

PT BANK RAKYAT INDONESIA (PERSERO) Tbk.
BALANCE SHEETS
As of September 30, 2006 and 2005
(In millions of Rupiah)

DESCRIPTION		Bank BRI	
		September 30, 2006	September 30, 2005
ASSETS			
1	C a s h	2.912.831	2.530.348
2	Placements with Bank Indonesia		
	a. Current Accounts with Bank Indonesia	9.967.028	7.887.387
	b. Bank Indonesia Certificates	11.359.715	3.255.000
	c. Others	3.954.314	1.050.000
3	Current Accounts with Other Banks		
	a. Rupiah	8.470	15.156
	b. Foreign Currencies	2.279.378	851.602
4	Placements with Other Banks		
	a. Rupiah	1.470.000	1.765.000
	Allowance for Possible Losses -/-	(14.785)	(28.302)
	b. Foreign Currencies	612.540	1.036.545
	Allowance for Possible Losses -/-	(28.919)	(18.881)
5	Marketable Securities		
	a. Rupiah		
	i. Trading	1.054.340	2.864.607
	ii. Available for Sale	-	-
	iii. Held to Maturity	412	24.200
	Allowance for Possible Losses -/-	(1.824)	(2.103)
	b. Foreign Currencies		
	i. Trading	823.452	1.048.860
	ii. Available for Sale	700.721	262.086
	iii. Held to Maturity	906.931	804.199
	Allowance for Possible Losses -/-	(21.207)	(21.290)
6	Securities Sold Under Repurchased Agreement	-	-
7	Government Bonds		
	a. Trading	240.552	501.010
	b. Available-for-Sale	6.565.620	5.561.332
	c. Held to Maturity	11.339.294	11.339.294
8	Securities Reverse Repo Receivables		
	a. Rupiah	-	-
	Allowance for Possible Losses -/-	-	-
	b. Foreign Currencies	-	-
	Allowance for Possible Losses -/-	-	-
9	Derivative Receivables	2.430	4.696
	Allowance for Possible Losses -/-	(24)	(47)
10	L o a n s		
	a. Rupiah		
	i. Related Parties	334.721	335.369
	ii. Third Parties	81.562.818	67.460.377
	Allowance for Possible Losses -/-	(5.488.838)	(4.806.783)
	b. Foreign Currencies		
	i. Related Parties	423	504
	ii. Third Parties	4.793.231	4.659.578
	Allowance for Possible Losses -/-	(591.514)	(684.509)
11	Acceptances Receivable	525.140	620.278
	Allowance for Possible Losses -/-	(9.542)	(16.528)
12	Investments in Shares of Stock	71.132	68.419
	Allowance for Possible Losses -/-	(1.242)	(548)
13	Accrued Interest Receivable	946.060	951.028
14	Prepaid Expenses	274.219	204.772
15	Prepaid Tax	-	-
16	Deferred Tax Assets	837.551	997.654
17	Premises and Equipment	3.847.609	3.560.325
	Accumulated Depreciation -/-	(2.026.652)	(1.745.874)
18	Property Abandoned	8.561	-
	Allowance for Property Abandoned -/-	(3.128)	-
19	Leased Assets	381.214	387.183
	Accumulated Depreciation -/-	(380.464)	(339.771)
20	Repossessed Assets	9.203	23.923
	Allowance for Repossessed Assets -/-	(3.145)	(18.866)
21	Other Assets - Net	1.238.621	1.009.931
TOTAL ASSETS		140.457.247	113.397.161

PT BANK RAKYAT INDONESIA (PERSERO) Tbk.
BALANCE SHEETS
As of September 30, 2006 and 2005
(In millions of Rupiah)

