

BALANCE SHEETS
As of September 30, 2007 and 2006
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		Sept. 30,2007 (Unaudited)	Sept. 30,2006 (Unaudited)	Sept. 30,2007 (Unaudited)	Sept. 30,2006 (Unaudited)
	ASSETS				
1.	C a s h	4,165,156	3,211,240	4,323,950	3,326,384
2.	Placements with Bank Indonesia				
	a. Current accounts with Bank Indonesia	20,041,242	19,112,249	20,552,271	19,532,142
	b. Certificates of Bank Indonesia	6,982,942	7,977,099	7,677,942	8,377,098
	c. Others	-	424,926	-	424,926
3.	Current accounts with other banks				
	a. Rupiah	8,999	1,381	34,111	40,577
	b. Foreign currencies	800,999	682,525	869,710	671,977
4.	Placements with other banks				
	a. Rupiah	4,051,977	2,958,465	4,155,092	3,087,532
	Allowance for possible losses on placements with other banks - / -	(42,129)	(29,727)	(44,928)	(31,135)
	b. Foreign currencies	9,518,858	10,073,891	9,992,709	10,204,055
	Allowance for possible losses on placements with other banks - / -	(107,043)	(113,072)	(107,067)	(113,072)
5.	Securities				
	a. Rupiah				
	i. Trading	224,309	63,447	494,493	400,136
	ii. Available for sale	426,405	711,863	478,687	1,207,000
	iii. Held to maturity	1,340,045	1,048,149	2,102,363	1,071,372
	Allowance for possible losses on securities - / -	(1,032,842)	(1,077,056)	(1,040,607)	(1,082,049)
	b. Foreign currencies				
	i. Trading	-	-	36,229	-
	ii. Available for sale	119,322	40,968	235,389	413,992
	iii. Held to maturity	1,238,098	1,067,535	1,470,956	1,286,619
	Allowance for possible losses on securities - / -	(79,541)	(67,541)	(79,540)	(67,541)
6.	Securities sold with agreement to repurchase	-	-	-	-
7.	Government Bonds				
	a. Trading	1,459,973	1,007,202	1,590,833	1,007,202
	b. Available for sale	28,003,807	28,948,845	28,003,807	29,331,344
	c. Held to maturity	61,196,401	61,196,051	61,196,401	61,196,051
8.	Securities purchased with agreement to resell (reverse repo)				
	a. Rupiah	2,548,701	10,134	3,295,390	393,287
	Allowance for possible losses on securities purchased with agreement to resell -/-	(33,100)	(101)	(33,100)	(101)
	b. Foreign currencies	-	-	-	-
	Allowance for possible losses on securities purchased with agreement to resell -/-	-	-	-	-
9.	Derivative receivables	441,906	363,163	441,910	366,730
	Allowance for possible losses on derivative receivables - / -	(6,493)	(3,943)	(6,493)	(3,943)
10.	Loans				
	a. Rupiah				
	i. Related parties	246,928	355,201	248,244	357,182
	ii. Third parties	75,737,357	71,402,380	84,455,050	77,849,711
	Allowance for possible losses on loans - / -	(6,895,544)	(6,490,357)	(7,292,230)	(6,711,277)
	b. Foreign currencies				
	i. Related parties	389,024	524,436	502,506	627,334
	ii. Third parties	35,007,701	28,570,633	36,531,932	29,961,853
	Allowance for possible losses on loans - / -	(6,065,094)	(6,499,709)	(6,098,706)	(6,547,652)
11.	Acceptances receivables	3,853,217	3,191,907	3,853,217	3,193,383
	Allowance for possible losses on acceptances receivables - / -	(66,144)	(161,842)	(66,144)	(161,842)
12.	Other receivables - Trade transactions	3,008,112	2,484,847	3,008,112	2,484,847
	Allowance for possible losses on other receivables - trade transactions - / -	(831,333)	(927,090)	(831,333)	(927,090)
13.	Investments in shares of stock	2,511,890	2,211,793	185,823	160,375
	Allowance for possible losses on investments in shares of stock - / -	(73,757)	(73,489)	(73,757)	(73,489)
14.	Accrued Income	1,416,210	1,794,741	1,466,191	1,821,074
15.	Prepaid expenses	460,156	417,220	538,952	482,710
16.	Prepaid tax	4,879	4,152	22,432	36,919
17.	Deferred tax assets	3,377,480	1,789,613	3,400,474	1,804,940
18.	Premises and equipment	7,841,816	7,503,986	8,316,315	7,948,647
	Accumulated depreciation - / -	(3,520,285)	(2,969,600)	(3,829,293)	(3,234,660)
19.	Abandoned properties	326,297	442,933	326,297	442,933
	Provision for possible losses on abandoned properties - / -	(48,945)	-	(48,945)	-
20.	Leased assets	-	-	-	-
	Accumulated depreciation for leased assets - / -	-	-	-	-
21.	Repossessed assets	158,922	158,922	187,342	188,095
	Provision for possible losses on repossessed assets - / -	(23,838)	-	(23,838)	-
22.	Other assets	1,783,597	1,220,139	3,371,924	2,905,223
	TOTAL ASSETS	259,866,638	242,558,509	273,791,073	253,649,799

