

BALANCE SHEETS
As at 30 June 2010 and 2009
(In Millions of Rupiah)

NO.	DESCRIPTION	BANK		CONSOLIDATED	
		30 June 2010	30 June 2009	30 June 2010	30 June 2009
ASSETS					
1.	Cash	5,973,575	5,605,930	6,448,886	5,910,424
2.	Placements with Bank Indonesia	23,290,749	17,105,602	25,708,732	18,803,441
3.	Placements with other banks	23,740,733	29,759,138	25,329,308	30,610,220
4.	Spot and derivative receivables	136,293	245,869	137,366	248,628
5.	Securities				
	a. Designated at fair value through profit/loss	18,618,122	12,169,082	18,703,703	12,417,544
	b. Available for sale	63,186,515	25,223,138	63,645,157	25,733,371
	c. Held to maturity	23,682,733	63,464,470	26,934,379	66,163,560
	d. Loans and receivables	-	-	-	-
6.	Securities sold with agreement to repurchase (repo)	-	885,478	-	885,478
7.	Securities purchased with agreement to resell (reverse repo)	6,019,828	3,600,510	6,019,828	4,016,237
8.	Acceptances receivables	3,467,368	3,569,815	3,469,749	3,587,618
9.	Loans				
	a. Designated at fair value through profit/loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	195,285,256	164,535,342	216,301,029	180,130,230
10.	Consumer finance receivables	-	-	1,695,435	1,480,912
11.	Syariah financing	-	-	-	-
12.	Investments in shares	3,881,865	3,525,423	180,160	199,774
13.	Allowance for impairment on financial assets -/-				
	a. Securities	(139,060)	(47,038)	(199,132)	(60,662)
	b. Loans	(10,559,185)	(12,037,049)	(11,532,179)	(12,747,796)
	c. Others	(1,273,805)	(2,024,590)	(1,297,147)	(2,071,036)
14.	Intangible assets	1,233,908	1,159,297	1,233,908	1,159,297
	Accumulated amortisation for intangible assets -/-	(1,021,893)	(940,632)	(1,021,893)	(940,632)
15.	Premises and equipment	8,084,316	7,553,438	8,768,786	8,118,980
	Accumulated depreciation for premises and equipment - / -	(3,644,939)	(3,378,050)	(4,050,868)	(3,745,210)
16.	Abandoned properties	200,968	239,278	201,201	239,510
17.	Reposessed assets	134,605	169,373	135,607	196,590
18.	Suspense account	1,637,804	4,641,060	1,637,804	4,641,060
19.	Inter office assets				
	a. Operational activities conducted in Indonesia	(3,281,573)	-	(3,281,573)	-
	b. Operational activities conducted outside Indonesia	3,506,892	-	3,506,892	-
20.	Allowance for impairment on other assets -/-	(23,389)	(25,370)	(23,389)	(25,370)
21.	Allowance for possible losses on non earning assets -/-	(1,665,609)	(511,653)	(1,688,288)	(538,570)
22.	Finance leased	-	-	-	-
23.	Deferred tax assets	5,649,139	5,486,827	5,724,833	5,532,871
24.	Other assets	7,472,172	6,542,368	9,395,269	8,950,404
	TOTAL ASSETS	373,593,388	336,517,056	402,083,563	358,897,073

BALANCE SHEETS
As at 30 June 2010 and 2009
(In Millions of Rupiah)

