

**BALANCE SHEETS**  
**As of June 30, 2009 and 2008**  
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		June 30,2009	June 30,2008	June 30,2009	June 30,2008
	<b>ASSETS</b>				
1.	Cash	5,605,930	4,968,601	5,910,424	5,200,765
2.	Placements with Bank Indonesia				
	a. Current accounts with Bank Indonesia	11,957,026	21,851,088	12,867,865	22,840,433
	b. Certificates of Bank Indonesia	11,206,666	763,517	12,411,547	1,918,462
	c. Others	5,148,576	4,550,081	5,935,576	4,551,581
3.	Current accounts with other banks				
	a. Rupiah	1,825	9,384	152,859	18,419
	b. Foreign currencies	5,359,095	1,083,122	5,683,957	1,247,378
4.	Placements with other banks				
	a. Rupiah	68,621	1,256,843	382,916	1,448,934
	Allowance for possible losses on placements with other banks - / -	(8,712)	(13,993)	(11,998)	(20,741)
	b. Foreign currencies	24,104,284	9,803,610	24,165,175	10,221,806
	Allowance for possible losses on placements with other banks - / -	(523,754)	(116,361)	(526,029)	(116,390)
5.	Securities				
	a. Rupiah				
	i. Trading	1,249,669	155,122	1,488,264	429,515
	ii. Available for sale	-	429,226	16,511	501,482
	iii. Held to maturity	935,516	180,204	1,950,302	1,112,747
	Allowance for possible losses on securities - / -	(26,456)	(12,058)	(39,764)	(21,719)
	b. Foreign currencies				
	i. Trading	-	-	4,061	36,347
	ii. Available for sale	38,272	150,390	385,152	435,773
	iii. Held to maturity	1,050,496	1,421,981	1,279,918	1,634,096
	Allowance for possible losses on securities - / -	(28,604)	(79,036)	(28,920)	(79,092)
6.	Securities sold with agreement to repurchase	-	-	-	-
7.	Government Bonds				
	a. Trading	9,890	505,593	15,696	506,497
	b. Available for sale	26,070,344	26,484,779	26,217,186	26,681,732
	c. Held to maturity	61,760,250	61,198,168	62,010,251	61,198,168
8.	Securities purchased with agreement to resell (reverse repo)				
	a. Rupiah	3,600,510	1,011,520	4,016,237	1,329,754
	Allowance for possible losses on securities purchased with agreement to resell - / -	(92,531)	(33,600)	(103,936)	(33,600)
	b. Foreign currencies	-	-	-	-
	Allowance for possible losses on securities purchased with agreement to resell - / -	-	-	-	-
9.	Derivative receivables	243,257	291,056	246,216	293,096
	Allowance for possible losses on derivative receivables - / -	(5,556)	(4,241)	(5,556)	(4,241)
10.	Loans				
	a. Rupiah				
	i. Related parties	248,571	254,362	142,767	157,430
	ii. Third parties	133,134,848	99,006,978	147,009,724	111,529,546
	Allowance for possible losses on loans - / -	(6,764,143)	(5,445,464)	(7,457,339)	(5,939,894)
	b. Foreign currencies				
	i. Related parties	421,274	373,470	544,481	504,083
	ii. Third parties	30,730,649	34,866,559	32,433,258	37,420,466
	Allowance for possible losses on loans - / -	(5,272,906)	(3,608,161)	(5,290,457)	(3,630,591)
11.	Consumer finance receivables	-	-	1,480,912	-
	Allowance for possible losses on consumer finance receivables - / -	-	-	(29,480)	-
12.	Acceptances receivables	3,569,815	4,994,943	3,587,618	4,994,943
	Allowance for possible losses on acceptances receivables - / -	(43,740)	(68,346)	(43,740)	(68,346)
13.	Other receivables - Trade transactions	3,853,882	4,610,814	3,878,166	4,625,486
	Allowance for possible losses on other receivables - trade transactions - / -	(1,340,169)	(844,642)	(1,340,169)	(844,642)
14.	Investments in shares of stock	3,525,423	2,871,448	199,774	108,954
	Allowance for possible losses on investments in shares of stock - / -	(2,106)	(2,566)	(2,106)	(2,566)
15.	Accrued Income	1,474,051	1,559,488	1,532,088	1,603,195
16.	Prepaid expenses	306,126	257,542	435,028	347,761
17.	Prepaid tax	3,561	4,331	37,170	24,392
18.	Deferred tax assets	5,486,827	3,900,704	5,532,871	3,929,720
19.	Premises and equipment	8,709,468	8,063,877	9,275,010	8,586,290
	Accumulated depreciation - / -	(4,317,702)	(3,881,905)	(4,684,862)	(4,231,105)
20.	Abandoned properties	224,358	281,276	224,591	281,509
	Provision for possible losses on abandoned properties - / -	(112,178)	(42,191)	(112,294)	(42,380)
21.	Leased assets	3,267	-	3,267	-
	Accumulated depreciation for leased assets - / -	(980)	-	(980)	-
22.	Repossessed assets	158,922	158,922	186,139	186,178
	Provision for possible losses on repossessed assets - / -	(79,461)	(23,838)	(106,262)	(40,411)
23.	Other assets	4,874,785	2,627,255	7,037,988	3,849,268
	<b>TOTAL ASSETS</b>	<b>336,517,056</b>	<b>285,769,852</b>	<b>358,897,073</b>	<b>304,680,488</b>