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As of September 30, 2007 and 2006
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		Sept. 30,2007 (Unaudited)	Sept. 30,2006 (Unaudited)	Sept. 30,2007 (Unaudited)	Sept. 30,2006 (Unaudited)
	LIABILITIES AND SHAREHOLDERS' EQUITY				
1	Demand deposits				
	a. Rupiah	35,388,026	29,484,565	36,868,861	30,937,711
	b. Foreign currencies	15,889,430	11,631,702	16,384,026	12,022,609
2	Liabilities immediately payable	1,074,757	831,777	1,244,153	974,602
3	Savings deposits	65,733,561	46,571,503	69,054,640	48,849,025
4	Time deposits				
	a. Rupiah				
	i. Related parties	224,545	630,082	147,112	447,624
	ii. Third parties	68,883,591	85,099,902	73,440,110	88,362,351
	b. Foreign currencies				
	i. Related parties	38,026	154,557	15,263	140,768
	ii. Third parties	13,662,326	13,227,835	14,186,069	13,713,061
5	Certificates of deposit				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
6	Deposits from other banks	4,872,439	6,063,668	5,668,994	6,693,882
7	Securities sold with repo agreements to repurchase	1,502,979	2,402,979	1,502,979	2,648,097
8	Derivative payable	57,986	42,902	58,170	43,233
9	Acceptances payable	3,853,217	3,191,907	3,853,217	3,193,383
10	Securities issued				
	a. Rupiah	797,041	810,527	1,172,041	1,010,527
	b. Foreign currencies	2,724,791	2,767,058	2,633,047	2,766,231
11	Fund borrowings				
	a. Funding facilities from Bank Indonesia	-	-	-	-
	b. Others				
	i. Rupiah				
	- Related parties	350,000	350,000	350,000	350,000
	- Third parties	761,074	1,536,512	1,386,074	1,761,512
	ii. Foreign currencies				
	- Related parties	-	-	-	-
	- Third parties	5,029,750	1,535,747	5,029,750	1,531,351
12	Estimated losses on commitments and contingencies	512,452	528,414	514,192	533,625
13	Obligation under capital lease	-	-	-	-
14	Accrued expenses	413,574	587,457	484,104	598,758
15	Taxes payable	306,461	196,321	350,864	228,185
16	Deferred tax liabilities	-	-	-	-
17	Other liabilities	6,801,970	6,340,937	8,420,841	8,234,328
18	Subordinated loans				
	- Related parties	-	-	-	-
	- Third parties	2,931,585	4,191,704	2,963,585	4,223,704
19	Loan Capital				
	- Related parties	-	-	-	-
	- Third parties	-	-	-	-
20	Minority interests	-	-	5,924	4,779
21	Shareholders' Equity				
	a. Share capital	10,374,776	10,159,165	10,374,776	10,159,165
	b. Additional paid-in capital/agio	6,570,959	6,025,803	6,570,959	6,025,803
	c. Share options	136,946	170,647	136,946	170,647
	d. Funds for paid-up capital	-	-	-	-
	e. Differences arising from translation of foreign currency financial statements	89,900	105,023	89,900	105,023
	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	99,973	9,205	99,973	9,205
	h. Difference arising from equity transactions of subsidiaries	(115)	(14,572)	(115)	(14,572)
	i. Retained earnings *)	7,737,682	4,878,246	7,737,682	4,878,246
	TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	259,866,638	242,558,509	273,791,073	253,649,799