NO.	DESCRIPTION	BANK		CONSOLIDATED	
		30 June 2010	30 June 2009	30 June 2010	30 June 2009
LIABILITIES AND SHAREHOLDERS' EQUITY					
1.	Demand deposits	67,052,969	62,881,857	73,336,190	65,611,594
2.	Savings deposits	105,499,432	91,111,987	113,752,253	97,127,000
3.	Time deposits	129,552,397	116,048,603	139,489,543	124,315,775
4.	Investment fund - revenue sharing	-	-	-	-
5.	Liabilities to Bank Indonesia	2,381,296	2,530,415	2,381,296	2,530,415
6.	Liabilities to other banks	7,235,665	6,146,088	7,498,986	6,949,101
7.	Spot and derivative payable	79,674	73,246	79,822	74,701
8.	Securities sold with repo agreements to repurchase (repo)	-	885,479	-	885,479
9.	Acceptances payable	3,467,368	3,569,815	3,469,749	3,587,618
10.	Securities issued	564	564	1,023,546	800,564
11.	Fund borrowings	4,516,244	5,229,662	5,213,920	6,392,878
12.	Margin deposits received	1,149,994	966,230	1,149,994	966,230
13.	Inter office liabilities	-	-	-	-
	a. Operational activities conducted in Indonesia	-	1,388,955	-	1,388,955
	b. Operational activities conducted outside Indonesia	-	(997,772)	-	(997,772)
14.	Deferred tax liabilities	-	-	-	-
15.	Allowance for possible losses of administrative account transactions	300,773	362,824	304,330	365,382
16.	Other liabilities	11,997,019	14,445,463	13,804,563	16,852,109
17.	investment fund - profit sharing	-	-	-	-
18.	Minority interests	-	-	219,378	173,404
19.	Loan Capital	3,851,864	434,418	3,851,864	434,418
20.	Share capital	-	-	-	-
	a. Authorised capital	16,000,000	16,000,000	16,000,000	16,000,000
	b. Unpaid-in capital -/-	(5,509,190)	(5,520,573)	(5,509,190)	(5,520,573)
	c. Treasury stock -/-	-	-	-	-
21.	Additional Paid-in Capital	-	-	-	-
	a. Agio	6,937,045	6,893,601	6,937,045	6,893,601
	b. Disagio -/-	-	-	-	-
	c. Donated capital	-	-	-	-
	d. Adjustment arising from translation of financial statement	73,551	184,016	73,551	184,016
	e. Other comprehensive income (losses)	(555,149)	(174,490)	(555,149)	(174,490)
	f. Others	8,834	22,867	8,834	22,867
	g. Funds for paid-up capital	-	-	-	-
22.	Premises and equipment revaluation increment	-	-	-	-
23.	Difference arising from quasi reorganisation	-	-	-	-
24.	Difference in restructuring value of transaction of entities under common control	-	-	-	-
25.	Reserve	-	-	-	-
	a. General reserve	2,112,986	2,112,986	2,112,986	2,112,986
	b. Appropriated reserve	547,000	547,000	547,000	547,000
26.	Retained Earning	-	-	-	-
	a. Previous years *)	12,858,958	8,447,158	12,858,958	8,447,158
	b. Current year	4,034,094	2,926,657	4,034,094	2,926,657
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		373,593,388	336,517,056	402,083,563	358,897,073

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

STATEMENTS OF PROFIT AND LOSS
For the periods from 1 January to 30 June 2010 and 2009
(In Millions of Rupiah)

