#### BALANCE SHEETS

# As at 30 June 2011, 30 June 2010 and 31 December 2010 (In Millions of Rupiah)

Asset 15         Octob         (Auditor)         (Auditor)           1         Cash         0.011.615         5.973.575         0.770.508         2.770.608         2.470.753         0.770.608         2.470.753         0.770.608         2.470.753         0.770.608         2.470.753         0.770.608         2.470.753         0.770.608         1.2412.248         2.523.082         2.230.072         2.320.073         119.493.966         1.4412.248         2.523.030         2.230.073         119.493.966         1.4412.248         2.523.030         2.5         0.5         0.5         0.501.616         0.517.753         119.611.527         119.611.522         0.743.33         10.303.703.01         1           1         A.201.016         B.515.77         118.611.522         17.511.222         0.744.33         18.737.01         0.304.515         505.127.163         50.916.010         63.346.515         505.127.163         50.916.010         6.919.623         4.282.501         2.619.377.61         0.109.223         1.50.727.51         6.019.628         8.977.703         5.027.811         6.019.628         8.977.703         5.027.811         6.019.628         3.467.368         3.467.368         3.467.368         3.467.368         3.467.368         3.467.368         3.467.368         3.467.368         3.467.368 <th></th> <th></th> <th></th> <th>BANK</th> <th></th> <th></th> <th>CONSOLIDATED</th> <th>-</th>				BANK			CONSOLIDATED	-
1         Cath         8,011,615         5,973,275         8,799,241         8,775,688         6,448,889           2.         Placements with Bark Informasia         10,056,702         23,740,733         19,933,966         12,412,248         25,323,306         2           3.         Spot and divisitive receivables         10,056,702         23,740,733         19,933,966         12,412,248         25,323,306         2           4.         Spot and divisitive receivables         815,557         11,616,122         17,813,203         9,774,333         18,703,703         1           b.         Available for sale         58,749,666         63,165,15         59,174,103         68,454,517         5           c.         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -	NC	DESCRIPTION	30 June 2011	30 June 2010		30 June 2011	30 June 2010	31 December 2010 (Audited)
2         Placements with Bank Indonesia         49,376,877         22,290,749         37,382,767         52,263,688         25,708,723         4           3         Placements with Data Danks         10,056,792         22,740,733         19,943,969         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,28         25,393,08         12,124,13         25,145,137,03         12,124,13         25,145,137         12,124,13         16,104,128         12,124,13         16,104,144         12,124,14         16,19,248         13,143,13         16,104,128         14,144,135         14,144,135         14,144,135         14,144,135 <td< th=""><th>AS</th><th>JETS</th><th></th><th></th><th></th><th></th><th></th><th></th></td<>	AS	JETS						
3.       Placements with other banks       10.866,792       22,740,733       19.943,966       12,412,428       22,329,308       2         4.       Spot and divisitly recordables       19.56,84       136,233       40,499       195,684       13         5.       Designated at fair value through profit/loss       8,615,277       13,618,112       17,819,222       9,744,383       14,703,703       1         6.       Designated at fair value through profit/loss       22,348,4527       22,862,737       22,363,477       22,353,470       27,550,508       28,908,475       22,363,471       22,353,470,733       5,272,711       6,019,828       56,018       56,017,018       56,018       56,017,018       56,018       56,017,018       52,027,111       6,019,828       56,018       56,018       56,017,018       52,027,111       6,019,828       3,469,749       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1       1								9,521,713
4.       Spot and derivative recolvables       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       195,684       125,684       125,684       125,684       125,684       125,684       125,684       125,684       125,684       125,684       125,684       125,684       125,684       125,684       125,684       125,684       125,685       125,685       126,681,685       126,681,685       126,681,685       126,681,685       126,681,685       126,681,685       126,681,685       126,681,685       126,681,685       126,681,685       126,681,685       126,681,685       126,691,691,693       126,681,685       126,691,691,693       126,691,691,693       126,691,691,693       126,691,691,693,691,691,693,691,691,693,691,691,693,691,691,693,691,691,693,691,691,693,691,691,693,691,691,693,691,691,693,691,691,693,691,6								41,019,046
5.         Securities         1.0         1.0         1.0         1.0         1.0         1.0           a. Designated aft invalue through profit/loss         8.615.527         16.618.122         17.619.322         9.764.383         18.703.703         1           b. Available for sale         5.8746.966         63.186.515         16.618.122         12.882.73         22.839.477         27.809.00         26.849.479         2         24.849.477         27.809.00         63.646.157         5         5         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1<	3.							21,459,351
n         Designated at lar value through profit/loss         8,615,527         18,611,22         17,419,232         9,764,383         18,703,703         1           b. Available for sale         56,764,966         63,186,515         56,17,173         55,166,103         26,334,379         27,309,80         26,334,379         27         26,834,379         27         26,834,379         27,309,80         26,834,379         27         26,834,379         27,309,80         26,834,379         27,309,80         26,834,379         27,309,80         26,834,379         27,309,80         26,834,379         27,309,80         26,834,379         26,834,379         26,834,379         26,834,379         26,834,379         26,834,379         26,834,379         26,834,379         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         26,834,879         <	4.		195,684	136,293	40,469	195,684	137,366	41,069
b. Available for sale         58,746,966         63,186,515         59,127,163         59,167,103         63,345,157         5           d. Loars and receivables         23,344,527         23,889,437         27,350,983         27,350,983         27,350,983         27,350,983         27,350,983         27,350,983         27,350,983         27,350,983         36,077,03         5,027,811         6,019,828         8,977,703         5,027,811         6,019,828         8,977,703         5,027,811         6,019,828         3,907,056         4,282,580         4,282,580         3,447,95         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580         4,282,580	5.				-			-
c. Hold to maturity         23,948,273         23,882,733         23,839,477         27,350,800         26,894,379         2           6.         Securities sold with agreement to result (Reverse Repo)         5.27,811         6.119,228         5.77,703         5.27,811         6.119,228           7.         Securities sold with agreement to result (Reverse Repo)         5.227,811         6.019,828         8.77,703         5.277,811         6.019,828           8.         Acceptances receivables         4,282,580         3,467,368         3,950,056         4,282,580         3,469,749           9.         Loars         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -								18,413,603
d         Lans and receivables         Image: Constraint of the constraint of t								59,596,359
6.       Securities sold with agreement to repurchase (Repo)			23,948,527	23,682,733	23,839,437	27,350,980	26,934,379	27,173,208
7.       Securities purchased with agreement to resell (Reverse Repo)       5.027.811       6.019.828       8.977.703       5.027.811       6.019.828         8.       Acceptances receivables       3.467.368       3.95.060       4.282.580       3.469.749         9.       Loans       -       -       -       -       -       -         b. Available for sale       -       -       -       -       -       -       -         c. Held to maturity       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -			-	-	-	-	-	-
8.       Acceptances relevables       4,282,580       3,467,388       3,950,566       4,282,580       3,469,749         9.       Loans       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .	6.		-	-	-	•	-	-
9.       Loans	7.							8,980,757
a. Designated at fair value frough profil/loss       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       - <t< td=""><td></td><td></td><td>4,282,580</td><td>3,467,368</td><td>3,950,506</td><td>4,282,580</td><td>3,469,749</td><td>3,950,506</td></t<>			4,282,580	3,467,368	3,950,506	4,282,580	3,469,749	3,950,506
b. Available for sale       -       -       -       -       -         c. Held to maturity       -       -       -       -       -       -         d. Loans and receivables       242,408,002       195,285,256       219,032,483       273,099,565       216,301,029       24         0. Consumer finance receivables       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       <	9.				-			-
c. Held to maturity       c.			-	-	-	-	-	-
d. Loans and receivables         242,408,802         195,285,266         219,032,483         273,099,565         216,301,029         244           10.         Consumer finance receivables         -         -         -         3,608,296         1,695,435         1,695,435           11.         Syariah financing         -         -         -         -         -         3,608,296         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,435         1,695,431         1,695,4404         1,644,404         1,644,404         1,273,096         1,152,179         (1         1,152,179         (1         1,152,179         1,163,4066         1,233,908         1,134,066         1,233,908         1,134,066         1,233,908         1,134,066         1,233,908         1,231,908         1,1231,908         1,134,066         1,233,908         1,41,016         1,123,179         1,1343,066         1,233,908         1,231,908         1,1231,908         1,1231,908 <td< td=""><td></td><td></td><td>-</td><td>-</td><td>-</td><td>•</td><td>-</td><td>-</td></td<>			-	-	-	•	-	-
10.       Consumer finance receivables       1       3,608,296       1,695,355         11.       Synthik financing       -       -       -       -         11.       Synthik financing       -       -       -       -       -         12.       Investments in shares       4,795,910       3,881,865       4,154,053       6,660       180,160         13.       Policy holder's investment in Unit Link Contract       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       - <td< td=""><td></td><td></td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></td<>			-	-	-	-	-	-
11.       Syariah financing       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -			242,408,802	195,285,256	219,032,483			244,026,984
12       Investments in stares       4,795,910       3,881,865       4,154,053       6,660       180,160         13       Policy holder's investment in Unit Link Contract       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -			-	-	-	3,608,296	1,695,435	2,173,592
13       Policy holder's investment in Unit Link Contract       8,201,150			-	-	-	•	-	-
14       Allowance for impairment on financial assets -/-			4,795,910	3,881,865	4,154,053		180,160	7,533
a. Securities       (194,925)       (139,060)       (164,785)       (265,956)       (119,132)         b. Loans       (10,300,762)       (10,559,185)       (10,378,434)       (11,558,560)       (11,52,179)       (1         15       Intangible assets       (1,684,404)       (1,273,805)       (1,438,632)       (1,1751,010)       (1,297,147)       (1         15       Intangible assets       (1,601,100)       (1,297,147)       (1       (1,601,100)       (1,219,147)       (1,601,100)         16       Premises and equipment       (1,601,100)       (1,219,30)       (1,614,359)       (1,314,036)       1,343,066       1,233,908       (4,277,121)       (4,056,419,39)       (3,783,908)       (4,277,121)       (4,056,488)       (1,070,110)       (1,021,108,39)       (1,614,399)       (3,783,908)       (4,277,121)       (4,056,488)       (6,143,499)       (3,784,499)       (3,784,499)       (3,784,999)       (4,277,121)       (4,056,488)       (1,125,100)       (1,125,110)       (1,125,110)       (1,125,117)       (1,125,110)       (1,125,110)       (1,125,110)       (1,125,110)       (1,125,110)       (1,125,110)       (1,125,110)       (1,125,110)       (1,125,110)       (1,125,110)       (1,125,110)       (1,125,110)       (1,125,110)       (1,125,110)       (1,125,110)       (1,1			-	-	-	8,201,150	-	7,212,113
