

PT BANK RAKYAT INDONESIA (PERSERO)
BALANCE SHEETS
As of September 30, 2005 and September 30, 2004
(in Millions of Rupiah)

DESCRIPTION		Bank BRI	
		Sep 30, 2005	Sep 30, 2004
ASSETS			
1	Cash	2.530.348	2.199.340
2	Placements with Bank Indonesia		
	a. Current Accounts with Bank Indonesia	7.887.387	6.511.613
	b. Bank Indonesia Certificates	3.255.000	536.828
	c. Others	1.050.000	2.518.175
3	Current Accounts with Other Banks		
	a. Rupiah	15.156	21.818
	b. Foreign Currencies	851.602	517.636
4	Placements with Other Banks		
	a. Rupiah	1.874.000	990.000
	Allowance for Possible Losses -/-	(29.392)	(10.118)
	b. Foreign Currencies	1.036.545	1.071.192
	Allowance for Possible Losses -/-	(18.881)	(15.888)
5	Marketable Securities		
	a. Rupiah		
	i. Trading	3.072.884	1.153.016
	ii. Available for Sale	-	-
	iii. Held to Maturity	24.200	2.362
	Allowance for Possible Losses -/-	(2.103)	(2.145)
	b. Foreign Currencies		
	i. Trading	1.048.860	1.088.064
	ii. Available for Sale	262.086	-
	iii. Held to Maturity	804.199	866.476
	Allowance for Possible Losses -/-	(21.290)	(28.073)
6	Securities Sold Under Repurchased Agreement	-	-
7	Government Bonds		
	a. Trading	292.733	4.247.394
	b. Available for Sale	5.561.332	9.560.901
	c. Held to Maturity	11.339.294	11.339.294
8	Securities Reserve Repo Receivables		
	a. Rupiah	-	-
	Allowance for Possible Losses -/-	-	-
	b. Foreign Currencies	-	-
	Allowance for Possible Losses -/-	-	-
9	Derivative Receivables	4.696	2.593
	Allowance for Possible Losses -/-	(47)	(26)
10	Loans		
	a. Rupiah		
	i. Related Parties	335.369	258.684
	ii. Third Parties	67.742.570	54.116.206
	Allowance for Possible Losses -/-	(4.806.783)	(4.653.769)
	b. Foreign Currencies		
	i. Related Parties	-	-
	ii. Third Parties	4.660.082	4.006.829
	Allowance for Possible Losses -/-	(684.509)	(598.870)
11	Acceptances Receivable	620.278	108.224
	Allowance for Possible Losses -/-	(16.528)	(4.727)
12	Investments in Shares of Stock	68.419	61.308
	Allowance for Possible Losses -/-	(548)	(547)
13	Accrued Interest Receivable	996.070	854.368
14	Prepaid Expenses	204.772	234.635
15	Prepaid Tax	-	-
16	Deferred Tax Assets	997.654	950.938
17	Premises and Equipment	3.560.325	2.857.119
	Accumulated Depreciation -/-	(1.745.874)	(1.436.672)
18	Property Abandoned	-	-
	Allowance for Property Abandoned -/-	-	-
19	Leased Assets	387.183	417.642
	Accumulated Depreciation -/-	(339.771)	(315.102)
20	Repossessed Assets	23.923	24.910
	Allowance for Repossessed Assets -/-	(18.866)	(20.990)
21	Other Assets - Net	574.786	655.971
TOTAL ASSETS		113.397.161	100.086.609

PT BANK RAKYAT INDONESIA (PERSERO)
BALANCE SHEETS
As of September 30, 2005 and September 30, 2004
(in Millions of Rupiah)