NO.	DESCRIPTION	BANK		CONSOLIDATED	
		30 June 2010	30 June 2009	30 June 2010	30 June 2009
OPERATING INCOME AND EXPENSES					
A Interest Income and Interest expenses					
1	Interest income	14,637,791	15,306,434	16,217,830	16,603,764
	a. Rupiah	13,698,415	14,095,796	15,212,216	15,279,518
	b. Foreign currencies	939,376	1,210,638	1,005,614	1,324,246
2	Interest expenses	6,194,082	7,297,206	6,848,449	7,943,343
	a. Rupiah	6,032,843	6,647,420	6,669,166	7,263,744
	b. Foreign currencies	161,239	649,786	179,283	679,599
	Net interest income (expenses)	8,443,709	8,009,228	9,369,381	8,660,421
B Other Operating Income and Expenses					
1	Other Operating Income	3,551,139	2,729,623	3,716,362	2,819,243
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	-	16,652	4,913	21,587
	ii. Loans	-	-	-	-
	iii. Spot and derivative	212,713	224,911	212,713	224,911
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial liabilities (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	97,374	90,010	105,756	102,707
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	59,827	111,164	67,016	119,158
	e. Dividend, gain from investment in shares with equity method, fees/commissions and administrative	2,327,116	1,670,930	2,557,336	1,899,316
	f. Correction on allowance for impairment, allowance for possible losses on non-earning assets and allowance for possible losses of administrative account transaction	-	-	-	-
	g. Other income	52,877	213,895	52,115	213,895
		801,232	402,061	716,513	237,669
2	Other Operating Expenses	6,659,507	6,395,450	7,683,558	7,098,493
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	1,862	-	-	-
	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	71,786	13,878	114,849	14,878
	ii. Loans	897,813	1,438,414	1,058,959	1,530,822
	iii. Syariah financing	-	-	-	-
	iv. Other financial assets	24,444	404,273	30,830	433,669
	f. Provision for possible losses of administrative account transactions	-	77,578	-	77,628
	g. Provision for operational risk losses	26,151	(915)	26,151	(915)
	h. Losses related to operational risk	-	-	-	-
	i. Losses from investment in shares under equity method, fees/commissions and administrative	166,098	130,528	166,098	130,528
	j. Impairment on non financial assets	-	-	-	-
	k. Provision for possible losses on non earning assets	678,392	130,042	679,339	136,042
	l. Salaries and employee benefits	2,212,862	2,171,348	2,551,208	2,442,174
	m. Promotion expenses	303,169	225,780	348,877	244,023
	n. Other expenses	2,276,930	1,804,524	2,707,247	2,089,644
	Other Operating Income (expenses)	(3,108,368)	(3,665,827)	(3,967,196)	(4,279,250)
	PROFIT (LOSS) FROM OPERATIONS	5,335,341	4,343,401	5,402,185	4,381,171
NON OPERATING INCOME AND EXPENSES					
1	Gain (losses) from sale of premises and equipment	242	274	242	274
2	Gain (Losses) from foreign currencies translation	-	-	-	-
3	Other non operating income (expenses)	12,404	58,686	80,820	118,940
	PROFIT (LOSS) FROM NON OPERATING	12,646	58,960	81,062	119,214
	PROFIT (LOSS) BEFORE INCOME TAX	5,347,987	4,402,361	5,483,247	4,500,385
1	Profit (Loss) transferred to Head Office	-	-	-	-
2	Income tax expenses				
	a. Estimated current tax	(945,608)	(895,988)	(1,051,673)	(976,407)
	b. Deferred tax income (expenses)	(368,285)	(579,716)	(368,285)	(579,716)
	PROFIT (LOSS) AFTER INCOME TAX - NET	4,034,094	2,926,657	4,063,289	2,944,262
	PROFIT (LOSS) OF MINORITY INTEREST			(29,195)	(17,605)
	PROFIT (LOSS) AFTER MINORITY INTEREST			4,034,094	2,926,657
	DIVIDEND			-	-
	EARNINGS PER SHARE (full amount)			192.34	139.92

STATEMENTS OF COMMITMENTS AND CONTINGENCIES

As at 30 June 2010 and 2009
(In Millions of Rupiah)