*) 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 September 30, 2007 and 2006
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		Sept. 30,2007 (Unaudited)	Sept. 30,2006 (Unaudited)	Sept. 30,2007 (Unaudited)	Sept. 30,2006 (Unaudited)
INCOME AND EXPENSES FROM OPERATIONS					
1.	Interest Income				
1.1.	Interest income				
a.	Rupiah	13,841,413	16,938,225	14,821,506	17,674,623
b.	Foreign currencies	2,507,570	1,593,594	2,632,200	1,708,229
1.2.	Fees and commissions on loan facilities				
a.	Rupiah	410,059	376,183	410,059	376,183
b.	Foreign currencies	79,938	61,108	109,952	67,817
	TOTAL INTEREST INCOME	16,838,980	18,969,110	17,973,717	19,826,852
2.	Interest expenses				
2.1.	Interest expense				
a.	Rupiah	6,799,004	10,683,610	7,220,913	11,039,127
b.	Foreign currencies	1,013,504	1,255,336	1,068,526	1,310,569
2.2.	Fees and commissions	-	-	-	-
	TOTAL INTEREST EXPENSE	7,812,508	11,938,946	8,289,439	12,349,696
	NET INTEREST INCOME	9,026,472	7,030,164	9,684,278	7,477,156
3.	Other operating income				
3.1.	Other fees and commissions	1,518,382	1,084,081	1,773,391	1,228,143
3.2.	Foreign exchange gain *)	230,984	312,648	240,257	312,692
3.3. a.	Gain from sale of securities and Government Bonds **)	142,338	53,891	196,104	80,356
b.	Gain from increase in value of securities and Government Bonds **)	-	87,464	7,767	86,059
3.4.	Others	536,809	374,892	376,057	341,571
	TOTAL OTHER OPERATING INCOME	2,428,513	1,912,976	2,593,576	2,048,821
4.	Provision / (reversal) for possible losses on earning assets	2,007,555	2,881,526	2,192,268	2,967,100
5.	Provision / (reversal) of estimated losses on commitments and contingencies	(6,076)	(3,382)	(6,676)	(16,764)
6.	Provision / (reversal) for possible losses on others	(209,664)	(12,448)	(209,664)	(12,448)
7.	Other operating expenses				
7.1.	General and administrative expenses	1,901,534	1,798,274	2,135,981	2,015,635
7.2.	Salaries and employee benefits	2,516,086	1,932,909	2,773,084	2,148,042
7.3. a.	Losses from sale of securities and Government Bonds **)	-	-	-	-
b.	Losses from decline in value of securities and Government Bonds **)	1,648	-	1,648	-
7.4.	Foreign exchange losses *)	-	-	-	-
7.5.	Promotion expenses	256,581	195,490	279,815	219,458
7.6.	Others	485,866	402,994	522,888	432,441
	TOTAL OTHER OPERATING EXPENSES	5,161,715	4,329,667	5,713,416	4,815,576
	PROFIT FROM OPERATIONS	4,501,455	1,747,777	4,588,510	1,772,513
NON-OPERATING INCOME AND EXPENSES					
8.	Non-operating income	15,520	38,570	18,384	48,844
9.	Non-operating expenses	3,318	21,028	4,999	22,837
	NON OPERATING INCOME/(EXPENSES) - NET	12,202	17,542	13,385	26,007
10.	Extraordinary income / expenses	-	-	-	-
	I I . PROFIT BEFORE INCOME TAX	4,513,657	1,765,319	4,601,895	1,798,520
12.	Estimated income tax expense - / -				
-	Current	1,376,082	259,939	1,463,545	292,748
-	Deferred	(41,494)	318,819	(41,494)	318,819
	I 3 . PROFIT BEFORE MINORITY INTERESTS	3,179,069	1,186,561	3,179,844	1,186,953
14.	Minority interests	-	-	(775)	(392)
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)
	17. RETAINED EARNINGS ENDING OF THE YEAR	7,737,682	4,878,246	7,737,682	4,878,246
	18. EARNINGS PER SHARE (full amount)				
-	Basic	-	-	153.59	58.44
-	Dilluted	-	-	152.77	57.93

*) 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 September 30, 2007 and 2006
(In Millions of Rupiah)