DESCRIPTION		Bank BRI	
		September 30, 2006	September 30, 2005
	LIABILITIES AND STOCKHOLDERS' EQUITY		
1	Demand Deposits		
	a. Rupiah	18.262.556	15.154.007
	b. Foreign Currencies	2.426.597	1.588.248
2	Other Current Liabilities	1.917.940	1.577.713
3	Savings Deposits		
	a. Rupiah	51.722.517	46.182.060
	b. Foreign Currencies	97.353	105.167
4	Time Deposits		
	a. Rupiah		
	i. Related Parties	460.748	83.196
	ii. Third Parties	34.544.369	23.145.476
	b. Foreign Currencies		
	i. Related Parties	781	1.183
	ii. Third Parties	4.652.139	3.941.411
5	Certificates of Deposits		
	a. Rupiah	914	340
	b. Foreign Currencies	-	-
6	Deposits from Other Banks	1.165.396	636.828
7	Securities Repo Payables	102.681	103.316
8	Derivative Payables	23.532	32.066
9	Acceptances Payable	525.140	620.278
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
	- Third Parties	1.609.828	1.642.660
	ii. Foreign Currencies		
	- Related Parties	-	-
	- Third Parties	520.705	160.857
12	Estimated Losses on Commitments and Contingencies	40.735	37.275
13	Obligation under Capital Lease	82.041	151.146
14	Accrued Expenses	382.202	281.395
15	Taxes Payable	205.014	270.616
16	Deferred Tax Liabilities	-	-
17	Other Liabilities	4.058.372	3.764.440
18	Subordinated Loans		
	a. Related Parties	-	-
	b. Third Parties	2.279.783	2.470.225
19	Loan Capital		
	a. Related Parties	-	-
	b. Third Parties	-	-
20	Minority Interest	-	-
21	EQUITY		
	a. Capital Stock	6.100.551	5.939.516
	b. Agio (Disagio)	2.146.750	1.748.208
	c. Stock Option	110.623	86.961
	d. Donated Capital	-	-
	e. Paid in Capital	-	-
	f. Differences Arising from Translation of Foreign Currency Financial Statements	103.099	103.710
	g. Premises and Equipment Revaluation Increment	786	786
	h. Unrealized Gains (Losses) on Government Bonds	647.705	(369.706)
	i. Other Comprehensive Income	-	-
	j. Retained Earnings	6.266.390	3.922.708
	TOTAL LIABILITIES	140.457.247	113.397.161

PT BANK RAKYAT INDONESIA (PERSERO) Tbk.
BALANCE SHEETS
As of September 30, 2006 and 2005
(In millions of Rupiah)

DESCRIPTION	Bank BRI	
	September 30, 2006	September 30, 2005

MANAGEMENTS OF THE BANK	SHAREHOLDERS
Board of Commissioners :	
- President Commissioner : Bunasor Sanim *)	
- Commissioner : Sunarsip	Republic of Indonesia 57,37%
- Commissioner : Mulia P. Nasution	Public 42,63%
- Commissioner : Agus Pakpahan	
- Commissioner Independent : B. S. Kusmuljono	
- Commissioner Independent : Aviliani	
- Commissioner Independent : Baridjussalam Hadi	
Board of Directors :	
- President Director : Sofyan Basir	
- Director : Abdul Salam	
- Director : A. Toni Soetirto	
- Director : Sarwono Sudarto	
- Director : Sulaiman Arif Arianto	
- Director : Sudaryanto Sudargo	
- Director : Lenny Sugihat	
- Compliance Director : Bambang Soepeno	

Jakarta, October 20, 2006
S, E & O

PT BANK RAKYAT INDONESIA (PERSERO)
BOARD OF DIRECTORS

Sofyan Basir
President Director

Abdul Salam
Director

Notes:

1 The above financial information has been prepared for the purpose of complying with Bank Indonesia Regulation No. 3/22/PBI/2001 dated December 13, 2001 regarding "Transparency of Bank's Financial Condition", Bank Indonesia Circular Letter No. 7/10/DPNP dated March 31, 2005 regarding "The amendment of Bank Indonesia Circular Letter No. 3/30/DPNP dated December 14, 2001 regarding "Quarterly and Monthly Published Financial Statements of Commercial Banks and Certain Report Submitted to Bank Indonesia", Bank Indonesia 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 the Capital Market Supervisory Agency (BAPEPAM), Attachment No. Kep-36/PM/2003 dated September 30, 2003, regarding "Obligation to Submit Periodic Financial Statements."