NO.	DESCRIPTION	BANK		CONSOLIDATED	
		30 June 2010	30 June 2009	30 June 2010	30 June 2009
I	COMMITMENT RECEIVABLES				
	1. Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2. Outstanding purchase position on spot and derivative	246,711	-	410,830	-
	3. Others	-	-	-	-
II	COMMITMENT PAYABLES				
	1. Unused loan facilities granted to customer				
	a. BUMN				
	i Committed				
	- Rupiah	-	-	-	-
	- Foreign currencies	-	-	-	-
	ii Uncommitted				
	- Rupiah	6,777,094	3,623,212	6,777,094	3,623,212
	- Foreign currencies	922,770	-	922,770	-
	b. Others				
	i Committed	192,759	-	216,418	12,576
	ii Uncommitted	38,263,634	27,547,616	39,676,255	28,420,847
	2. Unused loan facilities granted to other banks				
	a. Committed				
	i Rupiah	-	-	-	-
	ii Foreign currencies	16,769	-	16,769	-
	b. Uncommitted				
	i Rupiah	104,930	1,528,480	104,930	1,528,480
	ii Foreign currencies	7,930	14,123	7,930	14,123
	3. Outstanding irrevocable letters of credit				
	a. Foreign L/C	5,518,303	4,425,094	5,580,987	4,475,918
	b. Local L/C	1,875,244	1,654,167	1,903,513	1,659,553
	4. Outstanding sales position on spot and derivative	190,068	-	353,261	-
	5. Others	-	-	-	-
III	CONTINGENT RECEIVABLES				
	1. Guarantees received				
	a. Rupiah	251,949	202,659	252,049	202,659
	b. Foreign currencies	2,794,886	2,876,763	2,798,819	2,881,692
	2. Unrecognized interest income				
	a. Interest loan	4,842,968	5,936,053	4,844,021	5,937,229
	b. Others interest	36,931	38,065	88,882	76,431
	3. Others	32,729	32,733	32,729	32,733
IV	CONTINGENT PAYABLES				
	1. Guarantees issued				
	a. Rupiah	10,233,860	7,653,674	10,423,051	7,785,702
	b. Foreign currencies	9,545,532	10,650,699	9,617,036	10,722,812
	2. Others	34,706	59,437	34,706	59,437

MANAGEMENT OF THE BANK		SHAREHOLDER	
Board of Commissioners - President Commissioner : Edwin Gerungan (concurrently Independent Commissioner) - Deputy President Commissioner : Muchayat - Commissioner : Mahmuddin Yasin - Independent Commissioner : Pradjoto - Independent Commissioner : Gunarni Soeworo - Commissioner : Cahyana Ahmad Jayadi *)		Ultimate Shareholder : Republic of Indonesia : 66,73% Non Ultimate Shareholder through Capital Market (≥ 5%) : Nil Non Ultimate Shareholder through non Capital Market (≥ 5%) : Nil	
Board of Directors - President Director : Agus Martowardojo **) - Deputy President Director : Riswinandi - Director : Zulkifli Zaini - Director : Abdul Rachman - Director : Sentot A. Sentausa - Director : Thomas Arifin - Director : Budi Gunadi Sadikin - Director : Ogi Prastomiyono - Director : Pahala N. Mansury ***) - Director : Fransisca N. Mok ***) - Director : Sunarso ***)		Jakarta, 24 July 2010 Board of Directors PT Bank Mandiri (Persero) Tbk. <div> <div>Riswinandi Deputy President Director</div> <div>Pahala N. Mansury Director</div> </div>	

*) Effective after having approval from Bank Indonesia

**) Since resignations date on 20 May 2010, and effective after the extraordinary shareholders meeting date on 5 July 2010

***) Effective after having approval from Bank Indonesia on 12 July 2010

Notes :