NO	DESCRIPTION	BANK		CONSOLIDATED	
		Sept. 30,2007 (Unaudited)	Sept. 30,2006 (Unaudited)	Sept. 30,2007 (Unaudited)	Sept. 30,2006 (Unaudited)
	COMMITMENTS				
	Commitment Receivables				
1.	Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
2.	Others	-	-	-	-
	Total Commitment Receivables	-	-	-	-
	Commitment Payables				
1.	Unused loan facilities granted				
	a. Rupiah	15,838,743	18,064,711	16,104,900	18,166,907
	b. Foreign currencies	4,076,200	2,248,716	4,076,200	2,250,367
2.	Outstanding irrevocable letters of credit	6,433,858	4,195,492	6,606,709	4,471,007
3.	Others	-	-	-	-
	Total Commitment Payables	26,348,801	24,508,919	26,787,809	24,888,281
	COMMITMENTS - NET	(26,348,801)	(24,508,919)	(26,787,809)	(24,888,281)
	CONTINGENCIES				
	Contingent Receivables				
1.	Guarantees received				
	a. Rupiah	101,012	188,727	101,336	188,727
	b. Foreign currencies	2,145,879	2,067,852	2,148,347	2,070,342
2.	Unrecognized interest income				
	a. Rupiah	4,052,648	3,682,640	4,060,243	3,682,861
	b. Foreign currencies	3,615,326	2,548,107	3,615,331	2,548,112
3.	Others	32,733	32,741	37,688	32,741
	Total Contingent Receivables	9,947,598	8,520,067	9,962,945	8,522,783
	Contingent Payables				
1.	Guarantees issued				
	a. Bank guarantees				
	- Rupiah	4,709,678	3,561,654	4,816,536	3,625,089
	- Foreign currencies	10,334,177	8,026,916	10,397,166	8,094,065
	b. Others	-	-	-	-
2.	Outstanding revocable letters of credit	-	-	-	-
3.	Others	33,590	40,196	37,566	38,133
	Total Contingent Payables	15,077,445	11,628,766	15,251,268	11,757,287
	CONTINGENCIES - NET	(5,129,847)	(3,108,699)	(5,288,323)	(3,234,504)

MANAGEMENT OF THE BANK AS OF SEPTEMBER 30, 2007	SHAREHOLDER AS OF SEPTEMBER 30, 2007
<p>Board of Commissioners</p> <ul style="list-style-type: none"> - Chairman and Independent Commissioner : Edwin Gerungan - Deputy Chairman : Muchayat - Commissioner : Richard Claproth - Independent Commissioner : Soedarjono - Independent Commissioner : Pradipto - Independent Commissioner : Gunarni Soeworo - Independent Commissioner : Yap Tjay Soen <p>Board of Directors</p> <ul style="list-style-type: none"> - President Director : Agus Martowardojo - Deputy President Director : Wayan Agus Mertayasa - Director : Omar Sjawaldy Anwar - Director : Zulkifli Zaini - Director : Abdul Rachman - Director : Sasmita - Director : Sentot A. Sentausa - Director : Bambang Setiawan*) - Director : Riswinandi - Director : Thomas Arifin - Director : Budi Gunadi Sadikin 	<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 nine months ended September 30, 2007 and 2006 is derived from the consolidated financial statements of PT Bank Mandiri (Persero) Tbk.

The consolidated financial statements of PT Bank Mandiri (Persero) Tbk.as of and for the nine months ended September 30, 2007 have been reviewed by Public Accounting Firm Purwantono, Sarwoko & Sandjaja a member of Ernst & Young Global (Partner In-charge is Drs. Soemarso S.Rahardjo ME) which stated that they did not find indication for material modification that should be made to the consolidated financial statements in order for them to comply with generally accepted accounting principles in Indonesia in their reports dated November 21, 2007. As the financial information is derived from the consolidated financial statements, it does not provide a complete presentation 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 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 nine months ended September 30, 2006 have been reclassified to conform with the presentation of accounts in the financial information as of and for the nine months ended September 30, 2007.

5) Allowance for Possible Losses on Loans include Allowance for Restructured Loans amounting to Rp.1,478,705 million as of September 30, 2007 and amounting to Rp.684,164 million as of September 30, 2007.

6) Exchange rate of 1 US Dollar as of September 30, 2007 and 2006 were Rp 9,145.00 and Rp. 9,225.00 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.

