

**BALANCE SHEETS**  
**As of December 31, 2007 and 2006**  
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		Dec. 31,2007	Dec. 31,2006	Dec. 31,2007	Dec. 31,2006
	<b>ASSETS</b>				
1.	C a s h	5,707,807	3,828,154	5,909,369	3,965,717
2.	Placements with Bank Indonesia				
	a. Current accounts with Bank Indonesia	27,449,153	21,119,659	28,161,059	21,579,158
	b. Certificates of Bank Indonesia	22,854,028	13,550,380	23,524,028	14,330,380
	c. Others	11,199,067	-	11,199,067	-
3.	Current accounts with other banks				
	a. Rupiah	29,999	8,418	36,067	12,816
	b. Foreign currencies	1,326,308	481,019	1,365,915	535,567
4.	Placements with other banks				
	a. Rupiah	80,000	3,692,110	195,100	3,738,812
	Allowance for possible losses on placements with other banks - / -	(1,608)	(39,377)	(4,880)	(40,774)
	b. Foreign currencies	4,984,627	5,696,398	5,498,357	5,794,710
	Allowance for possible losses on placements with other banks - / -	(68,678)	(68,328)	(68,707)	(68,356)
5.	Securities				
	a. Rupiah				
	i. Trading	174,631	44,960	290,761	335,118
	ii. Available for sale	390,333	588,397	510,654	1,076,668
	iii. Held to maturity	1,302,743	1,117,263	2,079,418	1,122,263
	Allowance for possible losses on securities - / -	(1,029,229)	(1,079,322)	(1,037,240)	(1,084,204)
	b. Foreign currencies				
	i. Trading	-	34,425	37,347	75,628
	ii. Available for sale	103,540	50,630	268,566	429,604
	iii. Held to maturity	1,479,035	1,131,261	1,720,276	1,323,289
	Allowance for possible losses on securities - / -	(77,233)	(61,629)	(77,257)	(61,634)
6.	Securities sold with agreement to repurchase	-	-	-	-
7.	Government Bonds				
	a. Trading	835,787	1,198,945	972,392	1,289,480
	b. Available for sale	27,294,443	28,920,284	27,294,443	28,978,475
	c. Held to maturity	61,199,482	61,193,915	61,199,482	61,193,915
8.	Securities purchased with agreement to resell (reverse repo)				
	a. Rupiah	2,178,830	450,112	3,324,453	841,988
	Allowance for possible losses on securities purchased with agreement to resell - / -	(33,600)	(8,600)	(33,600)	(8,600)
	b. Foreign currencies	-	-	-	-
	Allowance for possible losses on securities purchased with agreement to resell - / -	-	-	-	-
9.	Derivative receivables	340,451	410,233	340,451	414,987
	Allowance for possible losses on derivative receivables - / -	(3,800)	(4,260)	(3,800)	(4,260)
10.	Loans				
	a. Rupiah				
	i. Related parties	233,395	119,701	235,021	121,625
	ii. Third parties	86,631,016	75,361,663	96,482,402	82,096,337
	Allowance for possible losses on loans - / -	(6,592,849)	(6,987,781)	(6,918,485)	(7,248,596)
	b. Foreign currencies				
	i. Related parties	417,684	528,634	548,057	629,047
	ii. Third parties	39,544,350	33,369,725	41,264,600	34,823,933
	Allowance for possible losses on loans - / -	(6,102,051)	(7,096,908)	(6,123,211)	(7,140,099)
11.	Acceptances receivables	5,023,235	3,606,147	5,023,235	3,608,393
	Allowance for possible losses on acceptances receivables - / -	(69,754)	(155,223)	(69,754)	(155,223)
12.	Other receivables - Trade transactions	2,851,248	2,756,787	2,868,274	2,770,286
	Allowance for possible losses on other receivables - trade transactions - / -	(839,732)	(812,112)	(839,732)	(812,247)
13.	Investments in shares of stock	2,607,626	2,283,018	198,848	158,495
	Allowance for possible losses on investments in shares of stock - / -	(73,943)	(73,625)	(73,943)	(73,625)
14.	Accrued Income	1,620,748	1,634,932	1,672,638	1,661,130
15.	Prepaid expenses	230,169	284,750	294,218	324,845
16.	Prepaid tax	4,358	3,963	7,043	7,356
17.	Deferred tax assets	4,080,468	3,280,444	4,096,447	3,295,451
18.	Premises and equipment	8,012,809	7,657,033	8,502,644	8,101,913
	Accumulated depreciation - / -	(3,651,045)	(3,116,028)	(3,971,067)	(3,392,670)
19.	Abandoned properties	304,845	416,167	304,845	416,167
	Provision for possible losses on abandoned properties - / -	(46,110)	-	(46,110)	-
20.	Leased assets	-	-	-	-
	Accumulated depreciation for leased assets - / -	-	-	-	-
21.	Reposessed assets	158,922	158,922	186,953	188,094
	Provision for possible losses on reposessed assets - / -	(23,838)	-	(23,838)	-
22.	Other assets	1,398,203	735,961	2,764,784	2,365,833
	<b>TOTAL ASSETS</b>	<b>303,435,870</b>	<b>256,211,217</b>	<b>319,085,590</b>	<b>267,517,192</b>