b. Loans         (10.300,762)         (10.591,163)         (11.632,934)         (11.552,650)         (11.522,179)         (1           c. Others         (1.644,404)         (12.73805)         (1.437,944)         (11.552,179)         (1           15         Intangible assets         (1.644,404)         (12.73805)         (1.436,320)         (1.751,010)         (1.232,908)         (1.671,101)         (1.221,933)         (1           16         Premises and equipment         (1.670,110)         (1.021,833)         (1.651,355)         (1.070,110)         (1.221,833)         (1           7         Abandend properties         (3.768,464)         (3.644,339)         (3.783,996)         (4.277,121)         (4.050,868)         (1           17         Abandend properties         130,036         134,605         130,036         153,057         135,607           18         Reposesesed assets         130,036         134,605         130,036         153,057         135,607           9         Suspense account         2,036,195         1.637,804         912,400         2,036,195         1.637,804           10         Inter office assets         .         .         .         .         .         .         .         .         .         .	14				-			-
c. Others       (1,694,404)       (1,273,805)       (1,486,632)       (1,751,010)       (1,297,147)       (1,297,147)         15       Intangible assets       (1,604,404)       (1,273,805)       (1,486,632)       (1,770,110)       (1,297,147)       (1,297,147)         15       Intangible assets       (1,070,110)       (1,021,833)       (1,014,805)       (1,070,110)       (1,227,805)       (1,070,110)       (1,227,147)       (1,070,110)       (1,227,147)       (1,070,110)       (1,227,805)       (1,070,110)       (1,227,805)       (1,070,110)       (1,227,805)       (1,070,110)       (1,227,147)       (1,070,110)       (1,227,147)       (1,070,110)       (1,227,147)       (1,070,110)       (1,227,147)       (1,070,110)       (1,227,147)       (1,070,110)       (1,227,147)       (1,070,110)       (1,227,147)       (1,070,110)       (1,227,147)       (1,070,110)       (1,227,147)       (1,070,110)       (1,227,147)       (1,070,110)       (1,227,147)       (1,070,110)       (1,227,147)       (1,070,110)       (1,227,147)       (1,070,110)       (1,227,147)       (1,070,110)       (1,227,147)       (4,050)       (3,78,94)       (2,277,121)       (4,050,68)       (1,27,121)       (4,050,68)       (1,25,050)       (1,070,110)       (1,227,121)       (1,02,161)       (1,02,161)       (1,02,161)								(225,661)
15       Intangible assets       1,34,066       1,233,908       1,34,066       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906       1,233,906								(11,481,725)
Accumulated amortisation for intangible assets -/-         (1,070,110)         (1,021,893)         (1,051,355)         (1,070,110)         (1,021,893)         (1           16         Premises and equipment         8,759,841         8,084,316         8,629,409         9,727,054         8,768,786           16         Premises and equipment         -         (3,768,464)         (3,644,4399)         (3,783,996)         (4,277,121)         (4,050,686)         (4           17         Abandoned properties         188,790         200,986         186,095         189,023         201,201           18         Reposessed assets         130,036         134,405         130,036         134,405         130,036         134,405         130,036         134,405         130,036         134,405         130,036         134,405         130,036         134,405         130,036         134,405         130,036         134,405         130,036         134,405         130,036         134,405         130,036         134,405         130,036         134,405         130,036         134,405         130,036         134,405         130,405         135,1057         135,607         135,407         133,406         14,400         2,036,195         1,637,804         12,400         2,036,195         1,637,804         12,4								(1,530,710)
16       Premises and equipment       8,759,841       8,084,316       8,629,409       9,727,054       8,768,766         Accumulated depreciation for premises and equipment - /-       (3,768,464)       (3,644,939)       (3,778,766)       (4,277,121)       (4,050,868)       (1,050,868)         17       Abandoned properties       188,790       200,968       186,095       189,023       201,201         18       Reposesed assets       130,036       134,605       130,036       153,067       135,607         19       Suspense account       2,036,195       163,784       912,400       2,036,195       1,637,804         20       Inter office assets       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -	15							1,314,036
Accumulated depreciation for premises and equipment - / -         (3,768,464)         (3,644,939)         (3,783,996)         (4,277,121)         (4,050,868)         (1)           Abandoned properties         188,790         200,968         186,095         189,092         201,201         1           Reposesed assets         130,036         134,605         130,036         153,057         135,607           Inter Office assets         2,036,195         1,637,804         912,400         2,036,195         1,637,804           Deferitional activities conducted in Indonesia         -         3,506,892         -         3,506,892           1         Allowance for inpairment on other assets -/-         (20,478)         (20,478)         (20,478)         (20,478)           21         Allowance for possible losses on non earning assets -/-         (1,255,051)         (1,665,609)         (717,353)         -         -         -           24         Deferred tax assets         -         3,540,233         5,649,139         4,262,422         3,670,397         5,724,833           25         Other assets         9,722,233         7,472,172         6,928,768         13,173,328         9,395,269								(1,051,355)
17     Abandoned properties     188,790     200,968     186,095     189,023     201,201       18     Repossesed assets     130,036     134,605     130,036     153,057     135,607       19     Suspense account     2,036,195     163,784     912,400     2,036,195     1,637,784       20     Inter office assets     3,506,892     3,506,892     3,506,892     3,506,892       1     Allowance for inpairment on other assets -/-     (20,478)     (20,478)     (20,478)     (20,478)       21     Allowance for possible losses on non earning assets -/-     (1,255,051)     (1,665,609)     (717,353)     (1,284,306)       23     Finance lease     3,540,233     5,649,139     4,262,422     3,670,397     5,724,833       24     Deferred tax assets     9,722,233     7,472,172     6,928,786     13,173,328     9,395,269	16							9,513,101
18       Repossesed assets       130,036       134,605       130,036       153,057       135,607         19       Suspense account       2,036,195       1,637,804       912,400       2,036,195       1,637,804         10       Inter office assets       -       (3,281,573)       -       -       3,506,892         2       Allowance for ippairment on other assets -/-       (20,478)       (20,478)       (20,478)       (20,478)       (20,478)         21       Allowance for possible losses on non earning assets -/-       (1,255,051)       (1,665,609)       (717,353)       (1,284,306)       (1,588,28)         23       Finance lease       -       -       -       -       -       -         24       Deferred tax assets       3,540,233       5,649,139       4,262,422       3,670,397       5,724,833         25       Other assets       9,722,233       7,472,172       6,928,786       13,173,328       9,395,269								(4,248,782)
19       Suspense account       2,036,195       1,637,804       912,400       2,036,195       1,637,804         20       Inter office assets       -       (3,281,573)       -       -       (3,281,573)         b. Operational activities conducted outside Indonesia       -       3,506,892       -       3,506,892         1       Allowance for inpairment on other assets -/-       (20,478)       (20,478)       (20,478)       (20,478)         24       Deferred tax assets       -       -       3,540,233       5,649,139       4,262,422       3,670,397       5,724,833         25       Other assets       -       -       3,952,268       13,173,328       9,395,269								186,328
20       Inter office assets       (3,281,573)       (3,281,573)         a. Operational activities conducted in Indonesia       (3,281,573)       (3,281,573)         b. Operational activities conducted outside Indonesia       (3,281,573)       (3,281,573)         21       Allowance for impairment on other assets -/-       (20,478)       (20,478)       (20,478)         21       Allowance for possible losses on non earning assets -/-       (1,255,051)       (1,665,09)       (717,353)       (1,284,306)       (1,688,288)         23       Finance lease       3,540,233       5,649,139       4,262,422       3,670,397       5,724,833         25       Other assets       9,722,233       7,472,172       6,928,786       13,173,328       9,395,269								153,057
a. Operational activities conducted in Indonesia       (3,281,573)       (3,281,573)         b. Operational activities conducted outside Indonesia       3,506,892       3,506,892         1       Allowance for impairment on other assets -/-       (20,478)       (20,478)       (20,478)         22       Allowance for possible losses on non earning assets -/-       (1,255,051)       (1,665,609)       (717,353)       (1,224,306)         23       Finance lease       3,540,233       5,649,139       4,262,422       3,670,397       5,724,833         24       Deferred tax assets       9,722,233       7,472,172       6,928,786       13,173,328       9,395,269			2,036,195	1,637,804	912,400	2,036,195	1,637,804	912,400
b. Operational activities conducted outside Indonesia         3,506,892         3,506,892           21         Allowance for impairment on other assets -/-         (20,478)         (23,389)         (20,478)         (20,478)         (23,389)           22         Allowance for impairment on other assets -/-         (1,255,051)         (1,665,609)         (717,353)         (1,284,306)         (1,688,228)           23         Finance lease         -         -         -         -           4         Deferred tax assets         3,540,233         5,649,139         4,262,422         3,670,397         5,724,833           25         Other assets         9,722,233         7,472,172         6,928,786         13,173,328         9,395,269	20			(0.001.570)	-		(0.004.570)	-
21       Allowance for impairment on other assets -/-       (20,478)       (20,478)       (20,478)       (20,478)         22       Allowance for possible losses on non earning assets -/-       (1,255,051)       (1,665,609)       (717,353)       (1,284,306)       (1,688,288)         24       Deferred tax assets       3,540,233       5,649,139       4,262,422       3,670,397       5,724,833         25       Other assets       9,722,233       7,472,172       6,928,786       13,173,328       9,395,269	1		-		-	-		-
22     Allowance for possible losses on non earning assets -/-     (1,255,051)     (1,665,609)     (717,353)     (1,284,306)     (1,688,288)       23     Finance lease     3,540,233     5,649,139     4,262,422     3,670,397     5,724,833       24     Deferred tax assets     3,540,233     5,649,139     4,262,422     3,670,397     5,724,833       25     Other assets     9,722,233     7,472,172     6,928,786     13,173,328     9,395,269						-		(00 170)
23       Finance lease       3,540,233       5,649,139       4,262,422       3,670,397       5,724,833         24       Deferred tax assets       3,540,233       5,649,139       4,262,422       3,670,397       5,724,833         25       Other assets       9,722,233       7,472,172       6,928,786       13,173,328       9,395,269								(20,478)
24         Deferred tax assets         3,540,233         5,649,139         4,262,422         3,670,397         5,724,833           25         Other assets         9,722,233         7,472,172         6,928,766         13,173,328         9,395,269			(1,255,051)	(1,665,609)	(717,353)	(1,284,306)	(1,088,288)	(740,012)
25         Other assets         9,722,233         7,472,172         6,928,786         13,173,328         9,395,269			0.540.000	5 0 10 100	4 000 400	-	-	4 404 000
								4,401,088
	25	Uther assets	9,722,233	7,472,172	6,928,786	13,173,328	9,395,269	9,017,430
		TOTAL ASSETS	424,283,111	373.593.388	407.826.161	474.929.415	402.083.563	449.774.551