- 1) Consolidated financial statements as at and for six months ended 30 June 2010 and 30 June 2009 are derived from the consolidated financial statements (unaudited).
- 2) The above financial statement informations presented to comply with Bank Indonesia Regulation No.3/22/PBI/2001 dated 13 December 2001 which was amended by Bank Indonesia Regulation No. 7/50/PBI/2005 dated 29 November 2005 regarding the Amendment of Bank Indonesia Regulation No.3/22/PBI/2001 regarding Transparency of Banking Financial Condition and Circular Letter of Bank Indonesia No. 3/30/DPNP dated 14 December 2001 which was amended by Circular Letter of Bank Indonesia No. 7/10/DPNP dated 31 March 2005 as amended by Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.3/30/DPNP dated 14 December 2001 regarding Quarterly Published Financial Statements and Monthly Financial Statements of Commercial Bank also in accordance to Rule of Capital Market and Financial Institution Supervisory Agency (BAPEPAM-LK) No. X.K.2, Decision of Chairman of Bapepam-LK No.Kep-36/PM/2003 dated 30 September 2003 regarding Obligation to Submit Periodic Financial Statements.
- 3) Consolidated financial statements as at and for the six months ended 30 June 2010 most of derived base on Statement of Financial Accounting Standard (PSAK) No.50 (revised 2006) and No.55 (revised 2006) and Consolidated financial statements as at and for the six months ended 30 June 2009 are derived base on Statement of Financial Accounting Standard (PSAK) No.31.
- 4) Consolidated financial statements as at and for the six months ended 30 June 2009 as comparative information adjusted to Bank Indonesia's Circular Letter No.12/11/DPNP dated 31 Maret 2010 for Consolidated financial statements as at and for the six months ended 30 June 2010.
- 5) Consolidated Financial Statements as at 30 June 2010 include the financial statements of subsidiary, PT Mandiri Tunas Finance (MTF) which was acquired effective on 6 February 2009 and Mandiri International Remittance Sendirian Berhad (MIR) which was established and started the business operation on 29 November 2009.
- 6) On 5 July 2010, according to Extraordinary General Shareholders' Meeting decisions, Mr. Zulkifli Zaini has been elected as the President Director of Bank Mandiri to replace Mr. Agus Martowardojo. Moreover, it was also elected 1 (one) Director, that is Mr. Kresno Sediarsi and 1 (one) Commissioner Mr. Krisna Widjaya.
- 7) Exchange rate of 1 US Dollar as at 30 June 2010 and 2009 were Rp9,065.00 and Rp10,207.50 respectively.

ASSETS' QUALITY AND OTHER INFORMATION

As at 30 June 2010 and 2009
(In Millions of Rupiah)