ASSETS' QUALITY AND OTHER INFORMATION
As of September 30, 2007 and 2006

(In Millions of Rupiah)

No	DESCRIPTION	September 30, 2007 (Unaudited)					September 30, 2006 (Unaudited)						
		CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL	CURRENT	SPECIAL MENTION	SUB STANDARD	DOUBTFUL	LOSS	TOTAL
I RELATED PARTIES													
A. EARNING ASSETS													
1.	Placement with other banks	149,384	-	-	-	-	149,384	172,123	-	-	-	-	172,123
2.	Securities	-	-	-	-	-	-	1,039	-	-	-	10,000	11,039
3.	Loan to related parties	635,952	-	-	-	-	635,952	676,385	-	-	-	203,252	879,637
a.	Small scale business credit (KUK)	-	-	-	-	-	-	-	-	-	-	-	-
b.	Property loans	727	-	-	-	-	727	775	-	-	-	-	775
i.	Restructured	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Unrestructured	727	-	-	-	-	727	775	-	-	-	-	775
c.	Other restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
d.	Others	635,225	-	-	-	-	635,225	437,898	-	-	-	203,252	237,712
4.	Investment in shares of stock to related parties	2,434,308	-	-	-	-	2,434,308	2,134,211	-	-	-	-	641,150
a.	In bank financial institutions	1,392,969	-	-	-	-	1,392,969	1,224,831	-	-	-	-	1,224,831
b.	In non bank financial institutions	863,847	-	-	-	-	863,847	749,719	-	-	-	-	749,719
c.	Due to loan restructuring	-	-	-	-	-	-	-	-	-	-	-	-
d.	Others	177,492	-	-	-	-	177,492	159,661	-	-	-	-	159,661
5.	Other receivables to related parties	-	-	-	-	-	-	-	-	-	-	-	-
6.	Commitments and contingencies to related parties	6,984	-	-	-	-	6,984	5,532	-	-	-	-	5,532
B NON EARNING ASSETS													
1.	Abandoned properties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Reposessed assets	-	-	-	-	-	-	-	-	-	-	-	-
3.	Interbranch and suspense account	-	-	-	-	-	-	-	-	-	-	-	-
II THIRD PARTIES													
A EARNING ASSETS													
1.	Placement with other banks	14,231,449	-	-	-	-	14,231,449	13,969,065	-	-	-	-	13,969,065
2.	Securities (issued by Bank Indonesia and third parties) ^(*)	99,913,797	-	3,100	-	1,074,405	100,991,302	100,965,793	-	13,643	-	1,070,684	102,050,120
3.	Loan to third parties	82,206,709	14,411,672	1,728,669	404,903	11,993,105	110,745,058	62,937,258	10,991,294	3,823,606	1,931,770	20,289,085	99,973,013
a.	Small scale business credit (KUK)	2,973,314	562,674	54,972	71,644	524,041	4,185,645	3,404,107	716,597	160,305	84,614	362,755	4,728,378
b.	Property loans	6,955,393	2,001,711	67,036	130,133	1,333,554	10,487,827	7,187,224	2,042,335	358,195	688,534	1,297,889	11,574,177
i.	Restructured	357,471	769,723	5,166	56,773	256,791	1,445,924	159,817	205,570	61,411	173,280	600,078	600,078
ii.	Unrestructured	6,597,922	1,231,988	61,870	73,360	1,076,763	9,041,903	7,027,407	1,836,765	296,784	688,534	1,124,609	10,974,099
c.	Other restructured loans	5,977,182	7,909,978	1,340,871	100,063	5,010,429	20,338,523	5,046,925	2,428,562	1,069,812	278,395	7,147,964	15,971,658
d.	Others	66,301,820	3,937,309	265,790	103,063	5,125,081	75,733,063	47,299,002	5,803,800	2,235,294	880,227	11,480,477	67,698,800
4.	Investment in shares of stock of third parties	4,956	-	-	-	72,626	77,582	4,956	-	-	-	72,626	77,582
a.	In bank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
b.	In non bank financial institutions	-	-	-	-	72,626	72,626	-	-	-	-	72,626	72,626
c.	Due to loan restructuring	-	-	-	-	-	-	4,956	-	-	-	-	4,956
d.	Others	4,956	-	-	-	-	4,956	-	-	-	-	-	-
5.	Other receivables from third parties	8,102,702	948,718	12,009	-	788,507	9,851,936	4,233,301	798,949	134,031	31,032	852,738	6,050,051
6.	Commitments and contingencies to third parties	20,855,609	514,889	1,979	4	98,248	21,470,729	14,976,946	480,749	137,127	13,231	170,477	15,778,530
B. NON EARNING ASSETS													
1.	Abandoned properties	-	-	-	-	-	-	-	-	-	-	-	-
2.	Reposessed assets	-	-	326,297	-	-	326,297	442,933	-	-	-	-	442,933
3.	Interbranch and suspense account	937,220	-	158,922	-	419,071	1,515,213	158,922	-	-	-	-	158,922
TOTAL		229,479,070	15,875,279	2,230,976	404,907	14,445,962	262,436,194	201,289,530	12,270,992	4,108,407	1,976,033	23,706,516	242,851,478
1.	Required allowance for possible losses on earning assets	1,441,678	1,467,855	346,975	150,240	11,110,106	14,516,854	1,032,834	614,583	575,679	406,295	12,971,922	15,601,313
b.	Required allowance for possible losses on non earning assets	-	-	72,783	-	419,071	491,854	-	-	-	-	537,654	537,654
	Total required allowance for possible losses on assets ^(**)	1,441,678	1,467,855	419,758	150,240	11,529,177	15,008,708	1,032,834	614,583	575,679	406,295	13,509,576	16,138,967
2.	a. Established allowance for possible losses on earning assets	1,668,123	1,467,875	355,945	150,240	12,103,289	15,745,472	1,318,189	614,583	575,679	406,295	13,057,595	15,972,341
b.	Established allowance for possible losses on non earning assets	-	-	72,783	-	419,070	491,853	-	-	-	-	537,654	537,654
	Total established allowance for possible losses on assets	1,668,123	1,467,875	428,728	150,240	12,722,359	16,437,325	1,318,189	614,583	575,679	406,295	14,000,700	16,915,446
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	-	-	-	-	-	-	-	-	-	-	-	-
5.	Percentage of small scale business credit debtors to total debtors	-	-	-	-	-	-	-	-	-	-	-	-
6.	Percentage of UMKM to total loans	-	-	-	-	-	-	-	-	-	-	-	-
7.	Percentage of UMKM debtors to total debtors	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-	-
		3.76%	-	-	-	-	3.76%	-	-	-	-	-	4.69%
		27.29%	-	-	-	-	27.29%	-	-	-	-	-	38.12%
		14.36%	-	-	-	-	14.36%	-	-	-	-	-	11.62%
		40.82%	-	-	-	-	40.82%	-	-	-	-	-	41.59%