#### BALANCE SHEETS

As at 30 June 2011, 30 June 2010 and 31 December 2010 (In Millions of Rupiah)

			BANK			CONSOLIDATED	
NO.	DESCRIPTION	30 June 2011	30 June 2010	31 December 2010 (Audited)	30 June 2011	30 June 2010	31 December 2010 (Audited)
LIAB	ILITIES AND SHAREHOLDERS' EQUITY						
1.	Demand deposits	66,765,742	67,052,969	64,519,886	70,200,763	73,336,190	68,372,347
2.	Savings deposits	127,382,640	105,499,432	123,497,868	139,149,513	113,752,253	133,585,356
3.	Time deposits	134,254,847	129,552,397	144,710,102	153,286,887	139,489,543	160,254,451
4.	Investment fund - revenue sharing	-	-	-	-	-	-
5.	Liabilities to Bank Indonesia	15,390	2,381,296	27,121	15,390	2,381,296	27,121
6.	Liabilities to other banks	11,573,127	7,235,665	7,261,213	12,158,632	7,498,986	7,629,862
7.	Spot and derivative payable	95,511	79,674	36,837	96,529	79,822	37,835
8. 9.	Securities sold with repo agreements to repurchase (repo)	4 000 500	- 407 000		4.282.580	- 400 740	3.950.506
9. 10.	Acceptances payable Securities issued	4,282,580 564	3,467,368 564	3,950,506 564	4,282,580	3,469,749 1,023,546	3,950,506
10.	Fund borrowings	3,131,913	4,516,244	4,686,900	5,066,273	5,213,920	1,024,187
11.	Margin deposits received	3,131,913	4,516,244	4,686,900	5,066,273	5,213,920	1,419,359
12.	Inter office liabilities	1,124,270	1,149,994	1,419,359	1,124,270	1,149,994	1,419,359
13.	a. Operational activities conducted in Indonesia	4.907.605	-	1.676.758	4,907,605		1.676.758
	b. Operational activities conducted in induitesia	(4,782,010)		(1,446,785)	(4,782,010)		(1,446,785)
14.	Deferred tax liabilities	(4,782,010)	-	(1,440,785)	(4,702,010)	-	(1,440,785)
14.	Allowance for possible losses of administrative account transactions	405,540	300,773	368,063	408,688	304,330	371,665
16	Liability to Unit Link Holders				8,201,150	-	7,212,113
17	Other liabilities	13,190,399	11,997,019	9,512,775	16,721,689	13,804,563	11,925,377
18	Investment fund - profit sharing			5,512,775	-	-	
19	Minority interests	-	-	-	709,639	219.378	527.228
20	Loan Capital	6.034.854	3.851.864	6,062,186	6,029,854	3.851.864	6,056,572
21	Share capital	0,001,001	0,001,001	-	0,020,001	0,001,001	-
	a. Authorised capital	16.000.000	16,000,000	16,000,000	16,000,000	16.000.000	16.000.000
	b. Unpaid-in capital -/-	(4,333,333)	(5,509,190)	(5,501,753)	(4,333,333)	(5,509,190)	(5,501,753)
	c. Treasury stock -/-	-	-	-	-	-	-
22	Additional Paid-in Capital			-			-
	a. Agio	17,220,416	6,937,045	6,960,680	17,220,416	6,937,045	6,960,680
	b. Disagio -/-	· · · · ·	· · · -		-	-	· · · -
	c. Donated capital	-	-	-	-	-	-
	d. Adjustment arising from translation of financial statement	160,270	73,551	69,593	160,270	73,551	69,593
	e. Other comprehensive income (losses)	(729,622)	(555,149)	(427,899)	(729,622)	(555,149)	(427,899
	f. Others	-	8,834	-	-	8,834	-
1 1	g. Funds for paid-up capital		-	-	-	-	-
23	Premises and equipment revaluation increment		-	-	-	-	-
24	Difference arising from quasi reorganisation	-	-	-	-	-	-
25	Difference arising from restructuring value of transaction of entities under common control		-	-	-	-	-
26	Reserve			-			-
1 1	a. General reserve	2,333,333	2,112,986	2,112,986	2,333,333	2,112,986	2,112,986
	b. Appropriated reserve	547,000	547,000	547,000	547,000	547,000	547,000
27	Retained Earning			· · · · ·			· · · · ·
	a. Previous years *)	18,379,149	12,858,958	12,563,903	18,379,149	12,858,958	12,563,903
1 1	b. Current year	6,322,918	4,034,094	9,218,298	6,322,918	4,034,094	9,218,298
				407.000	121.000	100 000	
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	424,283,111	373,593,388	407,826,161	474,929,415	402,083,563	449,774,551

\*) 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 2011 and 2010 (In Millions of Rupiah)

DRAFT	(CONFIDENTIAL)

		BANK		CONSOLIDATED		
0.	DESCRIPTION	30 June 2011	30 June 2010	30 June 2011	30 June 2010	
	RATING INCOME AND EXPENSES	L		E		
	Interest Income and Interest Expenses and Premium Income and Claim Expense Interest income	15,978,539	14,637,791	18,121,231	16,217,8	
1	a. Rupiah	14,932,221	13,698,415	17,023,307	15,212,2	
	b. Foreign currencies	1,046,318	939,376	1,097,924	1,005,6	
2	Interest expenses	6,438,501	6,194,082	7,394,527	6,848,4	
	a. Rupiah	6,350,695	6,032,843	7,296,608	6,669,1	
	b. Foreign currencies Net interest income (expenses)	87,806 9,540,038	161,239 8,443,709	97,919 <b>10,726,704</b>	179,2 9,369,3	
3	Premium Income	3,340,030	0,443,703	2,422,668	3,303,	
4	Claim Expense	-	-	808,599		
	Net Premium Income (Claim expenses)	-	-	1,614,069		
	Net interest income (expenses) and Net Premium Income (Claim Expenses)	9,540,038	8,443,709	12,340,773	9,369,	
+	Other Operating Income and Expenses					
1	Other Operating Income	5,925,964	3,551,139	6,176,635	3,716,	
	<ul> <li>a. Increase in fair value of financial assets (mark to market)</li> <li>i. Securities</li> </ul>				4,	
	i. Loans		-		4,	
	iii. Spot and derivative	246,428	212,713	246,428	212,	
	iv. Other financial assets	-	-	-		
	b. Decrease in fair value of financial liabilities (mark to market)	-	-	-		
	c. Gain from sale of financial assets	-	-	-	105	
	i. Securities ii. Loans	64,884	97,374	62,933	105,	
	iii. Other financial assets	-	-	-		
1	d. Gain from spot and derivative transaction (realised)	63,449	59,827	64,532	67,	
	e. Dividend, gain from investment in shares with equity method, fees/commissions and admnistrative	2,991,366	2,327,116	3,084,206	2,708,	
	f. Correction on allowance for impairment, allowance for possible losses on non-earning assets and	-	-	-	50	
	allowance for possible losses of administrative account transaction g. Other income	2,559,837	52,877 801,232	2,718,536	52, 565,	
	Other Operating Expenses a. Decrease in fair value of financial assets (mark to market)	7,453,504	6,659,507	10,095,554	7,683,	
	i. Securities	5,134	1,862	860,566		
	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	-	-	-		
	i. Securities ii. Loans	-		-		
	iii. Other financial assets	-	-	-		
	<ul> <li>Losses from spot and derivative transaction (realised)</li> </ul>	-	-	-		
	e. Impairment for financial assets	-	-	-		
	i. Securities	35,045	71,786	35,198	114,	
	ii. Loans iii. Syariah financing	1,022,397	897,813	1,165,265	1,058,	
	iv. Other financial assets	256,503	24,444	305,672	30,	
	f. Provision for possible losses of administrative account transactions	55,467		55,257		
	g. Provision for operational risk losses	5,499	26,151	5,499	26	
	h. Losses related to operational risk	692		692		
	i. Losses from investment in shares under equity method, fees/commissions and admnistrative	233,524	166,098	233,524	166,	
	<ul> <li>Impairment on non financial assets</li> <li>Provision for possible losses on non earning assets</li> </ul>	562,980	678,392	563,576	679,	
	I. Salaries and employee benefits	2,448,333	2,212,862	3,022,525	2,551,	
	m. Promotion expenses	296,895	303,169	354,518	348,	
	n. Other expenses	2,531,035	2,276,930	3,493,262	2,707,	
	Other Operating Income (expenses)	(1,527,540)	(3,108,368)	(3,918,919)	(3,967,	
	PROFIT (LOSS) FROM OPERATIONS	8,012,498	5,335,341	8,421,854	5,402,	
N	OPERATING INCOME AND EXPENSES					
n T	Gain (losses) from sale of premises and equipment	6,328	242	11,137		
	Gain (Losses) from foreign currencies translation	-	-	-		
	Other non operating income (expenses)	19,451	12,404	68,914	80,	
		2F 770	13 6 46	80.054	04	
	PROFIT (LOSS) FROM NON OPERATING	25,779	12,646	80,051	81,	
	PROFIT (LOSS) BEFORE INCOME TAX	8,038,277	5,347,987	8,501,905	5,483,	
	Profit (Loss) transferred to Head Office	-	-	-		
	Income tax expenses a. Estimated current tax	(948,222)	(945,608)	(1,214,532)	(1,051,	
	b. Deffered tax income (expenses)	(948,222) (767,137)	(368,285)	(1,214,532) (773,135)	(1,051, (368,	
	PROFIT (LOSS) AFTER INCOME TAX - NET	6,322,918	4,034,094	6,514,238	4,063,	
	PROFIT (LOSS) OF MINORITY INTEREST	-	-	(191,320)	(29	
	PROFIT (LOSS) AFTER MINORITY INTEREST	6,322,918	4,034,094	6,322,918	4,034,	
	DIVIDEND	-		-		
	EARNINGS PER SHARE (full amount) - Basic	I		1		