2 For comparison purposes, certain accounts in the September 30, 2005 have been reclassified to conform with the presentation of accounts in the September 30, 2006 financial statements.

3 As of September 30, 2006 and 2005, the exchange rate used for US\$1 to Rupiah were Rp9,225 and Rp10,290, respectively.

4 Basic earnings per share is calculated by dividing the net profit for the year by the weighted average number of issued and fully paid shares during the related year, meanwhile diluted earning per share is calculated after necessary adjustments to the weighted average number of common shares outstanding assuming the full exercise of employee stock options at the time of issuance.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk.
STATEMENTS OF INCOME AND CHANGE IN RETAINED EARNINGS
For the periods January 1, 2006 to September 30, 2006 and 2005
(In millions of Rupiah, unless otherwise stated)

DESCRIPTION	Bank BRI	
	January 1, 2006 to September 30, 2006	January 1, 2005 to September 30, 2005
INCOME AND EXPENSES FROM OPERATIONS		
1 Interest Income		
1.1. Interest Income		
a. Rupiah	14.781.796	11.984.731
b. Foreign Currencies	405.068	317.320
1.2. Fees and Commissions on Loan Facilities		
a. Rupiah	386.449	327.741
b. Foreign Currencies	64	233
Total Interest Income	15.573.377	12.630.025
2 Interest Expense		
2.1. Interest Expense		
a. Rupiah	5.137.438	3.134.340
b. Foreign Currencies	241.325	159.553
2.2. Fees and Commissions	10	54
Total Interest Expense -/-	5.378.773	3.293.947
Interest Income - Net	10.194.604	9.336.078
3 Other Operating Income		
3.1. Other Fees and Commissions	567.821	395.821
3.2. Foreign Exchange Gain - Net	-	77.447
3.3. Gain from Increase in Value and Trading of Government Bonds and Securities	319.201	-
3.4. Others	116.204	66.373
Total Other Operating Income	1.003.226	539.641
4 Provision for Possible Losses on Assets - Net	1.144.874	505.462
5 Provision for (Reversal of) Estimated Losses on Commitments and Contingencies - Net	(3.469)	(37.718)
6 Other Operating Expenses		
6.1. General and Administrative Expenses	1.478.726	1.306.194
6.2. Salaries and Employee Benefits	3.640.887	3.285.849
6.3. Losses from Decline in Value and Trading of Government Bonds and Securities	-	536.041
6.4. Losses on Foreign Exchange Transactions - Net	4.972	-
6.5. Promotion	116.569	138.125
6.6. Others	468.355	455.188
Total Others Operating Expenses -/-	5.709.509	5.721.397
Net Operating Income / Expenses	4.346.916	3.686.578
NON OPERATING INCOME AND EXPENSES		
7 Non Operating Income	144.536	100.513
8 Non Operating Expense	8.179	6.397
Non Operating Income (Expenses) - Net	136.357	94.116
9 Extraordinary Income (Expense)	-	-
10 Income before Tax	4.483.273	3.780.694
11 Provision for Income Tax -/-		
a. Current	1.273.304	1.352.566
b. Deferred	106.295	(83.815)
12 Net Income for Current Period	3.103.674	2.511.943
13 Minority Interest -/-	-	-
14 Retained Earnings (Accumulated Losses) at Beginning of Period	5.219.352	3.391.601
15 a. Dividend - / -	1.904.293	1.816.614
b. Others -/-	152.343	164.222
16 Retained Earnings (Accumulated Losses) End of Period	6.266.390	3.922.708
17 EARNINGS PER SHARE		
Basic (full amount)	259,62	213,16
Diluted (full amount)	254,37	208,78

PT BANK RAKYAT INDONESIA (PERSERO) Tbk.
STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of September 30, 2006 and 2005
(In millions of Rupiah)