**BALANCE SHEETS**  
**As of June 30, 2009 and 2008**  
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		June 30,2009	June 30,2008	June 30,2009	June 30,2008
	<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>				
1	Demand deposits				
	a. Rupiah	45,364,157	41,298,165	47,302,486	43,759,349
	b. Foreign currencies	17,517,700	13,531,964	18,309,108	14,172,012
2	Liabilities immediately payable	1,485,939	1,522,929	1,557,299	1,727,400
3	Savings deposits	91,111,987	88,522,078	97,127,000	93,314,454
4	Time deposits				
	a. Rupiah				
	i. Related parties	441,865	146,119	393,410	99,898
	ii. Third parties	97,458,446	63,195,119	105,267,966	69,737,329
	b. Foreign currencies				
	i. Related parties	32,210	48,593	8,911	8,651
	ii. Third parties	18,116,082	14,636,266	18,645,488	15,121,285
5	Certificates of deposit				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
6	Deposits from other banks	6,146,088	3,326,909	6,949,101	5,253,185
7	Securities sold with repo agreements to repurchase	885,479	1,890,040	885,479	1,905,712
8	Derivative payable	69,344	36,295	70,799	36,295
9	Acceptances payable	3,569,815	4,994,943	3,587,618	4,994,943
10	Securities issued				
	a. Rupiah	636,988	833,084	1,436,988	1,208,084
	b. Foreign currencies	-	-	-	-
11	Fund borrowings				
	a. Funding facilities from Bank Indonesia	-	-	-	-
	b. Others				
	i. Rupiah				
	- Related parties	220,000	260,000	220,000	260,000
	- Third parties	344,427	535,683	1,473,560	854,124
	ii. Foreign currencies				
	- Related parties	-	-	-	-
	- Third parties	4,828,148	8,692,613	4,862,231	8,692,613
12	Estimated losses on commitments and contingencies	362,824	493,183	365,382	494,939
13	Obligation under capital lease	1,600	-	1,600	-
14	Accrued expenses	497,816	371,277	605,530	445,901
15	Taxes payable	88,933	56,424	125,111	118,139
16	Deferred tax liabilities	-	-	-	-
17	Other liabilities	13,096,709	10,803,972	15,288,103	11,843,047
18	Subordinated loans				
	- Related parties	-	-	-	-
	- Third parties	2,801,277	2,863,486	2,801,277	2,895,486
19	Loan Capital				
	- Related parties	-	-	-	-
	- Third parties	-	-	-	-
20	Minority interests	-	-	173,404	26,932
21	<b>Shareholders' Equity</b>				
	a. Share capital	10,479,427	10,452,563	10,479,427	10,452,563
	b. Additional paid-in capital/agio	6,893,601	6,808,230	6,893,601	6,808,230
	c. Share options	22,867	54,999	22,867	54,999
	d. Funds for paid-up capital	-	-	-	-
	e. Differences arising from translation of foreign currency financial statements	184,016	100,029	184,016	100,029
	f. Premises and equipment revaluation increment	-	-	-	-
	g. Unrealized gains/(losses) on available for sale securities and Government Bonds net of deferred tax	(130,895)	(151,849)	(130,895)	(151,849)
	h. Difference arising from equity transactions of subsidiaries	(43,595)	(28,811)	(43,595)	(28,811)
	i. Retained earnings *)	14,033,801	10,475,549	14,033,801	10,475,549
	<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>	<b>336,517,056</b>	<b>285,769,852</b>	<b>358,897,073</b>	<b>304,680,488</b>