DESCRIPTION		Bank BRI	
		Sep 30, 2005	Sep 30, 2004
	LIABILITIES AND STOCKHOLDERS' EQUITY		
1	Demand Deposits		
	a. Rupiah	15.154.007	11.684.422
	b. Foreign Currencies	1.588.248	1.291.021
2	Other Current Liabilities	1.577.713	1.356.598
3	Savings Deposits	-	-
	a. Rupiah	46.182.060	41.046.604
	b. Foreign Currencies	105.167	95.857
4	Time Deposits	-	-
	a. Rupiah	-	-
	i. Related Parties	83.196	57.462
	ii. Third Parties	23.145.476	21.938.174
	b. Foreign Currencies	-	-
	i. Related Parties	1.183	996
	ii. Third Parties	3.941.411	2.452.496
5	Certificates of Deposits	-	-
	a. Rupiah	340	956
	b. Foreign Currencies	-	-
6	Deposits from Other Banks	636.828	228.412
7	Securities Repo Payables	103.316	603.792
8	Derivative Payables	32.066	14.818
9	Acceptances Payable	620.278	108.224
10	Marketable Securities Issued	-	-
	a. Rupiah	-	-
	b. Foreign Currencies	-	-
11	Fund Borrowings	-	-
	a. Funding Facilities from Bank Indonesia	-	-
	b. Others	-	-
	i. Rupiah	-	-
	- Related Parties	15.075	30.150
	- Third Parties	1.642.660	764.645
	ii. Foreign Currencies	-	-
	- Related Parties	-	-
	- Third Parties	160.857	351.477
12	Estimated Losses on Commitments and Contingencies	37.275	104.030
13	Obligation under Capital Lease	151.146	207.434
14	Accrued Expenses	281.395	226.355
15	Taxes Payable	270.616	657.549
16	Deferred Tax Liabilities	-	-
17	Other Liabilities	3.764.440	3.338.597
18	Subordinated Loans	-	-
	a. Related Parties	-	-
	b. Third Parties	2.470.225	2.334.798
19	Loan Capital	-	-
	a. Related Parties	-	-
	b. Third Parties	-	-
20	Minority Interest	-	-
21	STOCKHOLDERS' EQUITY		
	a. Share Capital	5.939.516	5.882.352
	b. Agio (Disagio)	1.748.208	1.681.911
	c. Other Capital - Management Stock Ownership Option	86.961	24.594
	d. Donated Capital	-	-
	e. Paid in Capital	-	-
	f. Differences Arising from Translation of Foreign Currency Financial Statements	103.710	103.474
	g. Premises and Equipment Revaluation Increment	786	786
	h. Unrealized Gains (Losses) on Government Bonds	(369.706)	1.006.401
	i. Other Comprehensive Income	-	-
	j. Retained Earnings (Accumulated Losses)	3.922.708	2.492.224
	TOTAL LIABILITIES	113.397.161	100.086.609

PT BANK RAKYAT INDONESIA (PERSERO)
BALANCE SHEETS
As of September 30, 2005 and September 30, 2004
(in Millions of Rupiah)

DESCRIPTION	Bank BRI	
	Sep 30, 2005	Sep 30, 2004

MANAGEMENTS OF THE BANK	SHAREHOLDERS
Board of Commissioners :	
- President Commissioner : Rudjito *)	Republic of Indonesia 58,93% Public 41,07%
- Commissioner : Krisna Wijaya *)	
- Commissioner : B.S. Kusmuljono	
- Commissioner : Sunarsip	
- Commissioner Independent : Bunasor Sanim	
- Commissioner Independent : Aviliani	
Board of Directors :	
- President Director : Sofyan Basir	Sofyan Basir President Director
- Vice President Director : Wayan Alit Antara	
- Director : Ventje Rahardjo	
- Director : Ahmad Askandar	
- Director : Hendrawan Tranggana	
- Director : Akhmad Amien Mastur	
- Director : Gayatri Rawit Angreni	Wayan Alit Antara Vice President Director

Jakarta, October 27, 2005
S, E & O

PT BANK RAKYAT INDONESIA (PERSERO)
BOARD OF DIRECTORS

Notes:

- 1 The above financial information has been prepared for the purpose of complying with Bank Indonesia's Circular Letter No. 3/22/PBI/2001 dated December 31, 2001 regarding "Transparency of Bank's Financial Condition", Bank Indonesia's Circular Letter No. 7/10/DPNP dated March 31, 2005 regarding "The Changes Bank Indonesia 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", Bank Indonesia Circular Letter No. 5/559/DPNP/IDPnP dated December 24, 2003 regarding Bank's Published Financial Statements, and Rule No. X.K.2 Decision of the Chairman of Bapepam Attachment No. Kep-36/PM/2003 dated September 30, 2003, regarding "Obligation to Submit Periodic Financial Statements."
 - 2 Quasi-reorganization was effective as of June 30, 2003 based on the Resolution of the Extraordinary General Meeting of Shareholders of PT Bank Rakyat Indonesia (Persero) Tbk. dated October 3, 2003. The accumulated deficit of Rp24,699,387 million as of June 30, 2003 was eliminated against additional paid-in capital/agio.
 - 3 For comparative purposes, certain accounts in the financial information for the six month ended September 30, 2004 have been reclassified to conform with the presentation of accounts in the financial information as of September 30, 2005.
 - 4 Exchange rate of 1 US Dollar as September 30, 2005, and September 30, 2004 was Rp10,290 and Rp9,140
 - 5 Basic and diluted earnings per share are calculated by dividing the net income for the current period by the weighted average number of shares issued and fully paid during the period, after considering the effects of the conversion of additional paid-in capital and retained earnings to issued and fully paid-up capital, stock splits and stock options.
- *) He has submitted a notice of resignation.