**BALANCE SHEETS**  
**As of December 31, 2007 and 2006**  
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		Dec. 31,2007	Dec. 31,2006	Dec. 31,2007	Dec. 31,2006
	<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>				
1	Demand deposits				
	a. Rupiah	50,425,720	33,606,564	52,048,475	35,450,121
	b. Foreign currencies	14,483,786	13,189,832	14,962,476	13,362,632
2	Liabilities immediately payable	1,003,590	783,049	1,049,493	882,904
3	Savings deposits	81,534,700	57,613,602	85,358,814	60,303,561
4	Time deposits				
	a. Rupiah				
	i. Related parties	229,030	799,570	168,342	672,929
	ii. Third parties	73,196,415	79,668,013	78,367,422	82,866,221
	b. Foreign currencies				
	i. Related parties	29,048	220,367	12,967	204,982
	ii. Third parties	15,903,694	12,340,313	16,436,527	12,847,102
5	Certificates of deposit				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
6	Deposits from other banks	4,118,104	7,491,735	5,410,341	8,189,300
7	Securities sold with repo agreements to repurchase	2,507,123	1,603,053	2,914,343	1,859,780
8	Derivative payable	33,279	100,246	34,348	100,823
9	Acceptances payable	5,023,235	3,606,147	5,023,235	3,608,393
10	Securities issued				
	a. Rupiah	957,671	948,832	1,332,671	1,148,831
	b. Foreign currencies	2,811,989	2,645,728	2,717,893	2,645,052
11	Fund borrowings				
	a. Funding facilities from Bank Indonesia	-	-	-	-
	b. Others				
	i. Rupiah				
	- Related parties	280,000	350,000	280,000	350,000
	- Third parties	724,015	1,485,586	1,344,015	1,560,585
	ii. Foreign currencies				
	- Related parties	-	-	-	-
	- Third parties	7,721,046	1,525,861	7,721,046	1,514,307
12	Estimated losses on commitments and contingencies	467,979	512,189	469,508	514,399
13	Obligation under capital lease	-	-	-	-
14	Accrued expenses	460,206	516,201	540,608	590,533
15	Taxes payable	1,022,689	1,345,436	1,083,682	1,371,235
16	Deferred tax liabilities	-	-	-	-
17	Other liabilities	8,355,544	5,392,863	9,624,031	6,970,296
18	Subordinated loans				
	- Related parties	-	-	-	-
	- Third parties	2,903,275	4,125,360	2,935,275	4,157,360
19	Loan Capital				
	- Related parties	-	-	-	-
	- Third parties	-	-	-	-
20	Minority interests	-	-	6,346	5,176
21	<b>Shareholders' Equity</b>				
	a. Share capital	10,374,776	10,315,609	10,374,776	10,315,609
	b. Additional paid-in capital/agio	6,570,959	6,433,948	6,570,959	6,433,948
	c. Share options	107,320	105,330	107,320	105,330
	d. Funds for paid-up capital	127,593	-	127,593	-
	e. Differences arising from translation of foreign currency financial statements	113,447	86,867	113,447	86,867
	f. Premises and equipment revaluation increment	3,046,936	3,046,936	3,046,936	3,046,936
	g. Unrealized gains/(losses) on available for sale securities and Government Bonds net of deferred tax	(3,568)	229,572	(3,568)	229,572
	h. Difference arising from equity transactions of subsidiaries	1,432	9,318	1,432	9,318
	i. Retained earnings *)	8,904,837	6,113,090	8,904,837	6,113,090
	<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>	<b>303,435,870</b>	<b>256,211,217</b>	<b>319,085,590</b>	<b>267,517,192</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 December 31, 2007 and 2006**