^(*) Include Government Bonds.

^(**) The Calculation of allowance for possible losses on earning assets should be provided on the principal after deducting by collateral.

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 September 30, 2007

(In Millions of Rupiah)

NO	TRANSACTION	BANK (Unaudited)					
		Contract Market Value		Derivative Receivables & Payables		Contract Value	
		Hedging	Others	Receivables	Payables		Netting Agreement
A.	Exchange Rate Related						
1	Spot	-	46	-	-	-	-
2	Forward	-	663,847	832	8,737	-	-
3	Option						
	a. Purchased	-	6,418	6,418	-	-	-
	b. Written	-	6,455	-	6,455	-	-
4	Future	-	-	-	-	-	-
5	Swap	-	7,622,838	433,851	12,783	-	-
6	Other	-	-	-	-	-	-
B	Interest Rate Related						
1	Forward	-	805	805	-	-	-
2	Option						
	a. Purchased	-	-	-	-	-	-
	b. Written	-	-	-	-	-	-
3	Future	-	-	-	-	-	-
4	Swap	17,032	12,979	-	30,011	-	-
5	Other	-	-	-	-	-	-
C	Other	-	-	-	-	-	-
	TOTAL			441,906	57,986		

CALCULATION OF CAR
As of September 30, 2007 and 2006
(In Millions of Rupiah)