PT BANK RAKYAT INDONESIA (PERSERO)
STATEMENTS OF INCOME AND CHANGE IN RETAINED EARNINGS
For the period January 1, 2005 to September 30, 2005 and
January 1, 2004 to September 30, 2004
(in Millions of Rupiah)

DESCRIPTION	Bank BRI	
	Jan 01, 2005 to Sep 30, 2005	Jan 01, 2004 to Sep 30, 2004
INCOME AND EXPENSES FROM OPERATIONS		
1 Interest Income		
1.1. Interest Income		
a. Rupiah	11.984.731	11.062.503
b. Foreign Currencies	317.320	236.381
1.2. Fees and Commissions on Loan Facilities		
a. Rupiah	327.741	261.180
b. Foreign Currencies	233	646
Total Interest Income	12.630.025	11.560.710
2 Interest Expense		
2.1. Interest Expense		
a. Rupiah	3.177.794	3.061.635
b. Foreign Currencies	159.553	125.743
2.2. Fees and Commissions	54	1.666
Total Interest Expense -/-	3.337.401	3.189.044
Interest Income - Net	9.292.624	8.371.666
3 Other Operating Income		
3.1. Other Fees and Commissions	395.821	349.329
3.2. Foreign Exchange Gain - Net	77.447	131.678
3.3. Gain from Increase in Value and Trading of Government Bond and Securities	-	608.612
3.4. Others	68.360	78.367
Total Other Operating Income	541.628	1.167.986
4 Provision (Reserval of Allowance) for Possible Losses on Assets - Net	505.462	1.216.442
5 Provision for (Reserval of) Estimated Losses on Commitments and Contingencies - Net	(37.718)	29.597
6 Other Operating Expenses		
6.1. General and Administrative Expenses	1.306.572	1.163.826
6.2. Salaries and Employee Benefits	3.285.849	2.582.570
6.3. Losses from Decline in Value and Trading of Government Bond and Securities	536.041	-
6.4. Losses on Foreign Exchange Transactions - Net	-	-
6.5. Promotion	94.293	50.319
6.6. Others	457.175	360.863
Total Others Operating Expenses -/-	5.679.930	4.157.578
Net Operating Income / Expenses	3.686.578	4.136.035
NON OPERATING INCOME AND EXPENSES		
7 Non Operating Income	100.513	112.991
8 Non Operating Expense	6.397	4.723
Non Operating Income (Expenses) - Net	94.116	108.268
9 Extraordinary Income (Expense)	-	-
10 Income before Tax	3.780.694	4.244.303
11 Provision for Income Tax -/-		
a. Current	1.352.566	1.657.965
b. Deferred	(83.815)	(147.513)
12 Net Income for Current Period	2.511.943	2.733.851
13 Minority Interest -/-	-	-
14 Retained Earnings (Accumulated Losses) at Beginning of Period	3.391.601	780.064
15 a. Dividend - / -	1.816.614	990.471
b. Others -/-	164.222	31.220
16 Retained Earnings (Accumulated Losses) End of Period	3.922.708	2.492.224
17 EARNINGS PER SHARE		
Basic (full amount)	213,16	232,38
Diluted (full amount)	208,78	230,45

PT BANK RAKYAT INDONESIA (PERSERO)
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of September 30, 2005, and, 2004
(in Millions of Rupiah)