(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		Dec. 31,2007	Dec. 31,2006	Dec. 31,2007	Dec. 31,2006
<b>INCOME AND EXPENSES FROM OPERATIONS</b>					
1.	Interest Income				
1.1.	Interest income				
a.	Rupiah	18,486,167	22,413,097	19,868,734	23,434,350
b.	Foreign currencies	3,192,654	2,082,049	3,364,015	2,223,047
1.2.	Fees and commissions on loan facilities				
a.	Rupiah	547,999	510,581	547,999	510,581
b.	Foreign currencies	106,291	82,826	147,801	93,128
	<b>TOTAL INTEREST INCOME</b>	<b>22,333,111</b>	<b>25,088,553</b>	<b>23,928,549</b>	<b>26,261,106</b>
2.	Interest expenses				
2.1.	Interest expense				
a.	Rupiah	9,026,275	13,803,695	9,617,389	14,288,273
b.	Foreign currencies	1,419,851	1,549,719	1,496,482	1,611,920
2.2.	Fees and commissions	-	-	28,757	15,677
	<b>TOTAL INTEREST EXPENSE</b>	<b>10,446,126</b>	<b>15,353,414</b>	<b>11,142,628</b>	<b>15,915,870</b>
	<b>NET INTEREST INCOME</b>	<b>11,886,985</b>	<b>9,735,139</b>	<b>12,785,921</b>	<b>10,345,236</b>
3.	Other operating income				
3.1.	Other fees and commissions	2,093,160	1,546,280	2,447,476	1,755,027
3.2.	Foreign exchange gain *)	298,529	378,147	311,461	379,727
3.3.	a. Gain from sale of securities and Government Bonds **)	157,474	105,031	228,498	137,542
	b. Gain from increase in value of securities and Government Bonds **)	-	89,995	-	109,381
3.4.	Others	688,921	511,661	401,269	351,345
	<b>TOTAL OTHER OPERATING INCOME</b>	<b>3,238,084</b>	<b>2,631,114</b>	<b>3,388,704</b>	<b>2,733,022</b>
4.	Provision / (reversal) for possible losses on earning assets	1,867,235	3,535,647	2,113,994	3,671,788
5.	Provision / (reversal) of estimated losses on commitments and contingencies	(61,307)	(20,203)	(61,409)	(37,670)
6.	Provision / (reversal) for possible losses on others	(313,015)	(128,945)	(313,015)	(128,945)
7.	Other operating expenses				
7.1.	General and administrative expenses	2,677,780	2,574,556	2,989,425	2,844,067
7.2.	Salaries and employee benefits	3,711,714	2,739,083	4,082,223	3,017,502
7.3.	a. Losses from sale of securities and Government Bonds **)	-	-	-	-
	b. Losses from decline in value of securities and Government Bonds **)	12,848	-	14,061	-
7.4.	Foreign exchange losses *)	-	-	-	-
7.5.	Promotion expenses	383,202	374,055	419,835	406,826
7.6.	Others	670,901	555,760	716,594	593,580
	<b>TOTAL OTHER OPERATING EXPENSES</b>	<b>7,456,445</b>	<b>6,243,454</b>	<b>8,222,138</b>	<b>6,861,975</b>
	<b>PROFIT FROM OPERATIONS</b>	<b>6,175,711</b>	<b>2,736,300</b>	<b>6,212,917</b>	<b>2,711,110</b>
<b>NON-OPERATING INCOME AND EXPENSES</b>					
8.	Non-operating income	27,969	61,501	128,679	162,266
9.	Non-operating expenses	4,822	33,301	8,213	42,180
	<b>NON OPERATING INCOME/(EXPENSES) - NET</b>	<b>23,147</b>	<b>28,200</b>	<b>120,466</b>	<b>120,086</b>
10.	Extraordinary income / expenses	-	-	-	-
11.	<b>PROFIT BEFORE INCOME TAX</b>	<b>6,198,858</b>	<b>2,764,500</b>	<b>6,333,383</b>	<b>2,831,196</b>
12.	Estimated income tax expense - / -				
	- Current	2,552,750	1,609,549	2,686,154	1,675,010
	- Deferred	(700,116)	(1,266,454)	(700,262)	(1,266,286)
	<b>13. PROFIT BEFORE MINORITY INTERESTS</b>	<b>4,346,224</b>	<b>2,421,405</b>	<b>4,347,491</b>	<b>2,422,472</b>
14.	Minority interests	-	-	(1,267)	(1,067)
15.	Retained earnings beginning of the year	6,113,090	4,005,437	6,113,090	4,005,437
16.	a. Dividend	(1,452,843)	(301,685)	(1,452,843)	(301,685)
	b. Others	(101,634)	(12,067)	(101,634)	(12,067)
	<b>17. RETAINED EARNINGS ENDING OF THE YEAR</b>	<b>8,904,837</b>	<b>6,113,090</b>	<b>8,904,837</b>	<b>6,113,090</b>
	<b>18. EARNINGS PER SHARE (full amount)</b>				
	- Basic	-	-	<b>209.78</b>	<b>119.08</b>
	- Dilluted	-	-	<b>208.32</b>	<b>117.83</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.