NO	DESCRIPTION	BANK	
		Sept. 30, 2007 (Unaudited)	Sept. 30, 2006 (Unaudited)
I. COMPONENTS			
A. CORE CAPITAL		22,834,683	21,705,999
1. Paid-Up Capital		10,374,776	10,159,165
2. Disclosed Reserves			
a. Agio		6,570,959	6,025,803
b. Disagio (-/-)		-	-
c. Shares Option		136,946	170,647
d. Donated Capital / Additional Paid-In Capital		-	-
e. General and Appropriated Reserves		2,611,690	2,575,369
f. Previous years profit after tax		1,481,624	1,917,302
g. Previous years losses (-/-)		-	-
h. Current year profit after tax (50%)		1,568,788	752,690
i. Current year losses (-/-)		-	-
j. Differences Arising from Translation of Financial Statements in Foreign Currencies			
1) Positive Adjustment		89,900	105,023
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. Supplemental Capital (Max 100% of core capital)		7,501,447	8,516,829
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)		1,522,926	1,278,189
4. Loan Capital		-	-
5. Subordinated Loans (max 50% of core capital)		2,931,585	4,191,704
6. Increase in Value of Equity Participation in Available for Sale Portfolio (45%)		-	-
C. ADDITIONAL SUPPLEMENTAL CAPITAL FULFILLING REQUIREMENT		-	-
D. ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK		-	-
II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B)		30,336,130	30,222,828
III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B+D)		30,336,130	30,222,828
IV. INVESTMENTS IN SHARES OF STOCK (-/-)		(2,439,266)	(2,139,168)
V. TOTAL CAPITAL FOR CREDIT RISK (II-IV)		27,896,864	28,083,660
VI. TOTAL CAPITAL FOR CREDIT AND MARKET RISK (III-IV)		27,896,864	28,083,660
VII. CREDIT RISK-WEIGHTED ASSETS		121,834,079	110,329,168
VIII. MARKET RISK-WEIGHTED ASSETS		3,292,335	2,712,591
IX. ESTABLISHED CAPITAL ADEQUACY RATIO FOR CREDIT RISK (V : VII)		22.90%	25.45%
X. ESTABLISHED CAPITAL ADEQUACY RATIO FOR CREDIT AND MARKET RISK (VI:(VII+VIII))		22.29%	24.84%
XI. EXCESS ADDITIONAL SUPPLEMENTAL CAPITAL RATIO ((C-D):(VII+VIII))		0.00%	0.00%
XII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO		8%	8%

LOANS PURCHASED FROM IBRA
January 1, 2007 to September 30, 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 (Unaudited)
1.	Loan principal / outstanding balance as of September 30, 2007	2,348,365
2.	Amount of loans purchased from January 1, 2002 - September 30, 2007	5,579,541
3.	Total provision for loan losses and deferred income arising from the difference between outstanding loans and purchase price	61,362
4.	Allowance for possible loan losses as of September 30, 2007	441,443
5.	Interest income and other income related to loans purchased from IBRA from January 1, 2007 - September 30, 2007	481,899

b. Summary of movement of loans purchased from IBRA

NO	DESCRIPTION	Amount (Unaudited)
1.	Beginning balance	3,050,488
2.	Foreign currency translation	39,896
3.	Additional loan purchased during the period	-
4.	Repayment during the period	(683,837)
5.	Loan written-off during the period	(58,182)
6.	Ending balance	2,348,365

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

NO	DESCRIPTION	Amount (Unaudited)
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 (Unaudited)
1.	Beginning balance	86,380
2.	Foreign currency translation	649
3.	Additional deferred income of loan purchased from IBRA during the period	-
4.	Deferred income for loans written-off	(9,769)
5.	Reversal of deferred income due to excess of repayment over purchase price	(15,898)
6.	Ending balance	61,362

e. Loan covered by new credit agreements

2,348,365

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

7,421

FINANCIAL RATIOS
As of September 30, 2007 and 2006

NO	KEY RATIOS	BANK	
		Sept. 30, 2007 (Unaudited)	Sept. 30, 2006 (Unaudited)
I.	Capital		
	1. CAR by considering credit risk	22.90%	25.45%
	2. CAR by considering credit risk and market risk	22.29%	24.84%
	3. Premises and equipment to capital	28.11%	26.72%
II.	Earning Assets		
	1. Non-performing earning assets	6.21%	11.93%
	2. Allowance for possible losses on earning assets	6.04%	6.62%
	3. Compliance for allowance for possible losses on earning assets	108.46%	102.38%
	4. Compliance for allowance for possible losses on non earning assets	140.66%	175.41%
	5. Gross NPL	12.68%	26.03%
	6. Net NPL	3.21%	14.33%
III.	Rentability		
	1. ROA	2.39%	0.96%
	2. ROE	18.68%	7.28%
	3. NIM	5.38%	4.31%
	4. Operating Expenses to Operating Income *)	76.64%	91.63%
IV.	Liquidity		
	LDR	55.10%	53.54%
V.	Compliance		
	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)	11.10%	11.05%
	3 Net Open Position **)	8.77%	3.74%
	4 Net Open Position on Balance Sheet	17.86%	12.78%

*) 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.