DESCRIPTION	Bank BRI	
	Sep 30, 2005	Sep 30, 2004
COMMITMENTS		
Commitment Receivables		
1. Unused Borrowing Facilities		
a. Rupiah	-	-
b. Foreign Currencies	139.187	123.632
2. Others	102.797	9.149
Total Commitment Receivables	241.984	132.781
Commitment Payables		
1. Unused Loan Facilities Granted		
a. Rupiah	8.624.024	6.746.426
b. Foreign Currencies	1.111.019	664.224
2. Outstanding Irrevocable Letters of Credit for Export and Import Transactions	1.478.808	1.613.488
3. Others	98.507	192.828
Total Commitment Payables	11.312.358	9.216.966
COMMITMENTS - NET	(11.070.374)	(9.084.185)
CONTINGENCIES		
Contingent Receivables		
1. Guarantees Received		
a. Rupiah	627	30.646
b. Foreign Currencies	15.684	-
2. Interest Receivable on Non-Performing Loans		
a. Rupiah	895.127	861.547
b. Foreign Currencies	65.746	122.291
3. Others	133.031	100.991
Total Contingent Receivables	1.110.215	1.115.475
Contingent Payables		
1. Guarantees Issued		
a. Bank Guarantees		
- Rupiah	255.311	179.876
- Foreign Currencies	83.707	108.546
b. Others	23.412	450
2. Outstanding Revocable Letters of Credit for Export and Import Transactions	-	-
3. Others	-	-
Total Contingent Payables	362.430	288.872
CONTINGENT - NET	747.785	826.603

PT BANK RAKYAT INDONESIA (PERSERO)
QUALITY OF ASSETS AND OTHER INFORMATION
(in Millions of Rupiah)

NO.	DESCRIPTION	BANK BRI						BANK BRI					
		September 30, 2005						September 30, 2004					
		Current	Special Mention	Sub Standart	Doubful	Loss	Total	Current	Special Mention	Sub Standart	Doubful	Loss	Total
I	RELATED PARTIES												
A	EARNING ASSETS												
1	Placements with Other Banks	-	-	-	-	-	-	-	-	-	-	-	-
2	Marketable Securities	-	-	-	-	-	-	-	-	-	-	-	-
3	Securities Purchased Under Resale Agreement	-	-	-	-	-	-	-	-	-	-	-	-
4	L o a n s	335.369	-	-	-	-	335.369	258.684	-	-	-	-	258.684
	a. Small Scale Business Credit (KUK)	-	-	-	-	-	-	-	-	-	-	-	-
	b. Property Loans	-	-	-	-	-	-	-	-	-	-	-	-
	i direstrukturisasi	-	-	-	-	-	-	-	-	-	-	-	-
	ii tidak direstrukturisasi	-	-	-	-	-	-	-	-	-	-	-	-
	c. Other Restructured Loans	-	-	-	-	-	-	-	-	-	-	-	-
	d. Others	335.369	-	-	-	-	335.369	258.684	-	-	-	-	258.684
5	Investments in Shares of Stock	-	-	-	-	-	-	-	-	-	-	-	-
	a. In Non-bank Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
	b. In Bank Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
	c. Due to Loan Restructuring	-	-	-	-	-	-	-	-	-	-	-	-
6	Other Receivables	-	-	-	-	-	-	-	-	-	-	-	-
7	Commitments and Contingencies	-	-	-	-	-	-	-	-	-	-	-	-
B	NON EARNING ASSETS												
1	Property Abandoned	-	-	-	-	-	-	-	-	-	-	-	-
2	Reposessed Assets	-	-	-	-	-	-	-	-	-	-	-	-
3	Inter Branch Transactions and Suspense Account	-	-	-	-	-	-	-	-	-	-	-	-
II	THIRD PARTIES												
A	EARNING ASSETS												
1	Placements with Other Banks	4.827.303	-	-	-	-	4.827.303	5.118.821	-	-	-	-	5.118.821
2	Marketable Securities	25.660.448	-	-	-	140	25.660.588	28.784.872	-	-	-	9.463	28.794.335