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

**STATEMENTS OF PROFIT AND LOSS**  
**For the periods from January 1 to June 30, 2009 and 2008**  
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		June 30,2009	June 30,2008	June 30,2009	June 30,2008
<b>INCOME AND EXPENSES FROM OPERATIONS</b>					
1.	Interest Income				
1.1.	Interest income				
a.	Rupiah	13,720,742	9,427,060	14,880,761	10,334,429
b.	Foreign currencies	1,168,631	1,333,618	1,256,975	1,426,029
1.2.	Fees and commissions on loan facilities				
a.	Rupiah	375,042	340,894	398,744	343,261
b.	Foreign currencies	42,019	48,263	67,284	71,252
	<b>TOTAL INTEREST INCOME</b>	<b>15,306,434</b>	<b>11,149,835</b>	<b>16,603,764</b>	<b>12,174,971</b>
2.	Interest expenses				
2.1.	Interest expenses				
a.	Rupiah	6,647,413	4,064,106	7,263,737	4,458,373
b.	Foreign currencies	649,793	672,692	679,606	712,204
2.2.	Fees and commissions	-	-	-	-
	<b>TOTAL INTEREST EXPENSE</b>	<b>7,297,206</b>	<b>4,736,798</b>	<b>7,943,343</b>	<b>5,170,577</b>
	<b>NET INTEREST INCOME</b>	<b>8,009,228</b>	<b>6,413,037</b>	<b>8,660,421</b>	<b>7,004,394</b>
3.	Other operating income				
3.1.	Other fees and commissions	1,659,871	1,326,692	1,888,257	1,608,609
3.2.	Foreign exchange gain *)	336,075	179,590	344,069	184,964
3.3.	a. Gain from sale of securities and Government Bonds **)	90,010	-	102,707	-
	b. Gain from increase in value of securities and Government Bonds **)	16,652	797	21,587	9,698
3.4.	Others	413,120	403,006	248,728	195,596
	<b>TOTAL OTHER OPERATING INCOME</b>	<b>2,515,728</b>	<b>1,910,085</b>	<b>2,605,348</b>	<b>1,998,867</b>
4.	Provision / (reversal) for possible losses on earning assets	1,642,668	641,488	1,765,472	798,371
5.	Provision / (reversal) of estimated losses on commitments and contingencies	77,578	31,577	77,628	31,762
6.	Provision / (reversal) for possible losses on others	125,193	8,615	131,193	25,115
7.	Other operating expenses				
7.1.	General and administrative expenses	1,384,251	1,293,541	1,587,537	1,511,626
7.2.	Salaries and employee benefits	2,235,565	1,962,355	2,506,391	2,195,220
7.3.	a. Losses from sale of securities and Government Bonds **)	-	75,438	-	75,438
	b. Losses from decline in value of securities and Government Bonds **)	-	-	-	-
7.4.	Foreign exchange losses *)	-	-	-	-
7.5.	Promotion expenses	225,780	271,387	244,023	286,319
7.6.	Others	486,584	360,616	568,418	390,638
	<b>TOTAL OTHER OPERATING EXPENSES</b>	<b>4,332,180</b>	<b>3,963,337</b>	<b>4,906,369</b>	<b>4,459,241</b>
	<b>PROFIT FROM OPERATIONS</b>	<b>4,347,337</b>	<b>3,678,105</b>	<b>4,385,107</b>	<b>3,688,772</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>					
8.	Non-operating income	62,483	21,026	124,843	79,727
9.	Non-operating expenses	7,459	5,443	9,565	7,890
	<b>NON OPERATING INCOME/(EXPENSES) - NET</b>	<b>55,024</b>	<b>15,583</b>	<b>115,278</b>	<b>71,837</b>
10.	Extraordinary income (expenses)	-	-	-	-
11.	<b>PROFIT BEFORE INCOME TAX</b>	<b>4,402,361</b>	<b>3,693,688</b>	<b>4,500,385</b>	<b>3,760,609</b>
12.	Estimated income tax expense - / -				
-	Current	895,988	888,101	976,407	966,924
-	Deferred	579,716	196,361	579,716	183,327
	<b>13. PROFIT BEFORE MINORITY INTERESTS</b>	<b>2,926,657</b>	<b>2,609,226</b>	<b>2,944,262</b>	<b>2,610,358</b>
14.	Minority interests	-	-	(17,605)	(1,132)
15.	Retained earnings beginning of the year ***)	13,179,145	11,951,773	13,179,145	11,951,773
16.	a. Dividend	(1,859,488)	(3,911,601)	(1,859,488)	(3,911,601)
	b. Others	(212,513)	(173,849)	(212,513)	(173,849)
	<b>17. RETAINED EARNINGS ENDING OF THE PERIOD</b>	<b>14,033,801</b>	<b>10,475,549</b>	<b>14,033,801</b>	<b>10,475,549</b>
	<b>18. EARNINGS PER SHARE (full amount)</b>				
-	Basic	-	-	<b>139.92</b>	<b>124.10</b>
-	Dilluted	-	-	<b>139.85</b>	<b>123.66</b>

\*) Presented as a net of gains (losses) from foreign exchange transactions.