NO	DESCRIPTION	30 June 2010						30 June 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	235,469	-	-	-	-	235,469	271,757	-	-	-	-	271,757
2	Spot and derivative receivables	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3	Securities	9,895	-	-	-	-	9,895	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
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)	-	-	-	-	-	-	117,915	-	-	-	-	117,915
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6	Acceptances receivables	-	-	-	-	-	-	-	-	-	-	-	-
7	Other Receivable - Trade Transaction	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
8	Loans	2,395	-	-	-	-	2,395	9,274	-	-	-	-	9,274
i.	Rupiah	2,395	-	-	-	-	2,395	9,274	-	-	-	-	9,274
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
b.	Non UMKM	776,462	63	-	-	-	776,525	660,536	35	-	-	-	660,571
i.	Rupiah	555,537	63	-	-	-	555,600	239,262	35	-	-	-	239,297
ii.	Foreign currencies	220,925	-	-	-	-	220,925	421,274	-	-	-	-	421,274
c.	Restructured loans	6,466	-	-	-	-	6,466	50,515	-	-	-	-	50,515
i.	Rupiah	6,466	-	-	-	-	6,466	50,515	-	-	-	-	50,515
ii.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
d.	Property loans	2,258	23	-	-	-	2,281	4,944	35	-	-	-	4,979
9	Investments in shares	3,876,127	-	-	-	-	3,876,127	3,525,423	-	-	-	-	3,525,423
10	Temporary investment	-	-	-	5,738	-	5,738	-	-	-	-	-	-
11	Commitments and contingencies	72,042	-	-	-	-	72,042	3,934	-	-	-	-	3,934
a.	Rupiah	72,042	-	-	-	-	72,042	-	-	-	-	-	-
b.	Foreign currencies	1,089	-	-	-	-	1,089	-	-	-	-	-	-
12	Reposessed assets	-	-	-	-	-	-	-	-	-	-	-	-
II	THIRD PARTIES												
1	Placements with other banks	9,493,905	-	-	-	-	9,493,905	5,444,335	-	-	-	-	5,444,335
a.	Rupiah	9,493,905	-	-	-	-	9,493,905	5,444,335	-	-	-	-	5,444,335
b.	Foreign currencies	22,203,234	-	-	-	101,420	22,304,654	28,967,848	-	-	-	223,774	29,191,622
2	Spot and derivative receivables	135,853	-	-	-	-	135,853	245,764	-	-	-	-	245,764
a.	Rupiah	135,853	-	-	-	-	135,853	245,764	-	-	-	-	245,764
b.	Foreign currencies	440	-	-	-	-	440	105	-	-	-	-	105
3	Securities	104,356,090	-	-	-	85,455	104,441,545	99,829,423	-	-	-	-	99,829,423
a.	Rupiah	104,356,090	-	-	-	85,455	104,441,545	99,829,423	-	-	-	-	99,829,423
b.	Foreign currencies	1,035,930	-	-	-	-	1,035,930	995,956	-	30,610	-	701	1,027,267
4	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	885,478	-	-	-	-	885,478
a.	Rupiah	-	-	-	-	-	-	885,478	-	-	-	-	885,478
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5	Securities purchased with agreement to resell (Reverse Repo)	-	-	-	-	-	-	-	-	-	-	-	-
a.	Rupiah	6,019,828	-	-	-	-	6,019,828	3,482,595	-	-	-	-	3,482,595
b.	Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6	Acceptances receivables	3,212,312	255,056	-	-	-	3,467,368	3,514,901	51,902	-	-	3,012	3,569,815
7	Other Receivable - Trade Transaction	1,571,003	260,752	-	406	145,944	1,978,105	2,051,239	18,317	-	-	145,945	2,215,501
a.	Rupiah	1,571,003	260,752	-	406	145,944	1,978,105	2,051,239	18,317	-	-	145,945	2,215,501
b.	Foreign currencies	1,114,997	195,657	-	-	629,762	1,940,416	1,073,960	82,789	-	-	835,255	1,992,004
8	Loans	25,167,561	2,553,150	141,049	225,047	655,153	28,741,960	21,289,319	2,238,226	93,802	183,498	525,560	24,330,405
i.	Rupiah	24,818,528	2,529,606	139,855	223,592	651,748	28,363,329	21,031,240	2,196,228	93,802	181,567	514,915	24,019,752
ii.	Foreign currencies	349,033	23,544	1,194	1,455	3,405	378,631	258,079	39,998	-	1,931	10,645	310,653
b.	Non UMKM	147,119,543	14,925,523	319,234	823,256	2,576,820	165,764,376	118,123,007	13,657,215	944,463	358,518	6,451,889	139,535,092
i.	Rupiah	121,287,016	8,999,743	196,088	598,770	1,327,063	132,408,680	97,855,188	8,086,616	486,628	297,365	2,389,299	109,115,096
ii.	Foreign currencies	25,832,527	5,925,780	123,146	224,486	1,249,757	33,355,696	20,267,819	5,570,599	457,835	61,153	4,062,590	30,419,996
c.	Restructured loans	4,510,651	9,756,600	102,201	297,030	496,121	15,264,603	5,518,469	8,492,497	193,995	145,412	1,836,948	16,167,321
i.	Rupiah	4,103,869	4,466,815	96,340	149,314	315,431	9,131,769	4,018,067	3,740,194	165,598	144,571	775,175	8,843,605
ii.	Foreign currencies	506,782	5,289,785	5,861	147,716	182,690	6,132,834	1,500,402	4,752,303	28,397	841	1,061,773	7,343,716
d.	Property loans	12,987,524	2,123,107	39,287	61,799	304,376	15,516,053	10,630,621	2,441,374	56,553	111,480	371,658	13,611,686
9	Investments in shares	-	-	-	-	-	-	-	-	-	-	-	-
10	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
11	Administrative account transaction	11,333,964	269,281	-	130	6,095	11,609,470	8,615,723	375,815	4,051	2	35,097	9,030,688
a.	Rupiah	11,333,964	269,281	-	130	6,095	11,609,470	8,615,723	375,815	4,051	2	35,097	9,030,688
b.	Foreign currencies	15,285,079	204,625	160	-	474	15,490,338	15,107,023	195,272	15,629	-	31,088	15,349,012
12	Reposessed assets	-	-	-	-	134,605	134,605	-	-	-	169,373	-	169,373