DESCRIPTION	Bank BRI	
	September 30, 2006	September 30, 2005
COMMITMENTS		
Commitment Receivables		
1. Unused Borrowing Facilities		
a. Rupiah	-	-
b. Foreign Currencies	124.780	139.187
2. Others	134.327	102.797
Total Commitment Receivables	259.107	241.984
Commitment Payables		
1. Unused Loan Facilities Granted		
a. Rupiah	9.388.307	8.624.024
b. Foreign Currencies	861.226	1.111.019
2. Outstanding Irrevocable Letters of Credit for Export and Import Transactions	2.910.932	1.478.808
3. Others	153.357	98.508
Total Commitment Payables	13.313.822	11.312.359
COMMITMENTS - NET	(13.054.715)	(11.070.375)
CONTINGENCIES		
Contingent Receivables		
1. Guarantees Received		
a. Rupiah	6.842	627
b. Foreign Currencies	4.307	15.684
2. Interest Receivable on Non-Performing Loans		
a. Rupiah	479.239	895.127
b. Foreign Currencies	36.219	65.746
3. Others	95.349	133.031
Total Contingent Receivables	621.956	1.110.215
Contingent Payables		
1. Guarantees Issued		
a. Bank Guarantees		
- Rupiah	220.426	255.311
- Foreign Currencies	381.658	83.707
b. Others	-	23.412
2. Outstanding Revocable Letters of Credit for Export and Import Transactions	-	-
3. Others	-	-
Total Contingent Payables	602.084	362.430
CONTINGENT - NET	19.872	747.785

PT BANK RAKYAT INDONESIA (PERSERO) Tbk.
QUALITY OF ASSETS AND OTHER INFORMATION
(In millions of Rupiah)