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**As of December 31, 2007 and 2006**  
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		Dec. 31,2007	Dec. 31,2006	Dec. 31,2007	Dec. 31,2006
	<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	20,143,384	17,487,265	20,446,538	17,600,130
	b. Foreign currencies	4,949,851	2,527,944	4,949,851	2,528,120
2.	Outstanding irrevocable letters of credit	7,223,857	3,737,427	7,425,994	3,916,560
3.	Others	-	-	-	-
	<b>Total Commitment Payables</b>	<b>32,317,092</b>	<b>23,752,636</b>	<b>32,822,383</b>	<b>24,044,810</b>
	<b>COMMITMENTS - NET</b>	<b>(32,317,092)</b>	<b>(23,752,636)</b>	<b>(32,822,383)</b>	<b>(24,044,810)</b>
	<b>CONTINGENCIES</b>				
	<b>Contingent Receivables</b>				
1.	Guarantees received				
	a. Rupiah	125,244	193,369	125,244	193,369
	b. Foreign currencies	2,003,751	2,283,416	2,006,286	2,285,846
2.	Unrecognized interest income				
	a. Rupiah	3,053,387	3,483,311	3,072,165	3,486,958
	b. Foreign currencies	3,186,689	3,426,781	3,187,212	3,426,786
3.	Others	32,728	32,741	32,728	32,741
	<b>Total Contingent Receivables</b>	<b>8,401,799</b>	<b>9,419,618</b>	<b>8,423,635</b>	<b>9,425,700</b>
	<b>Contingent Payables</b>				
1.	Guarantees issued				
	a. Bank guarantees				
	- Rupiah	6,782,971	3,640,444	6,891,641	3,746,502
	- Foreign currencies	8,037,545	7,352,656	8,093,783	7,401,696
	b. Others	-	-	-	-
2.	Outstanding revocable letters of credit	-	-	-	-
3.	Others	30,873	37,427	30,873	37,645
	<b>Total Contingent Payables</b>	<b>14,851,389</b>	<b>11,030,527</b>	<b>15,016,297</b>	<b>11,185,843</b>
	<b>CONTINGENCIES - NET</b>	<b>(6,449,590)</b>	<b>(1,610,909)</b>	<b>(6,592,662)</b>	<b>(1,760,143)</b>