III OTHER INFORMATIONS				
1	Value of bank's assets pledge as collateral			
a.	To Bank Indonesia		-	-
b.	To others		-	-
2	Total allowance for impairment on financial assets to earning assets		11,972,050	14,108,677
3	Total required allowance for possible losses on earning assets		11,883,389	13,421,534
4	Percentage of UMKM loans to total loans		14.72%	14.79%
5	Percentage of UMK loans to total loans		4.88%	4.86%
6	Percentage of UMKM debtors to total debtors		61.61%	57.74%
7	Percentage of UMK debtors to total debtors		59.95%	55.96%
8	Others			
a.	Channelling of loans		13,214,954	13,437,699
b.	Mudharabah Muqayyadah financing		-	-
c.	Write off on earning assets		1,968,551	1,019,574
d.	Recovery-of write off on earning assets		824,914	680,292
e.	Write-off on earning assets with elimination of right to collect		-	-

ALLOWANCES FOR IMPAIRMENT
As at 30 June 2010 and 2009
(in Millions of Rupiah)

No	DESCRIPTION	30 June 2010				30 June 2009			
		Allowance for Impairment		Required Allowance for Possible Losses on Earning Assets		Allowance for Impairment		Required Allowance for Possible Losses on Earning Assets	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1	Placements with other banks	-	349,113	236,393	101,420	-	534,719	295,354	223,774
2	Spot and derivative receivables	-	1,563	1,343	-	-	5,556	2,433	-
3	Securities	-	139,060	47,005	85,455	-	47,038	14,141	5,293
4	Securities sold with agreement to repurchase (Repo)	-	-	-	-	-	-	-	-
5	Securities purchased with agreement to resell (Reverse Repo)	-	47,400	46,487	-	-	92,531	36,005	-
6	Acceptances receivables	-	44,976	32,123	12,753	-	43,740	35,149	5,607
7	Other Receivable - Trade Transaction	-	826,077	26,860	798,729	-	1,345,938	31,251	986,255
8	Loans	7,839,550	2,719,635	1,802,302	8,687,918	-	12,037,049	1,542,019	10,242,269
9	Investments in shares	-	1,807	1,732	-	-	2,106	1,984	-
10	Temporary investment	-	2,869	-	2,869	-	-	-	-

CALCULATION OF CAPITAL ADEQUACY RATIO

As at 30 June 2010 and 2009

(In Millions of Rupiah)