#### STATEMENT OF COMPREHENSIVE PROFIT AND LOSS For the periods from 1 January to 30 June 2011 and 2010 (In Millions of Rupiah)

DRAFT (CONFIDENTIAL)

	BANK		CONSOLIDATED		
No DESCRIPTION	30 June 2011	30 June 2010	30 June 2011	30 June 2010	
Current Year Income	6,322,918	4,034,094	6,514,238	4,063,289	
Comprehensive Income Differences Arising from Translation of Foreign Currency Financial Statements Unrealised Losses from decrease in Fair Value of Available for Sale Difference in Transaction of Equity Changes in Subsidiaries Income Tax Comprehensive Income after Tax Current Year Comprehensive Income Profit and Loss Attributable to : Parent Company Non - Controlling Interest	90,677 (300,669) (1,054) (211,046) 6,111,872	(47,412) (280,573) 9,070 (318,915) 3,715,179	90,677 (300,711) (1,054) (211,088) 6,303,150 6,111,872 191,278	(47,412) (280,548) 9,070 (318,890) 3,744,399 3,715,179 29,220	

### STATEMENTS OF COMMITMENTS AND CONTINGENCIES

As at 30 June 2011 and 2010 (In Millions of Rupiah)

		BAN	К	CONSOLIDATED		
NO.	DESCRIPTION	30 June 2011	30 June 2010	30 June 2011	30 June 2010	
1	COMMITMENT RECEIVABLES			-		
	Unused fund borrowings facilities     a. Rupiah     b. Foreign currencies     Outstanding purchase position on spot and derivative     Outstanding purchase position on spot and derivative     Others	1,715,100 242,027	246,711	1,830,965 242,027	- 410,830 -	
П	COMMITMENT PAYABLES					
	I. Unused loan facilities granted to customer     a. BUMN     i Committed     - Rupiah     - Foreign currencies     ii Uncommitted     · Rupiah     · Foreign currencies     ii Committed     ii Uncommitted     ii Foreign currencies     b. Uncommitted     ii Foreign currencies     b. Uncommitted     ii Foreign currencies     di Grading in Evrocable letters of credit     a. Foreign L/C     b. Local L/C     dustanding sales position on spot and derivative     5. Others	4,390,805 593,853 4,559,534 387,072 13,063,941 36,068,131 66,598 - 48,393 - 6,022,643 1,669,188 137,254	6,777,094 922,770 192,759 38,263,634 16,769 104,930 7,930 5,518,303 1,875,244 190,068	4,390,805 593,853 4,559,534 387,072 13,096,148 37,337,783 66,598 - 48,393 - 5,065,493 1,722,550 138,301	6,777,094 922,770 216,418 39,676,255 16,769 104,930 7,930 5,580,987 1,903,513 353,261	
ш	CONTINGENT RECEIVABLES					
	Guarantees received     a. Rupiah     b. Foreign currencies     Unrecognized interest income     a. Interest loans     b. Others interest     Others	361,617 3,774,158 4,957,096 48,256 32,729	251,949 2,794,886 4,842,968 36,931 32,729	361,617 3,776,857 4,960,231 120,886 32,729	252,049 2,798,819 4,844,021 88,882 32,729	
IV	CONTINGENT PAYABLES 1. Guarantees issued a. Rupiah b. Foreign currencies 2. Others	12,164,419 11,354,156 48,594	10,233,860 9,545,532 34,706	12,382,709 11,449,403 165,547	10,423,051 9,617,036 34,706	

MANAGEMENT OF THE E	BANK	SHAREHOLDER	
Board of Commissioners			
- President Commissioner	: Edwin Gerungan	Ultimate Shareholder :	
(concurrently Independent Commissioner)		Republic of Indonesia : 60.00%	
- Deputy President Commissioner	: Muchayat	Non Ultimate Shareholder through Capital Market (≥ 5%) : Nill	
- Commissioner	: Mahmuddin Yasin	Non Ultimate Shareholder through non Capital Market (≥ 5%) : Nill	
- Commissioner	: Cahyana Ahmadjayadi		
- Independent Commissioner	: Pradjoto		
- Independent Commissioner	: Gunarni Soeworo		
- Independent Commissioner	: Krisna Wijaya		
		Jakarta, 29 July 2011	
Board of Directors			
- President Director	: Zulkifli Zaini	Board of Directors	
- Deputy President Director	: Riswinandi	PT Bank Mandiri (Persero) Tbk.	
- Director	: Abdul Rachman		
- Director	: Sentot A. Sentausa		
- Director	: Budi Gunadi Sadikin		
- Director	: Ogi Prastomiyono		
- Director	: Pahala N. Mansury		
- Director	: Fransisca N. Mok		
- Director	: Sunarso	Zulkifli Zaini	Pahala N. Mansury
- Director	: Kresno Sediarsi	President Director	Director
- Director	: Royke Tumilaar		

DRAFT (CONFIDENTIAL)

Notes :

1) Presentation of The Consolidated Financial Statement as at and for six months ended 30 June 2011 and 2010 are derived from the Consolidated Financial Statement of PT. Bank Mandiri (Persero) Tok. and subsidiaries (unaudited). And for the years ended 31 December 2010 is derived from the Consolidated Financial Statement as at and for the year ended 31 December 2010 which were audited by Public Accounting Firm KAP Tanudiredja, Wibisana & Rekan a member Firm of PricewaterhouseCoopers Global Network (partner in Charge Drs. Haryanto Sahari, CPA) whose report dated 30 March 2011 expressed an Unqualified Opinion.

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 Transparancy 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.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Amendment of Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding the second Ame 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-346/BL/2011 dated 5 July 2011 regarding submission of Periodic Financial Statement for issuers or Public Companies. The Cash Flow Statement presented to comply with (BAPEPAM-LK) No. X.K.2, Decision of Chairman of Bapepam-LK No.Kep-346/BL/2011 dated 5 July 2011 regarding submission of Periodic Financial Statement for issuers or Public Companies, which is based on PSAK No. 2 (revised 2009).

3)

Ministris based on PAR No. 2 (revised 2009). PT Bank Mandini (Persero) TNs. and its subsidiaries implemented prospectively the Statement of Financial Accounting Standard (PSAK) No. 50 & 55 (revised 2006) and PSAK No.1,2,19,25,57 (revised 2009) and PSAK No.3 and 23 (revised 2010) Consolidated Financial Statements as at for six months ended 30 June 2011 and for the year ended 31 December 2010 include the Financial Statements of subsidiary, PT AXA Mandiri Financial Services (AMFS) which has been consolidated since 20 August 2010 4) where the Bank owns 51% shares of AMFS.

5) Exchange rate of 1 US Dollar as at 30 June 2011, 30 June 2010 and 31 December 2010 were Rp8,575.50, Rp9,065.00 and Rp9,010.00 respectively.

