transaction												
a.	Rupiah	10.419.777	329.245	112	-	6.037	10.755.171	8.163.884	330.976	4.679	4	34.581	8.534.124
b.	Foreign currencies	15.369.275	177.938	18.372	64	-	15.565.649	15.454.881	350.060	50.066	-	31.090	15.886.097
12	Reposessed assets	-	-	-	-	134.605	134.605	-	-	-	169.373	-	169.373

III OTHER INFORMATION					
1	Value of bank's assets pledge as collateral :				
a.	To Bank Indonesia		-		-
b.	To others		-		-
2	Total allowance for impairment of financial assets to earning assets		11.926.250		14.457.508
3	Total required allowance for possible losses on earning assets		11.376.048		13.631.730
4	Percentage of UMKM loans to total loans		13,39%		14,08%
5	Percentage of UMK loans to total loans		4,62%		4,64%
6	Percentage of UMKM debtors to total debtors		60,06%		55,38%
7	Percentage of UMK debtors to total debtors		58,59%		53,54%
8	Others				
a.	Chanelling of loans		13.637.982		14.755.666
b.	Mudharabah Mugayyadah financing		-		-
c.	Written off on earning assets		1.450.140		688.602
d.	Recovery-of written off on earning assets		287.106		239.937
e.	Written-off on earning assets with elimination of right to collect		-		-

ALLOWANCES FOR IMPAIRMENT

As at 31 March 2010 and 2009

(in Millions of Rupiah)

No	DESCRIPTION	31 March 2010				31 March 2009			
		Allowance for Impairment		Required Allowancefor Possible Losses on Earning Assets		Allowance for Impairment		Required Allowancefor Possible Losses on Earning Assets	
		Individual	Collective	General	Spesific	Individual	Collective	General	Spesific
1	Placements with other banks	-	380.764	257.378	112.061	-	537.745	269.982	252.779
2	Spot and derivative receivables	-	2.580	2.378	3	-	6.055	1.991	-
3	Securities	-	34.503	15.028	12.875	-	47.027	12.442	5.233
4	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-
5	Securities purchased with agreement to resell (Reverse Repo)	-	25.646	24.433	-	-	82.501	8.492	-
6	Acceptances receivables	-	47.870	37.411	10.358	-	72.204	35.803	33.401
7	Other Receivable - Trade Transaction	-	832.253	29.632	802.434	-	1.142.539	28.482	1.111.056
8	Loans	7.931.228	2.668.899	1.812.812	8.256.918	-	12.567.601	1.512.108	10.358.193
9	Investments in shares	-	2.507	2.327	-	-	1.836	1.768	-
10	Temporary invesment	-	-	-	-	-	-	-	-

CALCULATION OF CAPITAL ADEQUACY RATIO

As at 31 March 2010 and 2009

(In Millions of Rupiah)