\*\*) Presented as a net of gains (losses) from increase /(decrease) in value of Securities and Government Bonds.

\*\*\*) As of June 30, 2009 and 2008, retained earnings beginning of the year includes reclassified premises and equipment revaluation increment amounting to Rp 3,046,936 in accordance with PSAK No.16 (Revised 2007), "Fixed Assets", which is effective since January 1, 2008.

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**

As of June 30, 2009 and 2008

(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		June 30,2009	June 30,2008	June 30,2009	June 30,2008
	<b>COMMITMENTS</b>				
	<b>Commitment Receivables</b>				
1.	Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
2.	Others	-	-	-	-
	<b>Total Commitment Receivables</b>	-	-	-	-
	<b>Commitment Payables</b>				
1.	Unused loan facilities granted				
	a. Rupiah	30,011,293	23,275,803	30,897,100	23,839,397
	b. Foreign currencies	2,702,138	5,704,459	2,702,138	5,704,491
2.	Outstanding irrevocable letters of credit	6,079,261	10,011,182	6,135,471	10,262,709
3.	Others	-	-	-	-
	<b>Total Commitment Payables</b>	<b>38,792,692</b>	<b>38,991,444</b>	<b>39,734,709</b>	<b>39,806,597</b>
	<b>COMMITMENTS - NET</b>	<b>(38,792,692)</b>	<b>(38,991,444)</b>	<b>(39,734,709)</b>	<b>(39,806,597)</b>
	<b>CONTINGENCIES</b>				
	<b>Contingent Receivables</b>				
1.	Guarantees received				
	a. Rupiah	202,659	163,852	202,659	163,852
	b. Foreign currencies	2,876,763	2,053,501	2,881,692	2,053,501
2.	Unrecognized interest income				
	a. Rupiah	2,441,406	2,100,067	2,480,380	2,119,839
	b. Foreign currencies	3,532,712	2,129,054	3,533,280	2,129,567
3.	Others	32,730	32,730	32,730	32,730
	<b>Total Contingent Receivables</b>	<b>9,086,270</b>	<b>6,479,204</b>	<b>9,130,741</b>	<b>6,499,489</b>
	<b>Contingent Payables</b>				
1.	Guarantees issued				
	a. Bank guarantees				
	- Rupiah	7,653,674	6,397,564	7,785,702	6,501,375
	- Foreign currencies	10,650,699	9,488,291	10,722,812	9,553,939
	b. Others	-	-	-	-
2.	Outstanding revocable letters of credit	-	-	-	-
3.	Others	59,437	141,045	59,437	141,045
	<b>Total Contingent Payables</b>	<b>18,363,810</b>	<b>16,026,900</b>	<b>18,567,951</b>	<b>16,196,359</b>
	<b>CONTINGENCIES - NET</b>	<b>(9,277,540)</b>	<b>(9,547,696)</b>	<b>(9,437,210)</b>	<b>(9,696,870)</b>

<p><b>Board of Commissioners</b></p> <ul style="list-style-type: none"> <li>- President Commissioner : Edwin Gerungan</li> <li>- (concurrently Independent Commissioner)</li> <li>- Deputy President Commissioner : Muchayat</li> <li>- Commissioner : Mahmuddin Yasin</li> <li>- Independent Commissioner : Soedarjono</li> <li>- Independent Commissioner : Pradjoto</li> <li>- Independent Commissioner : Gunarni Soeworo</li> </ul> <p><b>Board of Directors</b></p> <ul style="list-style-type: none"> <li>- President Director : Agus Martowardojo</li> <li>- Deputy President Director : I Wayan Agus Mertayasa</li> <li>- Director : Zulkifli Zaini</li> <li>- Director : Sasmita</li> <li>- Director : Abdul Rachman</li> <li>- Director : Sentot A. Sentausa</li> <li>- Director : Bambang Setiawan</li> <li>- Director : Riswinandi</li> <li>- Director : Thomas Arifin</li> <li>- Director : Budi Gunadi Sadikin</li> <li>- Director : Ogi Prastomyono *)</li> </ul>	<p>Republic of Indonesia : 66.80% (Ultimate Shareholders)</p> <p>Public : 33.20%</p>
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\*) As Compliance Director

1) The above financial information as of and for the six months ended June 30, 2009 and 2008 are derived from the consolidated financial statements (unaudited).