MANAGEMENT OF THE BANK AS OF DECEMBER 31, 2007	SHAREHOLDER AS OF DECEMBER 31, 2007
<p><b>Board of Commissioners</b></p> <ul style="list-style-type: none"> <li>- Chairman : Edwin Gerungan</li> <li>- and Independent Commissioner</li> <li>- Deputy Chairman : Muchayat</li> <li>- Commissioner : Richard Claproth</li> <li>- Independent Commissioner : Soedarjono</li> <li>- Independent Commissioner : Pradjoto</li> <li>- Independent Commissioner : Gunarni Soeworo</li> <li>- Independent Commissioner : Yap Tjay Soen</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 : Wayan Agus Mertayasa</li> <li>- Director : Omar Sjawaldy Anwar</li> <li>- Director : Zulkifli Zaini</li> <li>- Director : Abdul Rachman</li> <li>- Director : Sasmita</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> </ul>	<p>Republic of Indonesia : 67.47% (Ultimate Shareholders)</p> <p>Public : 32.53%</p>

\*) As Compliance Director

- 1) The above financial information as of and for the year ended December 31, 2007 and 2006 are derived from the consolidated financial statements that have been audited by Public Accounting Firm Purwanto, Sarwoko & Sandjaja, a member of Ernst & Young Global (Partner In-charge is Drs. Soemarso S.Rahardjo ME) with unqualified opinion in their reports dated March 4, 2008 and March 2, 2007. As the financial information is derived from the consolidated financial statements, it does not provide a complete presentation of all disclosures that are included in the consolidated financial statements.
- 2) The above financial information is presented in accordance with the following stipulations :
  - a) Bank Indonesia's Regulation No. 3/22/PBI/2001 dated December 13, 2001 regarding "Transparency of Bank's Financial Condition", as amended by Bank Indonesia's Regulation No. 7/50/PBI/2005 dated November 29, 2005.
  - b) Bank Indonesia's Circular Letter No. 3/30/DPNP dated December 14, 2001 regarding "Presentation of Quarterly and Monthly Published Financial Statements of Commercial Banks and Certain Report Submitted to Bank Indonesia", as amended by Bank Indonesia's Circular Letter No. 7/10/DPNP dated March 31, 2005
  - c) Bank Indonesia's Regulation No. 4/7/PBI/2002 dated September 27, 2002 regarding Prudential Principles for Purchase of Credit by Commercial Banks from the Indonesian Banks Restructuring Agency (IBRA).
  - d) Bank Indonesia's Letter No. 5/559/DPNP/IDPnP dated December 24, 2003 regarding Bank's Published Financial Statements.
  - e) Rule X.K.2, Decision of Chairman of the Capital Market Supervisory Agency (Bapepam), Attachment No. Kep-36/PM/2003 dated September 30, 2003 regarding "Obligation to Submit Periodic Financial Statements".
- 3) Bank assessed asset quality rating based on Bank Indonesia's Regulation No. 7/2/PBI/2005 dated January 20, 2005, as amended by Bank Indonesia's Regulation No. 8/2/PBI/2006 dated January 30, 2006 regarding change in PBI No. 7/2/PBI/2005 and Bank Indonesia's Regulation No. 9/6/PBI/2007 dated March 30, 2007 regarding Second Amendment of Bank Indonesia's Regulation No. 7/2/PBI/2005.
- 4) For comparative purposes, certain accounts in the financial information as of and for the year ended December 31, 2006 have been reclassified to conform with the presentation of accounts in the financial information as of and for the year ended December 31, 2007.
- 5) Allowance for Possible Losses on Loans included Allowance for Loan Restructuring amounting to Rp 2,615,803 million as of December 31, 2007.
- 6) Exchange rate of 1 US Dollar as of December 31, 2007 and 2006 were Rp 9,393.00 and Rp 9,003.00 respectively.
- 7) Basic and diluted earnings per share are calculated by dividing the net profit with the weighted average number of shares issued and fully paid during the period, after considering the effects of stock options.



**FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS**

**As of December 31, 2007**

(In Millions of Rupiah)

NO	TRANSACTION	BANK				
		Contract Market Value		Derivative Receivables & Payables		Contract Value
		Hedging	Others	Receivables	Payables	Netting Agreement
<b>A. Exchange Rate Related</b>						
1	Spot	-	2,590	-	-	-
2	Forward	-	1,731,366	4,493	3,174	-
3	Option					
	a. Purchased	-	1,248	1,248	-	-
	b. Written	-	2,210	-	2,210	-
4	Future	-	-	-	-	-
5	Swap	-	4,866,701	334,710	13,600	-
6	Other	-	-	-	-	-
<b>B. Interest Rate Related</b>						
1	Forward	-	-	-	-	-
2	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3	Future	-	-	-	-	-
4	Swap	5,008	9,287	-	14,295	-
5	Other	-	-	-	-	-
<b>C. Other</b>						
		-	-	-	-	-
TOTAL				340,451	33,279	

**CALCULATION OF CAR**  
**As of December 31, 2007 and 2006**  
(In Millions of Rupiah)

NO	DESCRIPTION	BANK	
		Dec. 31, 2007	Dec. 31, 2006
<b>I. COMPONENTS</b>			
<b>A. CORE CAPITAL</b>		<b>23,194,122</b>	<b>22,011,986</b>
1. Paid-Up Capital		10,374,776	10,315,609
2. Disclosed Reserves			
a. Agio		6,570,959	6,433,948
b. Disagio (-/-)		-	-
c. Shares Option		107,320	105,330
d. Donated Capital / Additional Paid-In Capital		-	-
e. General and Appropriated Reserves		2,611,690	2,575,369
f. Previous years profit after tax		1,465,356	1,917,303
g. Previous years losses (-/-)		-	-
h. Current year profit after tax (50%)		1,822,981	577,560
i. Current year losses (-/-)		-	-
j. Differences Arising from Translation of Financial Statements in Foreign Currencies			
1) Positive Adjustment		113,447	86,867
2) Negative Adjustment (-/-)		-	-
k. Funds for Paid-Up Capital		127,593	-
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. Supplemental Capital (Max 100% of core capital)</b>		<b>7,624,716</b>	<b>8,564,284</b>
1. Reserve for Premises and Equipment Revaluation		3,046,936	3,046,936
2. Differences Arising from Assets and Liabilities Valuation due to Quasi Reorganization		-	-
3. General Reserves of Allowance for Possible Losses on Earning Assets (max 1.25% of risk weighted assets)		1,674,505	1,391,988
4. Loan Capital		-	-
5. Subordinated Loans (max 50% of core capital)		2,903,275	4,125,360
6. Increase in Value of Equity Participation in Available for Sale Portfolio (45%)		-	-
<b>C. ADDITIONAL SUPPLEMENTAL CAPITAL FULFILLING REQUIREMENT</b>		-	-
<b>D. ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK</b>		-	-
<b>II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B)</b>		<b>30,818,838</b>	<b>30,576,270</b>
<b>III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B+D)</b>		<b>30,818,838</b>	<b>30,576,270</b>
<b>IV. INVESTMENTS IN SHARES OF STOCK (-/-)</b>		<b>(2,535,000)</b>	<b>(2,210,393)</b>
<b>V. TOTAL CAPITAL FOR CREDIT RISK (II-IV)</b>		<b>28,283,838</b>	<b>28,365,877</b>
<b>VI. TOTAL CAPITAL FOR CREDIT AND MARKET RISK (III-IV)</b>		<b>28,283,838</b>	<b>28,365,877</b>
<b>VII. CREDIT RISK-WEIGHTED ASSETS</b>		<b>133,960,413</b>	<b>112,138,825</b>
<b>VIII. MARKET RISK-WEIGHTED ASSETS</b>		<b>2,355,524</b>	<b>3,057,992</b>
<b>IX. ESTABLISHED CAPITAL ADEQUACY RATIO FOR CREDIT RISK (V : VII)</b>		<b>21.11%</b>	<b>25.30%</b>
<b>X. ESTABLISHED CAPITAL ADEQUACY RATIO FOR CREDIT AND MARKET RISK (VI:(VII+VIII))</b>		<b>20.75%</b>	<b>24.62%</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>