NO.	DESCRIPTION	BANK BRI						BANK BRI					
		September 30, 2006						September 30, 2005					
		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	Held Securities	-	-	-	-	-	-	-	-	-	-	-	-
3	Securities Purchased Under Resale Agreement	-	-	-	-	-	-	-	-	-	-	-	-
4	L o a n s	335.144	-	-	-	-	335.144	335.873	-	-	-	-	335.873
	a. Small Scale Business Credit (KUK)	-	-	-	-	-	-	-	-	-	-	-	-
	b. Property Loans	-	-	-	-	-	-	-	-	-	-	-	-
	i direstrukturisasi	-	-	-	-	-	-	-	-	-	-	-	-
	ii tidak direstrukturisasi	-	-	-	-	-	-	-	-	-	-	-	-
	c. Other Restructured Loans	-	-	-	-	-	-	-	-	-	-	-	-
	d. Others	335.144	-	-	-	-	335.144	335.873	-	-	-	-	335.873
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	Properties Abandoned	-	-	-	-	-	-	-	-	-	-	-	-
2	Reposessed Assets	-	-	-	-	-	-	-	-	-	-	-	-
3	Inter Branch Transactions and Suspense Account	-	-	-	-	-	-	-	-	-	-	-	-
II	THIRD PARTIES												
A	EARNING ASSETS												
1	Placements with Other Banks	8.324.702	-	-	-	-	8.324.702	4.718.303	-	-	-	-	4.718.303
2	Held Securities	32.983.505	-	-	-	7.532	32.991.037	25.660.448	-	-	-	140	25.660.588
3	Securities Purchased Under Resale Agreement	-	-	-	-	-	-	-	-	-	-	-	-
4	L o a n s	76.309.213	5.898.419	1.123.709	1.408.591	1.616.117	86.356.049	63.600.641	4.786.822	907.716	1.491.993	1.332.783	72.119.955
	a. Small Scale Business Credit (KUK)	24.136.811	1.751.715	349.388	287.301	682.393	27.207.608	23.570.883	949.803	149.928	393.437	443.975	25.508.026
	b. Property Loans	-	-	-	-	-	-	-	-	-	-	-	-
	i restructured	-	-	-	17.664	-	17.664	-	-	-	27.094	-	27.094
	ii un-restructured	690.445	7.999	-	-	-	698.444	313.875	9.060	-	-	-	322.935
	c. Other Restructured Loans	2.384.196	820.327	284.921	605.977	44.757	4.140.178	2.352.758	1.962.355	223.703	579.124	296.779	5.414.719
	d. Others	49.097.761	3.318.378	489.400	497.649	888.967	54.292.155	37.363.125	1.865.604	534.085	492.338	592.029	40.847.181
5	Investments in Shares of Stock	70.596	-	-	-	536	71.132	67.883	-	-	-	536	68.419
	a. In Non-bank Financial Institutions	70.596	-	-	-	536	71.132	67.883	-	-	-	536	68.419
	b. In Bank Financial Institutions	-	-	-	-	-	-	-	-	-	-	-	-
	c. Due to Loan Restructuring	-	-	-	-	-	-	-	-	-	-	-	-
6	Other Receivables	420.305	107.265	-	-	-	527.570	497.345	75.429	52.200	-	-	624.974
7	Commitments and Contingencies	3.540.807	106.535	-	-	-	3.647.342	1.625.529	410.816	1.000	-	329	2.037.674
B	NON EARNING ASSETS												
1	Properties Abandoned	3.925	-	1.748	53	2.835	8.561	-	-	-	-	-	-
2	Reposessed Assets	5.326	-	828	163	2.886	9.203	-	-	-	-	-	-
3	Inter Branch Transactions and Suspense Account	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	121.993.523	6.112.219	1.126.285	1.408.807	1.629.906	132.270.740	96.506.022	5.273.067	960.916	1.491.993	1.333.788	105.565.786
1	a. Required Allowance for Losses on Earning Assets	865.964	305.611	168.556	704.296	1.624.185	3.668.612	713.306	263.653	144.137	745.997	1.333.788	3.200.881
	b. Required Allowance for Losses on Non Earning Assets	93	-	386	108	5.721	6.308	-	-	-	-	-	-
	c. Total Required Allowance for Losses	866.057	305.611	168.942	704.404	1.629.906	3.674.920	713.306	263.653	144.137	745.997	1.333.788	3.200.881
2	a. Established Allowance for Losses on Earning Assets	-	-	-	-	-	6.198.630	-	-	-	-	-	5.616.266
	b. Established Allowance for Losses on Non Earning Assets	-	-	-	-	-	6.273	-	-	-	-	-	-
	c. Total Established Allowance for Losses	-	-	-	-	-	6.204.903	-	-	-	-	-	5.616.266
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	-	-	-	-	-	31,38%	-	-	-	-	-	35,20%
5	Percentage of Small Scale Business Credit Debtors to Total Debtors	-	-	-	-	-	44,29%	-	-	-	-	-	46,19%
6	Percentage of Small and Medium Enterprises to Total Loans	-	-	-	-	-	87,72%	-	-	-	-	-	87,05%
7	Percentage of Small and Medium Enterprises Debtors to Total Debtors	-	-	-	-	-	99,99%	-	-	-	-	-	99,99%

PT BANK RAKYAT INDONESIA (PERSERO) Tbk.
FOREIGN EXCHANGE AND DERIVATIVES TRANSACTIONS
As of September 30, 2006
(In millions of Rupiah)

NO.	DESCRIPTION	BANK BRI				
		September 30, 2006				
		Contract Market Value		Derivative Receivable and Payable		Contract Value with Netting Agreement
		Hedging	Others	Receivables	Payables	
A.	Exchange Rate Related					
1.	Spot	-	18.446	197	177	-
2.	Forward	-	350.113	2.233	2.312	-
3.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	-	-	-	-	-
6.	Others	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	1.845.000	-	21.043	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL			2.430	23.532	

PT BANK RAKYAT INDONESIA (PERSERO) Tbk.
CALCULATION OF CAPITAL ADEQUACY RATIO
As of September 30, 2006 and 2005
(In millions of Rupiah)