### ASSETS' QUALITY AND OTHER INFORMATION

As at 30 June 2011 and 2010

CURRENT         SEGUAL MENTION         SUB STANDARD         DOUBTFUL         COSS         TOTAL         CURRENT         SEGUAL MENTION         SUB STANDARD         DOUBTFUL           1         RELATED PATTES         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -		DESCRIPTION		30 June 2011					30 June 2010					
1       Planements with other banks			CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL	CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL
1       Planements with other branks	I R	RELATED PARTIES												
a. Rugin														
Sport and derivative roceivables	a	a. Rupiah		-	-					-	-	-	-	
a.       Rupinh       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       - </td <td>b</td> <td><ol> <li>Foreign currencies</li> </ol></td> <td>236,200</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>236,200</td> <td>235,469</td> <td>-</td> <td>-</td> <td>-</td> <td>•</td> <td>23</td>	b	<ol> <li>Foreign currencies</li> </ol>	236,200	-	-	-	-	236,200	235,469	-	-	-	•	23
b.       Forigin currencies       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -														
3       Securities			-	-	-	-			-	-	-	-	-	
a.       Rupinh       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       - </td <td>b</td> <td>b. Foreign currencies</td> <td>-</td> <td></td>	b	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
b.       Foreign currencies       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -														
4       Securities sold with agreement to repurchase (Repor)       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .			-	-	-	-	-		9,895	-	-	-	-	
a.       Rupinh	b	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
b. Foreign currencies	4 S	Securities sold with agreement to repurchase (Repo)												
5       Securities purchased with agreement to resell (Reverse Repo) a. Rupiah       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -	a	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	
Reverse Repol	b	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
a. Rupian       1       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -	5 S	Securities purchased with agreement to resell												
b. Foreign currencies       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .														
6       Acceptances receivables       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       - <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td></td>			-	-	-	-	-		-	-	-	-	-	
7       Other Receivable - Trade Transaction       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .       .	b	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
a. Rupiah       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -	6 A	Acceptances receivables	-	-	-	-	-	-	-	-	-	-	-	
b. Foreign currencies       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -														
A         A         A         A         B         A         B         A         B         A         B         A         B         A         B         A         B         A         B         A         B         A         B         A         B         A         C         A         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B         B			-	-	-	-			-	-	-	-	-	
a. Micro, small and medium loans (UMKM)       83,675       14       -       -       83,689       2,395       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -	b	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	
i. Rupiah       83,675       14       -       -       83,689       2,395       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       - </td <td></td>														
ii. Foreign currencies       1,029,793       6       -       -       1,029,793       6       -       -       1,029,793       6       -       -       1,029,793       63       -       -       -       1,029,793       63       -       -       -       1,029,793       63       -       -       -       1,029,793       63       -       -       -       9,93,322       555,537       63       -       -       -       -       -       9,93,322       555,537       63       -       -       -       -       -       9,93,322       55,537       63       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -	a				-	-	-			-	-	-	-	
b. Non UNKM       1,029,793       6       -       -       1,029,799       776,462       63       -       -       -       -       1,029,799       776,462       63       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -				14	-	-	-	83,689		-	-	-	-	
i. Rupiah       943,326       6       -       -       943,322       555,537       63       -       -       -       -       -       943,322       555,537       63       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       - </td <td></td> <td>ii. Foreign currencies</td> <td></td> <td>•</td> <td>-</td> <td>-</td> <td>-</td> <td></td> <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>_</td>		ii. Foreign currencies		•	-	-	-				-	-	-	_
ii. Foreign currencies       86,467       -       -       -       86,467       220,925       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -	b				-	-	-				-	-		7
c. Restructured loans       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -				6	-	-	-			63	-	-		5
i. Ruplah ii. Foreign currencies d. Property loans       i. a       i. a       i. b				-	-	-	-			-	-	-		2
ii. Foreign currencies       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       - <td>C</td> <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td></td> <td></td>	C			-	-	-	-			-	-	-		
d. Property loans       2,917       -       -       2,917       2,258       23       -       -         9       Investments in shares       4,795,539       -       -       -       4,795,539       3,876,127       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -       -<													-	
10     Temporary investment     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     -     - <td< td=""><td>d</td><td></td><td></td><td>-</td><td>-</td><td>-</td><td>-</td><td></td><td>2,258</td><td>23</td><td>-</td><td>-</td><td>-</td><td></td></td<>	d			-	-	-	-		2,258	23	-	-	-	
11 Commitments and contingencies	9 Ir	nvestments in shares	4,795,539		-	-	-	4,795,539	3,876,127	-	-			3,8
	10 T	Femporary investment	-	-		-	-	-	-	-	-			
	11 C	Commitments and contingencies												
a. Rupiah 102,157 1 <b>102,157</b> 72,042			102,157		-			102,157	72,042	-				
b. Foreign currencies 12,326 <b>12,326</b> 1,089				-	-	-	-			-	-	-	-	
12 Repossessed assets	12 R	Repossessed assets	-	-	-	-	-	_	-	-	-	-	-	