**LOANS PURCHASED FROM IBRA**  
**January 1, 2007 to December 31, 2007**  
(In millions of Rupiah)

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

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

NO	DESCRIPTION	Amount
1.	Loan principal / outstanding balance as of December 31, 2007	495,599
2.	Amount of loans purchased from January 1, 2002 - December 31, 2007	5,579,541
3.	Total provision for loan losses and deferred income arising from the difference between outstanding loans and purchase price	23,472
4.	Allowance for possible loan losses as of December 31, 2007	7,299
5.	Interest income and other income related to loans purchased from IBRA from January 1, 2007 - December 31, 2007	497,270

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

NO	DESCRIPTION	Amount
1.	Beginning balance	3,050,488
2.	Foreign currency translation	109,634
3.	Additional loan purchased during the period	-
4.	Repayment during the period	(2,086,164)
5.	Loan written-off during the period	(578,359)
6.	Ending balance	495,599

**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	86,380
2.	Foreign currency translation	469
3.	Additional deferred income of loan purchased from IBRA during the period	-
4.	Deferred income for loans written-off	(13,601)
5.	Reversal of deferred income due to excess of repayment over purchase price	(49,776)
6.	Ending balance	23,472

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

495,599

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

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**FINANCIAL RATIOS**  
As of December 31, 2007 and 2006

NO	KEY RATIOS	BANK	
		December 31, 2007	December 31, 2006
<b>I.</b>	<b>Capital</b>		
	1. CAR by considering credit risk	21.11%	25.30%
	2. CAR by considering credit risk and market risk	20.75%	24.62%
	3. Premises and equipment to capital	28.33%	26.99%
<b>II.</b>	<b>Earning Assets</b>		
	1. Non-performing earning assets	4.52%	8.25%
	2. Allowance for possible losses on earning assets	5.20%	6.72%
	3. Compliance for allowance for possible losses on earning assets	104.22%	107.83%
	4. Compliance for allowance for possible losses on non earning assets	154.50%	127.70%
	5. Gross NPL	7.33%	17.08%
	6. Net NPL	1.32%	6.06%
<b>III.</b>	<b>Rentability</b>		
	1. ROA	2.40%	1.12%
	2. ROE	19.07%	11.12%
	3. NIM	5.20%	4.44%
	4. Operating Expenses to Operating Income *)	75.85%	90.13%
<b>IV.</b>	<b>Liquidity</b>		
	LDR	52.02%	55.02%
<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		
	a.1. Related parties	-	-
	a.2. Third parties	-	-
	2. Reserve requirement (Rupiah)	14.00%	11.73%
	3. Net Open Position **)	1.33%	4.55%
	4. Net Open Position on Balance Sheet	5.56%	11.69%

\*) 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.