As the financial information is derived from the consolidated financial statements, it does not provide a complete presentation of all disclosures that are included in the consolidated financial statements.

2) The above financial information is presented in accordance with the following regulations :

a) Bank Indonesia's Regulation No. 3/22/PBI/2001 dated December 13, 2001 regarding "Transparency of Bank's Financial Condition", as amended by Bank Indonesia's Regulation No. 7/50/PBI/2005 dated November 29, 2005.

b) Bank Indonesia's Circular Letter No. 3/30/DPNP dated December 14, 2001 regarding "Presentation of Quarterly and Monthly Published Financial Statements of Commercial Banks and Certain Report Submitted to Bank Indonesia", as amended by Bank Indonesia's Circular Letter No. 7/10/DPNP dated March 31, 2005.

c) Bank Indonesia's Regulation No. 4/7/PBI/2002 dated September 27, 2002 regarding "Prudential Principles for Purchase of Credit by Commercial Banks from the Indonesian Banks Restructuring Agency (IBRA)".

d) Bank Indonesia's Letter No. 5/559/DPNP /IDPnP dated December 24, 2003 regarding Bank's Published Financial Statements.

e) Rule X.K.2, Decision of Chairman of the Capital Market Supervisory Agency (Bapepam), Attachment No. Kep-36/PM/2003 dated September 30, 2003 regarding "Obligation to Submit Periodic Financial Statements".

3) Bank assessed asset quality rating based on Bank Indonesia's Regulation No. 7/2/PBI/2005 dated January 20, 2005, regarding "Asset Quality Rating For Commercial Banks" as last amended by Bank Indonesia's Regulation No. 11/2/PBI/2009 dated January 29, 2009.

4) Allowance for Possible Losses on Loans included Allowance for Loan Restructuring amounting to Rp 1,129,421 million as of June 30, 2009.

5) As of January 1, 2008, premises and equipment revaluation increment amounting to Rp 3,046,936 has been reclassified to consolidated retained earnings, therefore premises and equipment revaluation increment become nil. The reclassification is in accordance with PSAK No. 16 (Revised 2007), "Fixed Assets".

6) Consolidated Financial Statements as of June 30, 2009 include the accounts of subsidiary, PT Tunas Financindo Sarana (TFS) which has been taken over effective February 6, 2009. As of June 30, 2008 exclude the accounts of subsidiary TFS.

7) Exchange rate of 1 US Dollar as of June 30, 2009 and 2008 were Rp 10,207.50 and Rp 9,220.00 respectively.

8) Basic and diluted earnings per share are calculated by dividing the net profit with the weighted average number of shares issued and paid during the period, after considering the effects of stock options.