3	Securities Purchased Under Resale Agreement	-	-	-	-	-	0	-	-	-	-	-	-
4	L o a n s	63.883.338	4.786.822	907.716	1.491.993	1.332.783	72.402.652	51.072.078	3.695.390	1.754.555	598.554	1.002.458	58.123.035
	a. Small Scale Business Credit (KUK)	23.570.883	949.803	149.928	393.437	443.975	25.508.026	19.546.121	733.567	476.137	166.750	201.789	21.124.364
	b. Property Loans	-	0	-	27.094	-	27.094	-	206.627	-	30.574	-	237.201
	i direstrukturisasi	-	0	-	27.094	-	27.094	-	206.627	-	30.574	-	237.201
	ii tidak direstrukturisasi	313.875	9.060	-	-	-	322.935	93.004	14.356	-	-	-	107.360
	c. Other Restructured Loans	2.352.758	1.962.355	223.703	579.124	296.779	5.414.719	1.043.935	982.394	876.485	59.685	340.688	3.303.187
	d. Others	37.645.822	1.865.604	534.085	492.338	592.029	41.129.878	30.389.018	1.758.446	401.933	341.545	459.981	33.350.923
5	Investments in Shares of Stock	67.883	-	-	-	536	68.419	60.772	-	-	-	536	61.308
	a. In Non-bank Financial Institutions	67.883	-	-	-	536	68.419	60.772	-	-	-	536	61.308
	b. In Bank Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
	c. Due to Loan Restructuring	-	-	-	-	-	-	-	-	-	-	-	-
6	Other Receivables	497.344	75.429	52.201	-	-	624.974	52.725	53.892	3.140	-	1.060	110.817
7	Commitments and Contingencies	1.625.529	410.816	1.000	-	329	2.037.674	2.121.257	137.122	26.766	31.975	55.959	2.373.079
B	NON EARNING ASSETS												
1	Property Abandoned	-	-	-	-	-	-	-	-	-	-	-	-
2	Reposessed Assets	23.923	-	-	-	-	23.923	24.910	-	-	-	-	24.910
3	Inter Branch Transactions and Suspense Account	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	96.921.137	5.273.067	960.917	1.491.993	1.333.788	105.980.902	87.494.119	3.886.404	1.784.461	630.529	1.069.476	94.864.989
1	a. Required Allowance for Losses on Earning Assets	763.821	263.653	144.137	745.997	1.333.788	3.251.396	592.070	194.320	267.669	315.264	1.069.476	2.438.799
	b. Required Allowance for Losses on Non Earning Assets	-	-	-	-	-	-	-	-	-	-	-	-
	c. Total Required Allowance for Losses	763.821	263.653	144.137	745.997	1.333.788	3.251.396	592.070	194.320	267.669	315.264	1.069.476	2.438.799
2	a. Established Allowance for Losses on Earning Assets	-	-	-	-	-	5.617.356	-	-	-	-	-	5.418.193
	b. Established Allowance for Losses on Non Earning Assets	-	-	-	-	-	18.866	-	-	-	-	-	20.990
	c. Total Established Allowance for Losses	-	-	-	-	-	5.636.222	-	-	-	-	-	5.439.183
3	Value of Bank's Assets Pledged as Collateral												
	a. To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-
	b. To Third Parties	-	-	-	-	-	-	-	-	-	-	-	-
4	Percentage of Small Scale Business Credit to Total Loans						35,48%						36,35%
5	Percentage of Small Scale Business Credit Debtors to Total Debtors						46,19%						44,52%
6	Percentage of Small and Medium Enterprises to Total Loans						86,95%						86,66%
7	Percentage of Small and Medium Enterprises Debtors to Total Debtors						99,99%						99,99%