	THIRD PARTIES											DF	
1	Placements with other banks a. Rupiah	21,224,849					21,224,849	9,493,905					9,493,905
	b. Foreign currencies	9,877,105		-		77,184	9,954,289	22,203,234		-	-	101,420	22,304,654
	b. Toreign currencies	3,077,103	-	-	-	77,104	3,334,203	22,203,234	-	-	-	101,420	22,304,034
2	Spot and derivative receivables												
	a. Rupiah	195,677	-	-	-	-	195,677	135,853	-	-	-		135,853
	b. Foreign currencies	7	-	-	-	-	7	440	-	-	-		440
3													
	a. Rupiah	89,748,431	-	-	-	85,881	89,834,312	104,356,090	-	-	-	85,455	104,441,545
	b. Foreign currencies	1,476,708	-	-	-		1,476,708	1,035,930		-	-	-	1,035,930
4	Securities sold with agreement to repurchase (Repo)												_
	a. Rupiah b. Foreign currencies	-		-	-		-	-	-	-	-		
	b. Toreign currencies	-	-	-	-	-	_	-	-	-	-		
5	Securities purchased with agreement to resell												
0	(Reverse Repo)									-			-
	a. Rupiah	5,027,811	-	-	-		5,027,811	6,019,828		-	-		6,019,828
	b. Foreign currencies	-	-	-	-	-	-						
	-												
6	Acceptances receivables	4,078,926	203,654	-	-		4,282,580	3,212,312	255,056	-	-		3,467,368
7													
	a. Rupiah	1,348,656	642,711	-	-	145,944	2,137,311	1,571,003	260,752	-	406	145,944	1,978,105
	b. Foreign currencies	1,527,949	408,878	-	-	595,755	2,532,582	1,114,997	195,657	-	-	629,762	1,940,416
8	Loans	22 222 200	2 542 440	405 445	240 575	702 004	27 750 220	0E 407 EC4	2 552 450	444.040	225 047	CEE 452	20 744 000
	a. Micro, small and medium loans (UMKM)	33,925,669	<b>2,543,149</b> 2,533,628	185,145	318,575	783,691	37,756,229 37,220,449	25,167,561	<b>2,553,150</b> 2,529,606	141,049	225,047 223,592	655,153	28,741,960 28,363,329
	i. Rupiah	33,411,314	2,533,628	183,859	318,575	773,073		24,818,528	2,529,606	139,855	1,455	651,748 3,405	
	ii. Foreign currencies	514,355 <b>188,985,348</b>	9,521 10,378,882	1,286	387,241	10,618 <b>3,411,544</b>	535,780	349,033	23,544 14,925,523	1,194	823,256	2,576,820	378,631
	b. Non UMKM i. Rupiah	151,881,186	7,871,427	376,070 240,915	340,754	1,957,216	203,539,085 162,291,498	<b>147,119,543</b> 121,287,016	8,999,743	<b>319,234</b> 196,088	598.770	1,327,063	165,764,376 132,408,680
	ii. Foreign currencies	37,104,162	2.507.455	135,155	46.487	1,454,328	41,247,587	25,832,527	5,925,780	123.146	224,486	1,249,757	33,355,696
	c. Restructured loans	7,718,816	5,129,221	82,170	40,487	659,419	13,632,538	4,610,651	9,756,600	102,201	224,400	498,121	15,264,603
	i. Rupiah	5,009,921	2,829,863	50,924	19,954	589,572	8,500,234	4,103,869	4,466,815	96,340	149,314	315,431	9,131,769
	ii. Foreign currencies	2,708,895	2,299,358	31,246	22,958	69,847	5,132,304	506,782	5,289,785	5,861	147,716	182,690	6,132,834
	d. Property loans	15,843,998	2,100,501	84,023	59,444	284,061	18,372,027	12,987,524	2,123,107	39,287	61,759	304,376	15,516,053
		10,040,000	2,100,001	04,020	00,444	204,001	10,012,021	12,001,024	2,120,101	00,201	01,700	004,010	10,010,000
9	Investments in shares		-	-	-		-	-	-	-	-		-
10	Temporary investment				371		0.74				5,738		5,738
	remporary investment	-	-	-			371	-	-	-	5,750	-	
	remporary investment	-	-	-	011		371	-	-	-	3,730		
11	Administrative account transaction	-	-	-				-	-	-			
11	Administrative account transaction a. Rupiah	- 29,161,010	- 228,744	- 106,170	2,586	14,464	29,512,974	- 11,333,964	- 269,281	-	130	6,095	11,609,470
11	Administrative account transaction	- 29,161,010 19,517,647	- 228,744 173,677	- 106,170 6,292				- 11,333,964 15,285,079	- 269,281 204,625	- - 160			11,609,470 15,490,338
	Administrative account transaction a. Rupiah b. Foreign currencies			6,292	2,586	14,464 530	29,512,974 19,698,146				130 -	6,095 474	15,490,338
	Administrative account transaction a. Rupiah				2,586	14,464	29,512,974				130	6,095	
	Administrative account transaction a. Rupiah b. Foreign currencies			6,292	2,586	14,464 530	29,512,974 19,698,146				130 -	6,095 474	15,490,338
12	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets			6,292	2,586	14,464 530	29,512,974 19,698,146				130 -	6,095 474	15,490,338
	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS			6,292	2,586	14,464 530	29,512,974 19,698,146				130 -	6,095 474	15,490,338
12	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral :			6,292	2,586	14,464 530	29,512,974 19,698,146 130,036				130 -	6,095 474	15,490,338 134,605
12	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia			6,292	2,586	14,464 530	29,512,974 19,698,146 130,036				130 -	6,095 474	15,490,338 134,605 
12	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral :			6,292	2,586	14,464 530	29,512,974 19,698,146 130,036				130 -	6,095 474	15,490,338 134,605
12 III 1	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others	19,517,647 - -		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036				130 -	6,095 474	15,490,338 134,605 
12	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others	19,517,647 - -		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036				130 -	6,095 474	15,490,338 134,605 
12 11 1 2	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets to earning asset	19,517,647 - -		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036 - - 12,190,091				130 -	6,095 474	15,490,338 134,605 
12 III 1	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others	19,517,647 - -		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036				130 -	6,095 474	15,490,338 134,605 
12 III 1 2	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets to earning asset Total required allowance for possible losses on assets	19,517,647 - -		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036 - - - 12,190,091 11,376,704				130 -	6,095 474	15,490,338 134,605 - - 11,972,050 11,883,389
12 11 1 2 3	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets to earning asset	19,517,647 - -		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036 - - 12,190,091				130 -	6,095 474	15,490,338 134,605 
12 11 1 2 3	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets to earning asset Total required allowance for possible losses on assets Percentage of UMKM loans to total loans	19,517,647 - -		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036 - - - 12,190,091 11,376,704				130 -	6,095 474	15,490,338 134,605 - - 11,972,050 11,883,389
12 11 1 2 3 4	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets to earning asset Total required allowance for possible losses on assets Percentage of UMKM loans to total loans	19,517,647 - -		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036 - - 12,190,091 11,376,704 15,61%				130 -	6,095 474	15,490,338 134,605 - - 11,972,050 11,883,389 14.72%
12 11 2 3 4 5	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets to earning asset Total required allowance for possible losses on assets Percentage of UMKM loans to total loans	19,517,647 - -		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036 - - 12,190,091 11,376,704 15,61%				130 -	6,095 474	15,490,338 134,605 - - 11,972,050 11,883,389 14.72%
12 11 2 3 4 5	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets to earning asset Total allowance for possible losses on assets Percentage of UMKK loans to total loans Percentage of UMKK loans to total loans	19,517,647 - -		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036 - - 12,190,091 11,376,704 15.61% 5.34%				130 -	6,095 474	15,490,338 134,605 
12 11 1 2 3 4 5 6	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets to earning asset Total allowance for impairment on financial assets to earning asset Total required allowance for possible losses on assets Percentage of UMKM loans to total loans Percentage of UMKM loans to total loans Percentage of UMKM debtors to total debtors	19,517,647 - -		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036 - - 12,190,091 11,376,704 15.61% 5.34% 64.01%				130 -	6,095 474	15,490,338 134,605 - - 11,972,050 11,883,389 14.72% 4.88% 61.61%
12 11 1 2 3 4 5 6	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets to earning asset Total allowance for possible losses on assets Percentage of UMKK loans to total loans Percentage of UMKK loans to total loans	19,517,647 - -		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036 - - 12,190,091 11,376,704 15.61% 5.34%				130 -	6,095 474	15,490,338 134,605 
12 11 1 2 3 4 5 6 7	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets to earning asset Total required allowance for possible losses on assets Percentage of UMKM loans to total loans Percentage of UMK loans to total loans Percentage of UMK debtors to total debtors Percentage of UMK debtors to total debtors	19,517,647 - -		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036 - - 12,190,091 11,376,704 15.61% 5.34% 64.01%				130 -	6,095 474	15,490,338 134,605 
12 11 1 2 3 4 5 6 7	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets to earning asset Total allowance for impairment on financial assets to earning asset Total allowance for possible losses on assets Percentage of UMKM loans to total loans Percentage of UMKM loans to total loans Percentage of UMKM debtors to total debtors Percentage of UMKM debtors to total debtors Percentage of UMK debtors to total debtors Others	19,517,647 - -		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036 - - 12,190,091 11,376,704 15,61% 5,34% 64.01% 62,29%				130 -	6,095 474	15,490,338 134,605 - - 11,972,050 11,883,389 14.72% 4.88% 61.61% 59.95%
12 11 1 2 3 4 5 6 7	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets to earning asset Total allowance for impairment on financial assets to earning asset Total required allowance for possible losses on assets Percentage of UMKM loans to total loans Percentage of UMKM debtors to total debtors Percentage of UMKM debtors to total debtors Percentage of UMKM debtors to total debtors Others a. Chanelling of loans	19,517,647 - -		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036 - - 12,190,091 11,376,704 15.61% 5.34% 64.01%				130 -	6,095 474	15,490,338 134,605 
12 11 1 2 3 4 5 6 7	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets to earning asset Total allowance for impairment on financial assets to earning asset Total allowance for impairment on financial assets to earning asset Total required allowance for possible losses on assets Percentage of UMKM loans to total loans Percentage of UMK loans to total loans Percentage of UMK debtors to total debtors Percentage of UMK debtors to total debtors Cothers a. Chanelling of loans b. Mudharabah Muqayyadah financing	19,517,647 - -		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036 130,036 12,190,091 11,376,704 15,61% 5,34% 64.01% 62,29% 13,421,449				130 -	6,095 474	15,490,338 134,605 11,972,050 11,883,389 14.72% 4.88% 61.61% 59.95% 13,214,954
12 11 1 2 3 4 5 6 7	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets to earning asset Total required allowance for possible losses on assets Percentage of UMKM loans to total loans Percentage of UMKM loans to total loans Percentage of UMKM debtors to total debtors Percentage of UMKM debtors to total debtors Percentage of UMKM debtors to total debtors Others a. Chanelling of loans b. Mudharabah Muqayyadah financing c. Write off on earning assets	19,517,647 - -		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036 - - 12,190,091 11,376,704 15.61% 5.34% 64.01% 62.29% 13,421,449 808,836				130 -	6,095 474	15,490,338 134,605 - - 11,972,050 11,883,389 14.72% 4.88% 61.61% 59.95% 13,214,954 1,988,551
12 11 1 2 3 4 5 6 7	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets to earning asset Total allowance for impairment on financial assets to earning asset Total required allowance for possible losses on assets Percentage of UMKM loans to total loans Percentage of UMKM debtors to total debtors Percentage of UMKM debtors to total debtors Percentage of UMKM debtors to total debtors Others a. Chanelling of loans b. Mudharabah Muqayyadah financing c. Write off on earning assets	19,517,647 - sts		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036 130,036 12,190,091 11,376,704 15,61% 5,34% 64.01% 62,29% 13,421,449				130 -	6,095 474	15,490,338 134,605 11,972,050 11,883,389 14.72% 4.88% 61.61% 59.95% 13,214,954
12 11 1 2 3 4 5 6 7	Administrative account transaction a. Rupiah b. Foreign currencies Repossessed assets OTHER INFORMATIONS Value of bank's assets pledge as collateral : a. To Bank Indonesia b. To others Total allowance for impairment on financial assets to earning asset Total required allowance for possible losses on assets Percentage of UMKM loans to total loans Percentage of UMKM loans to total loans Percentage of UMKM debtors to total debtors Percentage of UMKM debtors to total debtors Percentage of UMKM debtors to total debtors Others a. Chanelling of loans b. Mudharabah Muqayyadah financing c. Write off on earning assets	19,517,647 - sts		6,292	2,586	14,464 530	29,512,974 19,698,146 130,036 - - 12,190,091 11,376,704 15.61% 5.34% 64.01% 62.29% 13,421,449 808,836				130 -	6,095 474	15,490,338 134,605 11,972,050 11,883,389 14.72% 4.88% 61.61% 59.95% 13,214,954 1,988,551

#### ALLOWANCES FOR IMPAIRMENT As at 30 June 2011 and 2010 (in Millions of Rupiah)

			30 Jun	e 2011			30 Jun	e 2010	
		Allowance fo	r Impairment	Required Allowa	rning Assets		or Impairment	Required Allowancefor Possible Losses on Farning Assets	
No	DESCRIPTION	Individual	Collective	General	Spesific	Individual	Collective	General	Spesific
1	Placements with other banks	77,184	38,761	107,796	77,184	-	349,113	236,393	101,420
2	Spot and derivative receivables	-	-	1,549	-	-	1,563	1,343	-
3	Securities	125,793	69,132	69,774	85,881	-	139,060	47,005	85,455
4	Securities sold with agreement to repurchase (Repo)		-	-	-	-	-	-	-
5	Securities purchased with agreement to resell (Reverse Repo)		-	9,040	-		47,400	46,487	
6	Acceptances receivables	130,562	11,316	40,789	10,183	-	44,976	32,123	12,753
7	Other Receivable - Trade Transaction	1,424,942	10,692	28,766	794,278	-	826,077	26,860	798,729
8	Loans	6,963,528	3,337,234	3,112,705	7,038,523	7,839,550	2,719,635	1,802,302	8,687,918
9	Investments in shares	762	-	51	-	1,807	-	1,732	-
10	Temporary invesment	185	-	-	185	2,869	-	-	2,869