NO.	DESCRIPTION	September 30, 2006	September 30, 2005
I.	CAPITAL COMPONENTS		
	A. TIER I CAPITAL	12.284.877	9.589.386
	1. Paid-in Capital	6.100.551	5.939.516
	2. Additional Capital (Disclosed Reserves)	6.184.326	3.649.870
	a. Agio	2.146.750	1.748.208
	b. Disagio (-/-)	-	-
	c. Management Stock Ownership Option	110.623	86.961
	d. Donated Capital	-	-
	e. General and Special Reserves	2.850.396	1.410.765
	f. Previous Year's Profit After Tax	312.319	-
	g. Accumulated Losses (-/-)	(943.846)	(913.838)
	h. Current Year's Profit After Tax (50%) *	1.604.985	1.214.064
	i. Current Year's Losses	-	-
	j. Differences in Foreign Currency Translation of Overseas Branches		
	1) Positive Adjustment	103.099	103.710
	2) Negative Adjustment (-/-)	-	-
	k. Funds for Paid - in Capital	-	-
	l. Decline in Value of Equity Participation in Available for Sale Portfolio (-/-)	-	-
	3. Goodwill (-/-)	-	-
	4. Revaluation Differences in Assets and Liabilities from Quasi-reorganization	-	-
	B. TIER II CAPITAL	2.059.621	2.446.293
	(Maximum 100% from Core Capital)		
	1. Reserves on Revaluation Increment of Premises and Equipment	786	786
	2. Revaluation Differences in Assets and Liabilities from Quasi-reorganization	-	-
	3. General Reserves of Allowance for Possible Losses on Earning Assets (maximum 1,25% from Risk Weighted Assets)	954.981	724.593
	4. Loan Capital	-	-
	5. Subordinated Loan (maximum 50% from Core Capital) **)	1.103.854	1.720.914
	6. Increase in Value of Equity in Available for Sale Portfolio (45%)	-	-
	C. SUPPLEMENTARY ADDED CAPITAL REQUIRED	-	-
	D. SUPPLEMENTARY ADDED CAPITAL MARKET RISK ALLOCATION	-	-
II.	TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A+B)	14.344.498	12.035.679
III.	TOTAL CORE CAPITAL, SUPPLEMENTARY CAPITAL & SUPPLEMENTARY ADDED CAPITAL (A+B+D)	14.344.498	12.035.679
IV.	INVESTMENT IN SHARES OF STOCK -/-	70.596	68.419
V.	TOTAL CAPITAL FOR CREDIT RISK (II-IV)	14.273.902	11.967.260
VI.	TOTAL CAPITAL FOR CREDIT RISK AND MARKET RISK (III-IV)	14.273.902	11.967.260
VII.	RISK WEIGHTED ASSETS BASED ON CREDIT RISK	72.194.814	74.277.280
VIII.	RISK WEIGHTED ASSETS BASED ON MARKET RISK	4.203.678	4.802.442
IX.	ESTABLISH MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK (V:VII)	19,77%	16,11%
X.	ESTABLISH MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND MARKET RISK (VI:(VII+VIII))	18,68%	15,13%
XI.	OVER THAN STANDARD SUPPLEMENTARY ADDED CAPITAL REQUIRED RATIO	0,00%	0,00%
XII.	REQUIRED MINIMUM CAPITAL ADEQUACY RATIO	8,00%	8,00%

Notes:

*) 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 net of amortitation of Subordinated Obligation I and Subordinated Notes which was calculated using the straight line method in accordance with Bank Indonesia Circular No 6/71/DPwB2/PwB24 dated May 17, 2004.

PT BANK RAKYAT INDONESIA (PERSERO) Tbk.
FINANCIAL RATIOS
As of September 30, 2006 and 2005

NO.	DESCRIPTION	BANK BRI	
		September 30, 2006	September 30, 2005
I.	C A P I T A L		
	1. CAR With Credit Risk	19,77%	16,11%
	2. CAR With Credit Risk and Market Risk	18,68%	15,13%
	3. Premises and Equipment to Capital *)	29,63%	32,99%
II.	EARNING ASSETS		
	1. Non performing Earning Assets	3,14%	3,59%
	2. Allowance for Possible Losses on Earning Assets	4,69%	5,31%
	3. Compliance for Allowance for Possible Losses on Earning Assets	168,96%	175,13%
	4. Compliance for Allowance for Possible Losses on Non Earning Assets	96,73%	-
	5. NPL Gross	4,79%	5,15%
	6. NPL Net	1,91%	2,09%
III.	RENTABILITY		
	1. R O A	4,56%	4,62%
	2. R O E	32,93%	33,49%
	3. N I M	11,34%	12,36%
	4. Operating Expenses to Operating Revenues **)	73,78%	71,98%
IV.	LIQUIDITY		
	L D R	77,29%	80,33%
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)	9,08%	9,10%
	3. Net Open Position (Percentage of Capital)	3,13%	3,70%

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)..