**ASSETS' QUALITY AND OTHER INFORMATION**  
As of June 30, 2009 and 2008  
(In Millions of Rupiah)

No	DESCRIPTION	June 30, 2009						June 30, 2008					
		CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL	CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL
<b>I</b>	<b>RELATED PARTIES</b>												
<b>A.</b>	<b>EARNING ASSETS</b>												
1.	Placement with other banks	271,757	-	-	-	-	271,757	142,256	-	-	-	-	142,256
2.	Securities	669,810	-	-	-	-	669,810	9,191	-	-	-	-	9,191
3.	Loan to related parties	29	-	-	-	-	29	627,832	-	-	-	-	627,832
a.	Small scale business credit (KUK)	4,944	-	-	-	-	4,979	2,017	-	-	-	-	2,017
b.	Property loans	-	-	-	-	-	-	-	-	-	-	-	-
i.	Restructured	4,944	-	-	-	-	4,979	2,017	-	-	-	-	2,017
ii.	Unrestructured	-	35	-	-	-	4,979	-	-	-	-	-	-
c.	Other restructured loans	50,515	-	-	-	-	50,515	139,515	-	-	-	-	139,515
d.	Others	614,322	-	-	-	-	614,322	486,300	-	-	-	-	486,300
4.	Investment in shares of stock to related parties	3,525,423	-	-	-	-	3,525,423	2,871,448	-	-	-	-	2,871,448
a.	In bank financial institutions	2,193,042	-	-	-	-	2,193,042	1,755,102	-	-	-	-	1,755,102
b.	In non bank financial institutions	1,150,307	-	-	-	-	1,150,307	922,674	-	-	-	-	922,674
c.	Due to loan restructuring	-	-	-	-	-	-	-	-	-	-	-	-
d.	Others	182,074	-	-	-	-	182,074	193,672	-	-	-	-	193,672
5.	Other receivables to related parties	117,915	-	-	-	-	117,915	-	-	-	-	-	-
6.	Commitments and contingencies to related parties	3,934	-	-	-	-	3,934	14,025	-	-	-	-	14,025
<b>B</b>	<b>NON EARNING ASSETS</b>												
1.	Abandoned properties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Reposessed assets	-	-	-	-	-	-	-	-	-	-	-	-
3.	Interbranch and suspense account	-	-	-	-	-	-	-	-	-	-	-	-
<b>II</b>	<b>THIRD PARTIES</b>												
<b>A</b>	<b>EARNING ASSETS</b>												
1.	Placement with other banks	34,186,870	-	-	-	-	34,186,870	16,560,784	-	-	-	-	16,560,784
2.	Securities (issued by Bank Indonesia and third parties) *)	102,287,556	-	-	-	-	102,321,103	91,257,115	-	17,259	-	5,415	91,279,789
3.	Loan to third parties	139,412,326	15,895,441	1,036,265	542,016	6,977,449	163,865,497	113,312,501	13,451,614	1,316,554	661,939	5,130,929	133,879,537
a.	Small scale business credit (KUK)	2,470,380	639,603	117,502	47,800	2,406,643	3,515,928	2,961,544	678,727	26,258	35,744	195,963	3,898,236
b.	Property loans	10,626,528	2,438,380	56,449	111,258	371,035	13,603,650	9,189,687	1,741,806	120,042	56,819	339,569	11,447,923
i.	Restructured	87,618	792,822	-	49,320	9,383	939,143	228,371	582,333	70,648	3	14	881,369
ii.	Unrestructured	10,538,910	1,645,558	56,449	61,938	361,652	12,664,507	8,961,316	1,159,473	49,394	56,816	339,555	10,566,554
c.	Other restructured loans	5,259,439	7,698,475	127,500	95,553	1,731,538	14,912,505	4,602,160	7,427,908	1,010,239	428,209	1,978,671	15,447,187
d.	Others	121,055,979	5,118,983	736,814	287,405	4,634,233	131,833,414	96,559,110	3,603,173	160,015	141,167	2,616,726	103,080,191
4.	Investment in shares of stock of third parties	-	-	-	-	-	-	-	-	-	-	-	-
a.	In bank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
b.	In non bank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
c.	Due to loan restructuring	-	-	-	-	-	-	-	-	-	-	-	-
d.	Others	-	-	-	-	-	-	-	-	-	-	-	-
5.	Other receivables from third parties	10,019,281	148,312	-	-	981,956	11,149,549	9,376,142	719,119	24,529	-	788,543	10,908,333
6.	Commitments and contingencies to third parties	23,722,746	571,087	19,680	2	66,185	24,379,700	25,436,752	435,069	-	5,097	6,094	25,883,012
<b>B.</b>	<b>NON EARNING ASSETS</b>												
1.	Abandoned properties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Reposessed assets	-	-	-	-	-	-	-	-	-	-	-	-
3.	Interbranch and suspense account	2,374,748	-	-	-	-	2,374,748	889,436	-	-	-	-	889,436
<b>TOTAL</b>		316,592,346	16,614,840	1,088,555	700,940	8,542,992	343,764,066	260,497,482	14,605,802	1,798,540	667,036	6,179,715	283,748,575
1.	Required allowance for possible losses on earning assets	2,190,560	3,427,136	175,232	271,009	7,687,279	13,751,216	1,750,319	1,772,217	170,242	201,150	5,583,807	9,477,735
b.	Required allowance for possible losses on non earning assets	-	-	-	-	290,671	290,671	-	-	66,029	-	-	248,734
<b>Total</b>	<b>required allowance for possible losses on assets **)</b>	2,190,560	3,427,136	175,232	462,648	7,977,950	14,233,526	1,750,319	1,772,217	236,271	201,150	5,832,541	9,799,498
2.	Established allowance for possible losses on earning assets	2,635,933	3,427,443	235,097	334,580	7,838,448	14,471,501	2,053,851	1,846,504	355,864	552,492	5,912,940	10,721,651
b.	Established allowance for possible losses on non earning assets	-	-	-	-	537,291	537,291	-	-	66,029	-	-	665,662
<b>Total</b>	<b>established allowance for possible losses on assets</b>	2,635,933	3,427,443	235,097	526,219	8,375,739	15,200,431	2,053,851	1,846,504	421,893	552,492	6,578,602	11,453,342
3.	Value of bank's assets pledge as collateral :												
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
b.	To others	-	-	-	-	-	-	-	-	-	-	-	-
4.	Percentage of small scale business credit to total loans	-	-	-	-	-	2.14%	-	-	-	-	-	2.90%
5.	Percentage of small scale business credit debtors to total debtors	-	-	-	-	-	13.26%	-	-	-	-	-	19.31%
6.	Percentage of UMKM to total loans	-	-	-	-	-	14.79%	-	-	-	-	-	15.29%
7.	Percentage of UMKM debtors to total debtors	-	-	-	-	-	57.74%	-	-	-	-	-	47.52%