### CALCULATION OF CAPITAL ADEQUACY RATIO

### As at 30 June 2011 and 2010 (In Millions of Rupiah)

	(In Millions of Rup	iah)				
o.	COMPONENTS OF CAPITAL	30 Jun	e 2011	30 June 2010		
		Bank	Consolidated	Bank	Consolidated	
COMPONENTS						
A Core Capital		44,467,773	46,623,744	25,455,039	27,292,026	
1 Paid-In Capital		11,666,667	11,666,667	10,490,810	10,490,810	
2 Disclosed Reser	/es	35,198,848	35,201,846	16,902,265	16,902,265	
2.1 Additional		35,198,848	35,201,846	16,902,265	16,902,265	
a. Agio		17,220,416	17,220,416	6,937,045	6,937,045	
b. Donated c	apital	-	-	-	-	
c. General re	serves	2,333,333	2,333,333	2,112,985	2,112,985	
d. Appropriat	ed reserves	547,000	547,000	547,000	547,000	
e. Previous y	ears profit (100%)	11,392,801	11,392,801	5,030,495	5,030,495	
f. Current ye	ar profit (50%)	3,545,028	3,548,026	2,201,189	2,201,189	
g. Difference	s arising from translation of financial statement	160,270	160,270	73,551	73,551	
h. Funds for	Paid-Up Capital	-	-	-	-	
i. Warrant is	sued (50%)	-	-	-	-	
<ol> <li>Stock optic</li> </ol>	n issued for stock-based compensation program (50%)	-	-	-	-	
2.2 Deduction		-	-	-	-	
a. Disagio		-	-	-	-	
	ears loss (100%)	-	-	-	-	
c. Current ye	ar loss (100%)	-	-	-	-	
	arising from translation of financial statement	-	-	-	-	
	prehensive income: Losses from decrease in fair value of	-	-	-	-	
	in shares classified Available for sale	-	-	-	-	
f. Difference	n 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 Capit	al	-	-	-	-	
3.1 Subordinated	bonds (non cummulative perpetual)	-	-	-	-	
3.2 Subordinated	loans (non cummulative perpetual)	-	-	-	-	
3.3 Other innovat	ive capital Instrument	-	-	-	-	
4 Core Capital Dec	uction	(2,397,742)	(492,143)	(1,938,036)	(313,636	
4.1 Goodwill		-	(105,666)	-	(123,269	
4.2 Other intangil	le assets	-	-	-	-	
4.3 Investments	n shares (50%)	(2,397,742)	(386,477)	(1,938,036)	(190,367	
4.4 Shortage of c	apital on insurance subsidiaries (50%)	-	-	-	-	
5 Minority Interest		-	247,374	-	212,587	
		-	-	-	-	
B Supplemental Capi		- 7,357,722	9,774,568	- 7,492,752	9,471,905	
1 Upper Tier 2	la	4,739,828	5,145,409	3,834,383	4,065,867	
	ock (cummulative perpetual)	4,739,020	5,145,409	3,034,303	4,005,007	
	bonds (cummulative perpetual)	_	-	-	-	
	loans (cummulative perpetual)	-	-	-	-	
1.4 Mandatory co						
		-	-	-	-	
	pital not included as core capital nental capital (upper tier 2)	-	-	-	-	
		-	- 1,371,121	- 1,371,121	1,371,12	
1.7 Fixed assets		1,371,121 3,368,707	3,774,288	2,463,262	2,694,746	
	sion on earning assets (max. 1,25% RWA) hensive income: Gain from increase in fair value of	3,300,707	3,774,200	2,403,202	2,094,740	
		-	-	-	-	
	shares classified as Available for sale (45%)	-	-	-	-	
	timum 50% of Core Capital	5,015,636	5,015,636	5,596,405	5,596,405	
	preference shares	-	-	-	-	
2.2 Subordinated		5,015,636	5,015,636	5,596,405	5,596,40	
3 Supplemental Ca	nental capital instrument (lower tier 2)	-	(200 477)	(1.020.020)	- (100.00)	
	•	(2,397,742)	(386,477) (386,477)	(1,938,036)	(190,36)	
				(1,938,036)	(190,36	
3.1 Investments		(2,397,742)	(000,)		-	
	n shares (50%) apital on insurance subsidiaries (50%)	(2,397,742) -	-	-		
3.2 Shortage of c	apital on insurance subsidiaries (50%)	(2,397,742) -	-		-	
3.2 Shortage of c	apital on insurance subsidiaries (50%) upplemental Capital Deduction	- 1	-	-	-	
3.2 Shortage of c	apital on insurance subsidiaries (50%) upplemental Capital Deduction	- 1	-	-	-	
3.2 Shortage of c C Core Capital and S Securitisation expos	apital on insurance subsidiaries (50%) upplemental Capital Deduction	- 1	-		-	
3.2 Shortage of c C Core Capital and S Securitisation expos D Additional Suppler	apital on insurance subsidiaries (50%) upplemental Capital Deduction ure nental Capital Fulfilling Requirement (Tier 3)	- 1	-	-	-	
3.2 Shortage of c C Core Capital and S Securitisation expos D Additional Supplem E Additional Supplem	apital on insurance subsidiaries (50%) upplemental Capital Deduction ure	- 1	-	-	•	
3.2 Shortage of c C Core Capital and S Securitisation expos D Additional Suppler	apital on insurance subsidiaries (50%) upplemental Capital Deduction ure nental Capital Fulfilling Requirement (Tier 3)	- 1	-	-	-	
3.2 Shortage of c         C       Core Capital and S         Securitisation expos         D       Additional Suppler         E       Additional Suppler         Market Risk	apital on insurance subsidiaries (50%) upplemental Capital Deduction ure mental Capital Fulfilling Requirement (Tier 3) mental Capital Allocated To Anticipate	-	-	-		
3.2 Shortage of c         C       Core Capital and S         Securitisation exposition         D       Additional Suppler         E       Additional Suppler         Market Risk         TOTAL CORE CAPITA	apital on insurance subsidiaries (50%) upplemental Capital Deduction ure nental Capital Fulfilling Requirement (Tier 3) nental Capital Allocated To Anticipate AND SUPPLEMENTAL CAPITAL (A+B-C)	- 1	-	-	-	
3.2 Shortage of c         C       Core Capital and S         Securitisation expos         D       Additional Suppler         E       Additional Suppler         Market Risk         TOTAL CORE CAPITA         TOTAL CORE CAPITA	apital on insurance subsidiaries (50%)  upplemental Capital Deduction are  nental Capital Fulfilling Requirement (Tier 3)  nental Capital Allocated To Anticipate _ AND SUPPLEMENTAL CAPITAL (A+B-C) _,SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL	- - - 51,825,495	- - - - 56,398,312	- - - 32,947,791	- - 36,763,93	
3.2 Shortage of c         C       Core Capital and S         Securitisation expos         D       Additional Suppler         E       Additional Suppler         Market Risk         TOTAL CORE CAPITA         TOTAL CORE CAPITA	apital on insurance subsidiaries (50%) upplemental Capital Deduction ure nental Capital Fulfilling Requirement (Tier 3) nental Capital Allocated To Anticipate AND SUPPLEMENTAL CAPITAL (A+B-C)	-	-	-	- - 36,763,93	
3.2 Shortage of c C Core Capital and S Securitisation expos D Additional Suppler E Additional Suppler Market Risk TOTAL CORE CAPITA TOTAL CORE CAPITA CAPITAL ALLOCATED	apital on insurance subsidiaries (50%)  upplemental Capital Deduction  re  nental Capital Fulfilling Requirement (Tier 3)  nental Capital Allocated To Anticipate  AND SUPPLEMENTAL CAPITAL (A+B-C)  SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL  TO ANTICIPATE MARKET RISK (A+B-C+E)	- - - 51,825,495	- - - - 56,398,312	- - - 32,947,791	- - 36,763,93 36,763,93	
3.2 Shortage of c C Core Capital and S Securitisation expos D Additional Suppler Market Risk TOTAL CORE CAPITA TOTAL CORE CAPITA CAPITAL ALLOCATEI CREDIT RISK-WEIGHT	apital on insurance subsidiaries (50%) applemental Capital Deduction are mental Capital Fulfilling Requirement (Tier 3) mental Capital Allocated To Anticipate AND SUPPLEMENTAL CAPITAL (A+B-C) _,SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL O TO ANTICIPATE MARKET RISK (A+B-C+E) ED ASSETS	- - - 51,825,495 51,825,495	- - - - 56,398,312 56,398,312	- - - 32,947,791 32,947,791	- - 36,763,93 36,763,93 237,217,09	
3.2 Shortage of c C Core Capital and S Securitisation expos D Additional Suppler Market Risk TOTAL CORE CAPITA TOTAL CORE CAPITA CAPITAL ALLOCATEEI CREDIT RISK-WEIGHT OPERATIONAL RISK-V	apital on insurance subsidiaries (50%) applemental Capital Deduction are mental Capital Fulfilling Requirement (Tier 3) mental Capital Allocated To Anticipate AND SUPPLEMENTAL CAPITAL (A+B-C) ,SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL D TO ANTICIPATE MARKET RISK (A+B-C+E) ED ASSETS VEIGHTED ASSETS	- - - 51,825,495 51,825,495 269,496,584	- - - - 56,398,312 56,398,312 301,943,012	- - 32,947,791 32,947,791 214,739,670	- - 36,763,93 36,763,93 237,217,09 12,584,18	
3.2 Shortage of c C Core Capital and S Securitisation expos D Additional Suppler Market Risk TOTAL CORE CAPITA TOTAL CORE CAPITA CAPITAL ALLOCATEI CREDIT RISK-WEIGH OPERATIONAL RISK-I	apital on insurance subsidiaries (50%) upplemental Capital Deduction ure mental Capital Fulfilling Requirement (Tier 3) mental Capital Allocated To Anticipate AND SUPPLEMENTAL CAPITAL (A+B-C) C,SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL D TO ANTICIPATE MARKET RISK (A+B-C+E) ED ASSETS VEIGHTED ASSETS TED ASSETS	- - - 51,825,495 51,825,495 269,496,584 40,781,287	- - - 56,398,312 56,398,312 301,943,012 46,163,378	- - - 32,947,791 32,947,791 214,739,670 11,272,056	- - - - - - - - - - - - - - - - - - -	
3.2 Shortage of c C Core Capital and S Securitisation expos D Additional Suppler Market Risk TOTAL CORE CAPITA TOTAL CORE CAPITA CAPITAL ALLOCATEI CREDIT RISK-WEIGH OPERATIONAL RISK-	apital on insurance subsidiaries (50%)  upplemental Capital Deduction  ure  ental Capital Fulfilling Requirement (Tier 3)  ental Capital Allocated To Anticipate  AND SUPPLEMENTAL CAPITAL (A+B-C)  ,SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL  TO ANTICIPATE MARKET RISK (A+B-C+E) ED ASSETS ED ASSETS CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND	- - - 51,825,495 51,825,495 269,496,584 40,781,287	- - - 56,398,312 56,398,312 301,943,012 46,163,378	- - - 32,947,791 32,947,791 214,739,670 11,272,056	- - 36,763,93 36,763,93 237,217,09 12,584,184	
3.2 Shortage of c C Core Capital and S Securitisation expos D Additional Suppler Market Risk TOTAL CORE CAPITA . TOTAL CORE CAPITAL . TOTAL CORE CAPITAL CAPITAL ALLOCATEI . CREDIT RISK-WEIGHT . OPERATIONAL RISK-1 I. MARKET RISK-WEIGHT I. REQUIRED MINIMUM OPERATIONAL RISK {	apital on insurance subsidiaries (50%)  upplemental Capital Deduction  ure  ental Capital Fulfilling Requirement (Tier 3)  ental Capital Allocated To Anticipate  AND SUPPLEMENTAL CAPITAL (A+B-C)  ,SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL  TO ANTICIPATE MARKET RISK (A+B-C+E) ED ASSETS ED ASSETS CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND	- - - - - - - - - - - - - - - - - - -	- - - 56,398,312 56,398,312 301,943,012 46,163,378 1,693,665	- - - - - - - - - - - - - - - - - - -	- 36,763,93 36,763,93 237,217,09 12,584,184 1,195,544	
3.2 Shortage of c C Core Capital and S Securitisation expos D Additional Suppler Market Risk TOTAL CORE CAPITA TOTAL CORE CAPITA TOTAL CORE CAPITA CAPITAL ALLOCATEI CREDIT RISK-WEIGH OPERATIONAL RISK { IREQUIRED MINIMUM	apital on insurance subsidiaries (50%) applemental Capital Deduction are mental Capital Fulfilling Requirement (Tier 3) mental Capital Allocated To Anticipate AND SUPPLEMENTAL CAPITAL (A+B-C) .,SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL .,SUPPLEMENTAL CAPITAL, ADDITIONAL SUPPLEMENTAL .,SUPPLEMENTAL CAPITAL, ADEQUACY RATIO FOR CREDIT RISK AND SUPPLEMENTAL CAPITAL, ADEQUACY RATIO FOR CREDIT RISK	- - - - - - - - - - - - - - - - - - -	- - - 56,398,312 56,398,312 301,943,012 46,163,378 1,693,665	- - - - - - - - - - - - - - - - - - -	- 36,763,93 36,763,93 237,217,09 12,584,18 1,195,54	