NO.	COMPONENTS OF CAPITAL	30 June 2010		30 June 2009	
		Bank	Consolidated	Bank	Consolidated
I. COMPONENTS					
A	Core Capital	25,455,039	27,292,026	21,444,280	23,212,614
	1 Paid-In Capital	10,490,810	10,490,810	10,479,427	10,479,427
	2 Disclosed Reserves	16,902,265	16,902,265	12,727,537	12,727,537
	2.1 Additional	16,902,265	16,902,265	12,727,537	12,727,537
	a. Agio	6,937,045	6,937,045	6,893,601	6,893,601
	b. Donated capital	-	-	-	-
	c. General reserves	2,112,985	2,112,985	2,112,985	2,112,985
	d. Appropriated reserves	547,000	547,000	547,000	547,000
	e. Previous years profit (100%)	5,030,495	5,030,495	1,236,748	1,236,748
	f. Current year profit (50%)	2,201,189	2,201,189	1,753,187	1,753,187
	g. Differences arising from translation of financial statement	73,551	73,551	184,016	184,016
	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 adjustment amounts from fair value of financial assets in trading book	-	-	-	-
	3 Innovative Capital	-	-	-	-
	3.1 Subordinated bonds (non cumulative perpetual)	-	-	-	-
	3.2 Subordinated loans (non cumulative perpetual)	-	-	-	-
	3.3 Other innovative capital Instrument	-	-	-	-
	4 Core Capital Deduction	(1,938,036)	(313,636)	(1,762,684)	(190,815)
	4.1 Goodwill	-	(123,269)	-	-
	4.2 Other intangible assets	-	-	-	-
	4.3 Investments in shares (50%)	(1,938,036)	(190,367)	(1,762,684)	(190,815)
	4.4 Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	5 Minority Interest	-	212,587	-	196,465
		-	-	-	-
B	Supplemental Capital	7,492,752	9,471,905	4,480,734	6,248,460
	1 Upper Tier 2	3,834,383	4,065,867	3,566,724	3,762,581
	1.1 Preference stock (cumulative perpetual)	-	-	-	-
	1.2 Subordinated bonds (cumulative perpetual)	-	-	-	-
	1.3 Subordinated loans (cumulative 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)	2,463,262	2,694,746	2,195,603	2,391,460
	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	5,596,405	5,596,405	2,676,694	2,676,694
	2.1 Redeemable preference shares	-	-	-	-
	2.2 Subordinated loans and bonds	5,596,405	5,596,405	2,676,694	2,676,694
	2.3 Other supplemental capital instrument (lower tier 2)	-	-	-	-
	3 Supplemental Capital Deduction	(1,938,036)	(190,367)	(1,762,684)	(190,815)
	3.1 Investments in shares (50%)	(1,938,036)	(190,367)	(1,762,684)	(190,815)
	3.2 Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
C	Core Capital and Supplemental Capital Deduction	-	-	-	-
	Securitisation exposure	-	-	-	-
D	Additional Supplemental Capital Fulfilling Requirement (Tier 3)	-	-	-	-
E	ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK	-	-	-	-
II.	TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	32,947,791	36,763,931	25,925,014	29,461,074
III.	TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	32,947,791	36,763,931	25,925,014	29,461,074
IV.	CREDIT RISK-WEIGHTED ASSETS	214,739,670	237,217,098	183,875,917	203,284,047
V.	OPERATIONAL RISK-WEIGHTED ASSETS	11,272,056	12,584,184	-	-
VI.	MARKET RISK-WEIGHTED ASSETS	1,142,116	1,195,544	983,696	1,140,669
VII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II: (IV+V)}	14.58%	14.72%	14.10%	14.49%
VIII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III: (IV+V+VI)}	14.50%	14.65%	14.02%	14.41%

SPOT AND DERIVATIVE TRANSACTIONS

As at 30 June 2010
(In Millions of Rupiah)

NO	TRANSACTION	BANK				
		Notional Amount	Type		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1	Spot	2,147,411	2,077,321	70,090	1,951	2,523
2	Forward	4,009,154	1,798,559	2,210,595	2,944	29,375
3	Option					
	a. Written	70,197	70,197	-	8	1,094
	b. Purchased	-	-	-	-	-
4	Future	-	-	-	-	-
5	Swap	8,657,421	131,390	-	131,390	30,211
6	Others	-	-	-	-	-
B.	Interest Rate Related					
1	Forward	-	-	-	-	-
2	Option					
	a. Written	-	-	-	-	-
	b. Purchased	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	1,405,000	-	1,405,000	-	16,471
5	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL	16,289,183	4,077,467	3,685,685	136,293	79,674

CALCULATION OF FINANCIAL RATIOS

As at 30 June 2010 and 2009

(In %)

NO.	RATIOS	BANK	
		30 June 2010	30 June 2009
PERFORMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR) *)	14.50%	14.02%
2.	Non performing earning assets and non-performing non earning assets to total earning assets and non earning assets	1.68%	3.08%
3.	Non performing earning assets to total earning assets	1.51%	2.90%
4.	Allowance for impairment of financial assets to earning assets	3.17%	4.14%
5.	Gross NPL	2.33%	4.78%
6.	Net NPL	0.53%	0.91%
7.	Return on Asset (ROA)	2.93%	2.67%
8.	Return on Equity (ROE)	30.73%	24.52%
9.	Net Interest Margin (NIM)	5.10%	5.36%
10.	Operating Expenses to Operating Income (BOPO)	70.67%	75.92%
11.	Loan to Deposit Ratio (LDR)	64.22%	60.23%
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%	5.05%
	b. Reserve requirement Foreign currencies	1.01%	1.01%
3.	Net Open Position	1.81%	1.02%

*) As at 30 June 2010 Capital Adequacy Ratio for credit risk, operational risk and market risk and as at 30 June 2009 Capital Adequacy Ratio for credit risk and market risk.