\*) Include Government Bonds.  
\*\*) The Calculation of allowance for possible losses on earning assets should be provided on the principal after deducting by collaterals.  
No allowance for possible losses is required for certificates of Bank Indonesia, placements with Bank Indonesia and Government Bond

**FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS**

**As of June 30, 2009**

(In Millions of Rupiah)

NO	TRANSACTION	BANK				
		Contract Market Value		Derivative Receivables & Payables		Contract Value Netting Agreement
		Hedging	Others	Receivables	Payables	
<b>A.</b>	<b>Exchange Rate Related</b>					
	1. Spot	-	1,299	-	-	-
	2. Forward	-	1,301,183	8,813	30,028	-
	3. Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
	4. Future	-	-	-	-	-
	5. Swap	-	6,675,551	234,444	19,503	-
	6. Others	-	-	-	-	-
<b>B.</b>	<b>Interest Rate Related</b>					
	1. Forward	-	-	-	-	-
	2. Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
	3. Future	-	-	-	-	-
	4. Swap	-	19,813	-	19,813	-
	5. Others	-	-	-	-	-
<b>C.</b>	<b>Other</b>	-	-	-	-	-
	<b>JUMLAH</b>			243,257	69,344	

**CALCULATION OF CAR**  
**As of June 30, 2009 and 2008**  
(In Millions of Rupiah)

NO	DESCRIPTION	BANK	
		June 30, 2009	June 30, 2008
<b>I. COMPONENTS</b>			
<b>A.</b>	<b>CORE CAPITAL</b>	<b>23,206,964</b>	<b>22,131,412</b>
1.	Paid-Up Capital	10,479,427	10,452,563
2.	Disclosed Reserves		
a.	Agio	6,893,601	6,808,230
b.	Disagio (-/-)	-	-
c.	Shares Option	-	54,999
d.	Donated Capital / Additional Paid-In Capital	-	-
e.	General and Appropriated Reserves	2,659,985	2,633,421
f.	Previous years profit after tax	1,236,748	679,376
g.	Previous years losses (-/-)	-	-
h.	Current year profit after tax (50%)	1,753,187	1,402,794
i.	Current year losses (-/-)	-	-
j.	Differences Arising from Translation of Financial Statements in Foreign Currencies		
	1) Positive Adjustment	184,016	100,029
	2) Negative Adjustment (-/-)	-	-
k.	Funds for Paid-Up Capital	-	-
l.	Decline in Value of equity participation in Available for Sale Portfolio (-/-)	-	-
3.	Goodwill (-/-)	-	-
4.	Differences arising from assets and liabilities valuation due to Quasi Reorganization	-	-
<b>B.</b>	<b>Supplemental Capital (Max 100% of core capital)</b>	<b>6,243,418</b>	<b>7,820,964</b>
1.	Reserve for Premises and Equipment Revaluation *)	1,371,121	3,046,936
2.	Differences Arising from Assets and Liabilities Valuation due to Quasi Reorganization	-	-
3.	General Reserves of Allowance for Possible Losses on Earning Assets (max 1.25% of risk weighted assets)	2,195,603	1,910,542
4.	Loan Capital	-	-
5.	Subordinated Loans (max 50% of core capital)	2,676,694	2,863,486
6.	Increase in Value of Equity Participation in Available for Sale Portfolio (45%)	-	-
<b>C.</b>	<b>ADDITIONAL SUPPLEMENTAL CAPITAL FULFILLING REQUIREMENT</b>	<b>-</b>	<b>-</b>
<b>D.</b>	<b>ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK</b>	<b>-</b>	<b>-</b>
<b>II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B)</b>		<b>29,450,382</b>	<b>29,952,376</b>
<b>III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B+D)</b>		<b>29,450,382</b>	<b>29,952,376</b>
<b>IV. INVESTMENTS IN SHARES OF STOCK (-/-)</b>		<b>(3,525,367)</b>	<b>(2,871,392)</b>
<b>V. TOTAL CAPITAL FOR CREDIT RISK (II-IV)</b>		<b>25,925,015</b>	<b>27,080,984</b>
<b>VI. TOTAL CAPITAL FOR CREDIT AND MARKET RISK (III-IV)</b>		<b>25,925,015</b>	<b>27,080,984</b>
<b>VII. CREDIT RISK-WEIGHTED ASSETS</b>		<b>183,875,917</b>	<b>152,843,327</b>
<b>VIII. MARKET RISK-WEIGHTED ASSETS</b>		<b>983,696</b>	<b>1,209,768</b>
<b>IX. ESTABLISHED CAPITAL ADEQUACY RATIO FOR CREDIT RISK (V : VII)</b>		<b>14.10%</b>	<b>17.72%</b>
<b>X. ESTABLISHED CAPITAL ADEQUACY RATIO FOR CREDIT AND MARKET RISK (VI:(VII+VIII))</b>		<b>14.02%</b>	<b>17.58%</b>
<b>XI. EXCESS ADDITIONAL SUPPLEMENTAL CAPITAL RATIO ((C-D):(VII+VIII))</b>		<b>0.00%</b>	<b>0.00%</b>
<b>XII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO</b>		<b>8%</b>	<b>8%</b>