# SPOT AND DERIVATIVE TRANSACTIONS

### As at 30 June 2011 (In Millions of Rupiah)

NO	TRANSACTION	BANK						
		Notional Amount	Туре		Derivative Receivables & Payables			
			Trading	Hedging	Receivables	Payables		
Α.	Exchange Rate Related							
1	Spot	3,652,261	3,515,973	136,288	8,201	5,875		
2	Forward	3,321,336	136,668	3,184,668	2,902	18,205		
3	Option a. Written b. Purchased	-	-	-	:	-		
4	Future	-	-	-	-	-		
5	Swap	11,304,885	11,297,443	7,442	184,489	49,342		
6	Others	-	-	-	-	-		
В.	Interest Rate Related							
1	Forward	-	-	-	-	-		
2	Option a. Written b. Purchased	-	-	:	:	-		
3	Future	-	-	-	-	-		
4	Swap	1,825,000	-	1,825,000	85	22,076		
5	Others	-	-	-	-	-		
C.	Others	33,976	-	33,976	7	13		
	TOTAL	20,137,458	14,950,084	5,187,374	195,684	95,511		

## **CALCULATION OF FINANCIAL RATIOS**

### As at 30 June 2011 and 2010

	As at 30 June 2011 and 2010		(In %)	
		BANK		
NO.	RATIOS	30 June 2011	30 June 2010	
PERFO	RMANCE RATIOS			
1.	Capital Adequacy Ratio (CAR) *)	16.65%	14.50%	
2.	Non performing earning assets and non-performing non earning assets			
	to total earning assets and non earning assets	1.59%	1.68%	
3.	Non performing earning assets to total earning assets	1.66%	1.51%	
4.	Allowance for impairment of financial assets to			
	earning assets	3.17%	3.17%	
5.	Gross NPL	2.22%	2.33%	
6.	Net NPL	0.51%	0.53%	
7.	Return on Asset (ROA)	3.88%	2.93%	
8.	Return on Equity (ROE)	29.26%	30.73%	
9.	Net Interest Margin (NIM)	5.26%	5.10%	
10.	Operating Expenses to Operating Income	63.42%	70.67%	
11.	Loan to Deposit Ratio (LDR)	73.43%	64.22%	
COMPL	IANCE			
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	8.00%	5.00%	
	b. Reserve requirement Foreign currencies	8.01%	1.01%	
3.	Net Open Position - Overall	2.00%	1.81%	

### CASH FLOW STATEMENT For the periods from 1 January to 30 June 2011 and 2010 (In millions of Rupiah)

(In millions of Rupiah)		
DESCRIPTION	CONSO	IDATED
	30 JUNE 2011	30 JUNE 2010
CASH FLOWS FROM OPERATING ACTIVITIES		
Receipts from interest income	18,169,120	16,334,042
Receipts from fees and commissions Payments of interest expense	4,681,723 (7,769,065)	2,348,737 (7,097,789
Receipts from the sale of Government	(7,705,005)	(7,057,785
Bonds - fair value through profit or loss	16,405,215	19,957,332
Acquisition of Government Bonds fair value through profit or loss	(16,400,889)	(19,626,999
Foreign exchange gains/(losses) – net	(92,303)	268,905
Operating income – others Operating expenses - others	295,150 (826,300)	558,582 (1,160,814
Salaries and employee benefits	(3,177,772)	(2,680,151
General and administrative expenses	(3,118,111)	(2,178,911
Non-operating income - others	36,917	(405
Cash Flow From Operating Activities Before Changes in Opertaing Assets and Liabilities	8,203,685	6,722,529
Increase/(decrease) in operating assets:		
Placements with Bank Indonesia and other banks *)	(2,506,659)	40,380,134
Marketable securities - fair value through profit or loss *)	6,691,864	5,446,857
Other receivables - trade transactions	(598,683)	290,593
Loans	(29,924,972)	(19,717,253
Consumer financing receivable Other assets	(1,434,703) (5,197,174)	(1,695,435 (2,232,385
Proceeds from collection of earning assets already written-off	2,311,552	600,631
Increase/(decrease) in operating liabilities:		
Conventional Banking and Sharia - Non Syirkah Temporer Fund		
Demand deposits Saving deposits	941,044	(3,559,081 (941,063
Time deposits	5,016,560 (4,947,418)	6,793,213
Time deposito	(4,547,410)	0,755,215
Sharia Banking - Syirkah Temporer Fund	-	-
Restricted investment demand deposit and mudharabah musytarakah demand deposit	(2,459)	79,740
Restricted investment saving deposit and unrestricted investment mudharabah saving deposit	490,016	883,784
Unrestricted investment mudharabah time deposit	2,322,181 1,133,855	(113,029 596,500
Inter-bank call money Obligation due immediately	775,814	239,564
Taxes payable	(2,117,256)	(2,575,308
Other liabilities	5,614,901	3,616,190
Net cash provided by operating activities	(13,227,852)	34,816,181
CASH FLOWS FROM INVESTING ACTIVITIES	(100.000)	
Increase/(decrease) in marketable securities - available for sale and held to maturity *) Decrease/(increase) in Government Bonds - available for sale and held to maturity	(136,679) (300,669)	(4,996,475 5,311,838
Decrease of investments in shares	(300,003) 873	(146,627
Proceeds from sale of fixed assets	416	6,271
Acquisition of fixed assets	(404,408)	(113,132
(Increase)/decrease in securities purchased under resale agreements	3,952,946	(1,083,799
Increase in non-controlling interest	182,411	29,883
Net cash provided by/(used in) investing activities	3,294,890	(992,041
CASH FLOWS FROM FINANCING ACTIVITIES		
Decrease/(increase) in marketable securities issued	357,472	(138,959
Increase/(decrease) in fund borrowings	(477,896)	1,330,625
Payment of Subordinated Bonds	(26,718)	(76,437
Decrease in securities sold under repurchase agreements Difference in Transaction of Equity changes in Subsidiaries	- (1.054)	(316,356
Addition of issued and fully paid up capital derived from Limited Public Offering with Preemptive Right Issue	(1,054) 11,428,155	-
Execution of shares option		23,870
Payments of dividends, cooperative development fund program and community development fund program	(3,182,705)	(2,386,656
	8,097,254	(1,563,913
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	(1,835,708)	32,260,227
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	73,294,496	32,413,361
CASH AND CASH EQUIVALENTS AT END OF YEAR	71,458,788	64,673,588
Cash	8,775,688	6,448,886
Current accounts with Bank Indonesia	31,130,141	16,166,439
Current accounts with other banks	4,625,014	7,341,873
Placements with Bank Indonesia and other banks *)	26,629,162	26,160,267
Certificate of Bank Indonesia *)	298,783	8,556,123
	71,458,788	64,673,588
SUPPLEMENTAL CASH FLOWS INFORMATION		
Unrealised losses from decrease in fair value of available for sale marketable securities and Government Bonds -	(200 663)	/200
net of deferred Tax Unrealized (losses) (rains from decrease (increase in fair value of marketable securities and Government Pende – fair	(300,669)	(280,573
Unrealised (losses)/gains from decrease/increase in fair value of marketable securities and Government Bonds - fair value through profit or loss	(860,566)	4,913
Table Children Digit profit of 1000	(000,000)	.,51

\*) Effectively since 1 January 2010, Placements with Bank Indonesia and Other Banks also Certificate of Bank Indonesia with original maturities of three months or less classified as Cash and Cash Equivalents.