NO.		COMPONENTS OF CAPITAL	31 March 2010		31 March 2009	
			Bank	Consolidated	Bank	Consolidated
I. COMPONENTS						
	A	Core Capital	26.945.813	28.739.970	22.727.972	24.478.878
		1 Paid-In Capital	10.485.058	10.485.058	10.452.824	10.452.824
		2 Disclosed Reserves	18.380.454	18.380.454	14.021.187	14.021.195
		2.1 Additional	18.380.454	18.380.454	14.021.187	14.021.195
		a. Agio	6.911.587	6.911.587	6.809.056	6.809.056
		b. Donated capital	-	-	-	-
		c. General reserves	2.112.985	2.112.985	2.086.421	2.086.421
		d. Appropriated reserves	547.000	547.000	547.000	547.000
		e. Previous years profit (100%)	7.612.007	7.612.007	3.530.169	3.530.169
		f. Current year profit (50%)	1.098.514	1.098.514	768.276	768.284
		g. Differences arising from translation of financial statement	98.361	98.361	280.265	280.265
		h. Funds for Paid-Up Capital	-	-	-	-
		i. Warrant issued (50%)	-	-	-	-
		j. Stock option issued for stock-based compensation program (50%)	-	-	-	-
		2.2 Deduction	-	-	-	-
		a. Disagio	-	-	-	-
		b. Previous years loss (100%)	-	-	-	-
		c. Current year loss (100%)	-	-	-	-
		d. Differences arising from translation of financial statement	-	-	-	-
		e. Other comprehensive income: Losses from decrease in fair value of investment in shares classified Available for sale	-	-	-	-
		f. Difference in allowance for possible losses and allowance for impairment on earning assets	-	-	-	-
		g. Difference in adjusment amounts from fair value of financial assets in trading book	-	-	-	-
		3 Innovative Capital	-	-	-	-
		3.1 Subordinated bonds (non cummulative perpetual)	-	-	-	-
		3.2 Subordinated loans (non cummulative perpetual)	-	-	-	-
		3.3 Other innovative capital Instrument	-	-	-	-
		4 Core Capital Deduction	(1.919.699)	(351.758)	(1.746.039)	(181.556)
		4.1 Goodwill	-	(132.070)	-	-
		4.2 Other intangible assets	-	-	-	-
		4.3 Investments in shares (50%)	(1.919.699)	(219.688)	(1.746.039)	(181.556)
		4.4 Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
		5 Minority Interest	-	226.216	-	186.415
			-	-	-	-
			-	-	-	-
	B	Supplemental Capital	7.606.322	9.516.750	4.558.782	6.302.759
		1 Upper Tier 2	3.810.592	4.021.009	3.478.400	3.657.894
		1.1 Preference shares (cummulative perpetual)	-	-	-	-
		1.2 Subordinated bonds (cummulative perpetual)	-	-	-	-
		1.3 Subordinated loans (cummulative perpetual)	-	-	-	-
		1.4 Mandatory convertible bond	-	-	-	-
		1.5 Innovative capital not included as core capital	-	-	-	-
		1.6 Other supplemental capital (upper tier 2)	-	-	-	-
		1.7 Fixed assets revaluation	1.371.121	1.371.121	1.371.121	1.371.121
		1.8 General provision on earning assets (max. 1,25% RWA)	2.439.471	2.649.888	2.107.279	2.286.773
		1.9 Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%)	-	-	-	-
			-	-	-	-
		2 Lower Tier 2 maximum 50% of Core Capital	5.715.429	5.715.429	2.826.421	2.826.421
		2.1 Redeemable preference shares	-	-	-	-
		2.2 Subordinated loans and bonds	5.715.429	5.715.429	2.826.421	2.826.421
		2.3 Other supplemental capital (lower tier 2)	-	-	-	-
		3 Supplemental Capital Deduction	(1.919.699)	(219.688)	(1.746.039)	(181.556)
		3.1 Investmtns in shares (50%)	(1.919.699)	(219.688)	(1.746.039)	(181.556)
		3.2 Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	C	Core Capital and Supplemental Capital Deduction	-	-	-	-
		Securitisation exposure	-	-	-	-
	D	Additional Supplemental Capital Fulfilling Requirment (Tier 3)	-	-	-	-
	E	ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK	-	-	-	-
II.	TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)		34.552.135	38.256.720	27.286.754	30.781.637
III.	TOTAL CORE CAPITAL,SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)		34.552.135	38.256.720	27.286.754	30.781.637
IV.	CREDIT RISK-WEIGHTED ASSETS		203.322.088	231.611.734	177.541.126	196.222.707
V.	OPERATIONAL RISK-WEIGHTED ASSETS		11.241.753	12.542.604	-	-
VI.	MARKET RISK-WEIGHTED ASSETS		1.962.982	2.028.462	769.427	1.030.761
VII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II: (IV+V)}		16,10%	15,67%	15,37%	15,69%
VIII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III: (IV+V+VI)}		15,96%	15,54%	15,30%	15,61%

SPOT AND DERIVATIVE TRANSACTIONS

As at 31 March 2010
(In Millions of Rupiah)

NO	TRANSACTION	BANK				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1	Spot	5.940.582	5.833.963	106.618	8.558	7.679
2	Forward	3.855.488	2.327.118	1.528.371	2.829	28.786
3	Option					
	a. Written	35.125	35.125	-	-	19.047
	b. Purchased	32.144	32.144	-	938	-
4	Future	-	-	-	-	-
5	Swap	6.755.966	6.755.966	-	145.194	16.284
6	Others	-	-	-	-	-
B.	Interest Rate Related					
1	Forward	-	-	-	-	-
2	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	1.055.000	-	1.055.000	-	-
5	Others	-	-	-	-	-
C.	Others	235.813	-	235.813	88.856	-
	TOTAL	17.910.118	14.984.316	2.925.802	246.375	78.367

CALCULATION OF FINANCIAL RATIOS

As at 31 March 2010 and 2009

(In %)

NO.	RATIOS	BANK	
		31 March 2010	31 March 2009
PERFORMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR) *)	15,96%	15,30%
2.	Non performing earning assets and non-performing non earning assets to total earning assets and non earning assets	1,69%	3,85%
3.	Non performing earning assets to total earning assets	1,52%	3,65%
4.	Allowance for impairment of financial assets to earning assets	3,23%	4,37%
5.	Gross NPL	2,43%	5,93%
6.	Net NPL	0,53%	1,40%
7.	Return on Asset (ROA)	2,93%	2,46%
8.	Return on Equity (ROE)	30,08%	23,04%
9.	Net Interest Margin (NIM)	5,09%	5,49%
10.	Operating Expenses to Operating Income (BOPO)	69,59%	78,76%
11.	Loan to Deposit Ratio (LDR)	61,89%	61,79%
COMPLIANCE			
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0,00%	0,00%
	ii. Third parties	0,00%	0,00%
	b. Percentage of lending in excess of the Legal Lending Limit		
	i. Related parties	0,00%	0,00%
	ii. Third parties	0,00%	0,00%
2.	Reserve requirement		
	a. Primary reserve requirement - Rupiah	5,00%	5,06%
	b. Reserve requirement - Foreign currencies	1,01%	1,01%
3.	Net Open Position	3,12%	3,40%

*) As at 31 March 2010 Capital Adequacy Ratio include credit risk, operational risk and market risk and as at 31 March 2009

Capital Adequacy Ratio for credit risk and market risk.