\*) Based on Bank Indonesia's Regulations No.10/15/PBI/2008 dated September 24, 2008 regarding "Capital Adequacy Ratio For Commercial Banks" which effectively January 1, 2009, as of June 30, 2009 Reserve for Premises and Equipment Revaluation is weighted 45%



**LOANS PURCHASED FROM IBRA****January 1, 2009 to June 30, 2009**

(In millions of Rupiah)

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

**a. Summary of loans purchased from IBRA**

NO	DESCRIPTION	Amount
1.	Loan principal / outstanding balance as of June 30, 2009	223,230
2.	Amount of loans purchased from January 1, 2002 - June 30, 2009	5,579,541
3.	Total provision for loan losses and deferred income arising from the difference between outstanding loans and purchase price	1,250
4.	Allowance for possible loan losses as of June 30, 2009	2,088
5.	Interest income and other income related to loans purchased from IBRA from January 1, 2009 - June 30, 2009	12,981

**b. Summary of movement of loans purchased from IBRA**

NO	DESCRIPTION	Amount
1.	Beginning balance	289,292
2.	Foreign currency translation	(14,588)
3.	Additional loan purchased during the period	-
4.	Repayment during the period	(51,474)
5.	Loan written-off during the period	-
6.	Ending balance	223,230

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

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

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

NO	DESCRIPTION	Amount
1.	Beginning balance	1,334
2.	Foreign currency translation	(84)
3.	Additional deferred income of loan purchased from IBRA during the period	-
4.	Deferred income for loans written-off	-
5.	Reversal of deferred income due to excess of repayment over purchase price	-
6.	Ending balance	1,250

**e. Loan covered by new credit agreements**

223,230

**f. Additional facility extended to debtors under loan purchased from IBRA**

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**FINANCIAL RATIOS**  
As of June 30, 2009 and 2008

NO	KEY RATIOS	BANK	
		June 30, 2009	June 30, 2008
<b>I.</b>	<b>Capital</b>		
	1. CAR by considering credit risk	14.10%	17.72%
	2. CAR by considering credit risk and market risk	14.02%	17.58%
	3. Premises and equipment to capital	33.61%	29.78%
<b>II.</b>	<b>Earning Assets</b>		
	1. Non-performing earning assets	2.90%	2.82%
	2. Allowance for possible losses on earning assets	4.25%	3.80%
	3. Compliance for allowance for possible losses on earning assets:	105.24%	113.12%
	4. Compliance for allowance for possible losses on non earning assets:	151.13%	232.46%
	5. Gross NPL	4.78%	4.74%
	6. Net NPL	0.91%	0.84%
<b>III.</b>	<b>Rentability</b>		
	1. ROA	2.67%	2.62%
	2. ROE	24.52%	21.65%
	3. NIM	5.36%	5.28%
	4. Operating Expenses to Operating Income *)	75.61%	71.84%
<b>IV.</b>	<b>Liquidity</b>		
	LDR	59.81%	59.53%
<b>V.</b>	<b>Compliance</b>		
	1. a. Percentage violation of Legal Lending Limit		
	a.1. Related parties	-	-
	a.2. Third parties	-	-
	b. Percentage of lending in excess of the Legal Lending Limit		
	b.1. Related parties	-	-
	b.2. Third parties	-	-
	2 Reserve requirement (Rupiah)	5.05%	11.08%
	3 Net Open Position **)	1.02%	8.84%
	4 Net Open Position on Balance Sheet	11.15%	5.70%

\*) Operating expenses include interest expense, provision for possible losses on assets, and provision for possible losses on others divided by operational income including interest income

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