PT BANK RAKYAT INDONESIA (PERSERO)
FOREIGN EXCHANGE TRANSACTIONS AND DERIVATIVES
As of September 30, 2005
(in Millions of Rupiah)

NO.	DESCRIPTION	BANK BRI				Contract Value with Netting Agreement
		Contract Market Value		Derivative Receivable and Payable		
		Hedging	Others	Receivables	Payables	
A.	Exchange Rate Related					
1.	Spot	-	102.797	520	550	-
2.	Forward	-	-	-	-	-
3.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	-	93.639	4.177	4.097	-
6.	Others	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	1.029.000	-	27.419	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL			4.697	32.066	

PT BANK RAKYAT INDONESIA (PERSERO)
CALCULATION OF CAPITAL ADEQUACY RATIO *)
As of September 30, 2005 and 2004
(in Millions of Rupiah)

NO.	DESCRIPTION	Sep 30, 2005	Sep 30, 2004	
			After Restatement	Before Restatement
I.	CAPITAL COMPONENTS			
	A. TIER I CAPITAL	9.589.386	8.486.180	8.489.838
	1. Paid-in Capital	5.939.516	5.882.352	5.882.352
	2. Additional Capital (Disclosed Reserves)	3.649.870	2.603.828	2.607.486
	a. Agio **)	948.441	882.144	882.144
	b. Disagio (-/-)	-	-	-
	c. Management Stock Ownership Option	86.961	24.594	24.594
	d. Donated Capital	-	-	-
	e. General and Special Reserves	1.410.765	298.834	298.834
	f. Previous Year's Profit After Tax	-	-	-
	g. Accumulated Losses (-/-) ***)	(114.071)	(3.658)	-
	h. Current Year's Profit After Tax (50%) ****)	1.214.064	1.298.440	1.298.440
	i. Current Year's Losses	-	-	-
	j. Differences in Foreign Currency Translation of Overseas Branches	-	-	-
	1) Positive Adjustment	103.710	103.474	103.474
	2) Negative Adjustment (-/-)	-	-	-
	k. Funds for Paid - in Capital	-	-	-
	l. Decline in Value of Equity Participation in Available for Sale Portfolio (-/-)	-	-	-
	3. Goodwill (-/-)	-	-	-
	4. Differences estimated assets and liability from quasi-reorganization	-	-	-
	B. TIER II CAPITAL	2.446.293	2.568.353	2.568.353
	(Maximum 100% from Core Capital)			
	1. Reserves on Revaluation Increment of Premises and Equipment	786	786	786
	2. Differences estimated assets and liability from quasi-reorganization	-	-	-
	3. General Reserves of Allowance for Possible Losses on Earning Assets (maximum 1,25% from Risk Weighted Assets)	724.593	581.969	581.969
	4. Loan Capital	-	-	-
	5. Subordinated Loan (maximum 50% from Core Capital) *****)	1.720.914	1.985.598	1.985.598
	6. Increase in Value of Equity in Available for Sale Portfolio (45%)	-	-	-
	C. ADOPTION PSAK 24 (Revised 2004)			
	1. Accumulated Losses (-/-)		(545.731)	
	2. Current Year's Profit After Tax (50%) **)		(5.270)	
	D. SUPPLEMENTARY ADDED CAPITAL REQUIRED			
	E. SUPPLEMENTARY ADDED CAPITAL MARKET RISK ALLOCATION			
II.	TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A+B+C)	12.035.679	10.508.802	11.058.191
III.	TOTAL CORE CAPITAL, SUPPLEMENTARY CAPITAL & SUPPLEMENTARY ADDED CAPITAL (A+B+C+E)	12.035.679	10.508.802	11.058.191
IV.	INVESTMENT IN SHARES OF STOCK -/-	68.419	61.308	61.308
V.	TOTAL CAPITAL FOR CREDIT RISK (II-IV)	11.967.260	10.447.494	10.996.883
VI.	TOTAL CAPITAL FOR CREDIT RISK AND MARKET RISK (III-IV)	11.967.260	10.447.494	10.996.883
VII.	RISK WEIGHTED ASSETS BASED ON CREDIT RISK	74.277.280	55.949.930	55.949.930
VIII.	RISK WEIGHTED ASSETS BASED ON MARKET RISK	4.802.442	-	-
IX.	ESTABLISH MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK (V:VII)	16,11%	18,67%	19,65%
X.	ESTABLISH MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND MARKET RISK (VI:(VII+VIII))	15,13%	18,67%	19,65%
XI.	OVER THAN STANDARD SUPPLEMENTARY ADDED CAPITAL REQUIRED RATIO	0,00%	0,00%	0,00%
XII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO	8,00%	8,00%	8,00%

Notes:

*) CAR Calculation as of June 30, 2004 comply with Bank Indonesia's Circular No 3/21/PBI/2001 dated December 31, 2001 ; and as of June 30, 2005 comply with Bank Indonesia's Circular No 5/12/PBI/2003 dated July 17, 2003.

**). Agio after Quasi Deferred Tax Assets as Rp 799.767 million

***). Difference from Deferred Tax Assets of December 31, 2004 and Quasi Deferred Tax Assets (Rp 799.767 million)

****) Presented without considering the effect of Deferred Tax Assets in compliance with Bank Indonesia's Circular No 3/21/PBI/2001 dated December 31, 2001.

*****) Presented after decrease of amortitation of Subordinated Obligation I and Subordinated Notes that calculated with Straight line method as long as Subordinated Obligation I and Subordinated Notes comply with Bank Indonesia Circular No 6/71/DPwB2/PwB24 dated Mei 17, 2004.

PT BANK RAKYAT INDONESIA (PERSERO)
FINANCIAL RATIOS
As of September 30, 2005 and 2004

NO.	DESCRIPTION	BANK BRI		
		Sep 30, 2005	September 30, 2004	
			After Restatement	Before Restatement
I.	CAPITAL			
	1. CAR With Credit Risk	16,11%	18,67%	19,65%
	2. CAR With Credit Risk and Market Risk	15,13%	0,00%	0,00%
	3. Premises and Equipment to Capital *)	32,99%	31,34%	29,78%
II.	EARNING ASSETS			
	1. Non performing Earning Assets	3,57%	3,67%	3,67%
	2. Allowance for Possible Losses on Earning Assets	5,30%	5,71%	5,71%
	3. Compliance for Allowance for Possible Losses on Earning Assets	172,77%	222,17%	222,17%
	4. NPL Gross	5,13%	5,75%	5,75%
	5. NPL Net	2,09%	3,07%	3,07%
III.	RENTABILITY			
	1. R O A	4,62%	5,79%	5,81%
	2. R O E	33,47%	43,24%	43,40%
	3. N I M	12,29%	12,21%	11,65%
	4. Operating Expenses to Operating Revenues **)	72,51%	67,51%	67,44%
IV.	LIQUIDITY			
	L D R	80,64%	74,31%	74,31%
V.	COMPLIANCE			
	1. a. Percentage Violation of Legal Lending Limit (BMPK)			
	a.1. Related parties	-	-	-
	a.2. Third parties	-	-	-
	b. Percentage of Excess Legal Lending Limit (BMPK)			
	b.1. Related parties	-	-	-
	b.2. Third parties	-	-	-
	2. GWM Rupiah (Primary Reserves)	9,10%	8,11%	8,11%
	3. Net Open Position (Percentage of Capital)	3,70%	12,88%	12,24%

Catatan :

*) Premises and equipment is gross (without accumulated depreciation)

***) Operating expenses (include interest expense and provision expense on productive and other assets) divided by Operating Income (include interest income)..

SYARIAH BUSINESS SEGMENT INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk.
As of September 30, 2005 and September 30, 2004
(in Millions of Rupiah)

(Presented in Compliance with Bank Indonesia Letter No.4/308/BPS, dated April 30, 2002)
Regarding "Presentation of Quarterly and Monthly Published Financial Statements"

No.	Income Statement Information	Januari 01, 2005 to September 30, 2005	Januari 01, 2004 to September 30, 2004
A.	INCOME		
1.	Murabahah Margin	38.441	14.289
2.	Mudharabah Profit Sharing	1.260	464
3.	Wadiah Bank Indonesia Certificates	-	-
4.	Other Operating Income	3.679	1.129
5.	Non-operating Income	260	14
	TOTAL INCOME	43.640	15.896
B.	EXPENSES		
1.	Mudharabah Profit Sharing	11.053	6.086
2.	Wadiah Demand Deposits	114	50
3.	Provision for Possible Losses	8.128	2.934
4.	General and Administration	7.949	7.764
5.	Personnel Expenses	13.450	6.931
6.	Other Operating Expenses	773	21
7.	Non-operating Expenses	8	-
	TOTAL EXPENSES	41.475	23.786
	NET INCOME (LOSSES)	2.165	(7.890)

No.	OTHER INFORMATION	30 Sep 2005	30 Sep 2004
	ASSETS		
1.	C a s h	5.845	5.382
2.	Current Accounts with Bank Indonesia	13.175	9.729
3.	Murabahah Financing *)	812.131	257.606
4.	Mudharabah Financing	26.336	4.781
5.	Allowance for Possible Losses -/-	(13.982)	(3.827)
6.	Prepaid Expenses	9.658	7.356
7.	Fixed Assets	11.766	8.831
8.	Accumulated Depreciation -/-	(4.898)	(2.624)
9.	Other Assets	(280.496)	9.974
	TOTAL ASSETS	579.535	297.208
	LIABILITIES		
10.	Wadiah Demand Deposits	14.954	7.880
11.	Other Current Liabilities	9.559	2.293
12.	Mudharabah Savings Deposits	65.413	43.147
13.	Mudharabah Time Deposits	165.959	80.754
14.	Deposits from Other Banks	-	-
15.	Other Liabilities	321.485	171.024
16.	Net Income (Losses)	2.165	(7.890)
	TOTAL LIABILITIES	579.535	297.208

Notes :

*) Murabahah Financing in shown net of accrued income