SHARIA BUSINESS UNIT FINANCIAL INFORMATION
PT BANK RAKYAT INDONESIA (PERSERO) Tbk.
BALANCE SHEETS

As of September 30, 2006 and 2005

(in Millions of Rupiah)

Presented in Compliance with Bank Indonesia Circular Letter No. 7/56/DPbS dated December 9, 2005
regarding "Presentation of Annual Report, Quarterly and Monthly Published Financial Statements
and Certain Report from Bank Submitted to Bank Indonesia"

No.	DESCRIPTION	September 30, 2006	September 30, 2005
A.	ASSETS		
1.	Cash	9.772	5.845
2.	Current Accounts with Bank Indonesia	18.701	13.175
3.	Bank Indonesia Certificates of Wadiah	-	-
4.	Placements with Other Banks	-	-
5.	Allowance for Possible Losses -/-	-	-
6.	Marketable Securities	-	-
7.	Allowance for Possible Losses -/-	-	-
8.	Murabahah Receivables	871.451	510.914
9.	Allowance for Possible Losses -/-	(36.525)	(12.538)
10.	Other Receivables	22.192	19.024
11.	Allowance for Possible Losses -/-	(604)	(730)
12.	Mudharabah and Musyarakah Financing	63.647	26.336
13.	Allowance for Possible Losses -/-	(1.455)	(714)
14.	Interest Receivable	210	-
15.	Prepaid Expenses	10.326	9.658
16.	Premises and Equipment	25.682	11.766
17.	Accumulated Depreciation -/-	(9.578)	(4.898)
18.	Other Assets - Net	30.028	1.697
	TOTAL ASSETS	1.003.847	579.535
B.	LIABILITIES		
1.	Wadiah Demand Deposits	52.897	14.954
2.	Other Current Liabilities	368	9.467
3.	Liabilities with Bank Indonesia (FPJPS)	-	-
4.	Liabilities with Other Banks	884	92
5.	Marketable Securities Issued	-	-
6.	Other Liabilities	691.633	321.485
7.	Unrestricted Investment Funds	-	-
a.	Mudharabah Saving Deposits	124.038	65.413
b.	Mudharabah Time Deposits	124.230	165.959
8.	Retained Earnings (Accumulated Losses)	9.797	2.165
	TOTAL LIABILITIES	1.003.847	579.535

STATEMENTS OF INCOME
For the period January 1 to September 30, 2006 and 2005
(in Millions of Rupiah)

No.	DESCRIPTION	January 1, 2006 to September 30, 2006	January 1, 2005 to September 30, 2005
A.	INCOME FROM OPERATIONS		
1.	Murabahah Margin	69.181	35.601
2.	Mudharabah Profit Sharing	5.673	1.253
3.	Bonuses	-	-
4.	Other Operating Income	12.548	6.525
B.	TOTAL OPERATING INCOME	87.402	43.379
C.	Investor's Share On Returns of Unrestricted Investment Funds		
a.	Banks	-	-
b.	Non Banks	12.430	11.053
c.	Bank Indonesia (FPJPS)	-	-
D.	TOTAL PROFIT SHARING	12.430	11.053
E.	Operating Income After Distribution of Profit Sharing for Investor of Unrestricted Investment Funds	74.972	32.326
F.	EXPENSES FROM OPERATIONS		
1.	Wadiah Bonuses	328	114
2.	Provision for Possible Losses on Earning Assets	24.069	8.128
3.	General and Administrative Expenses	17.011	7.949
4.	Personnel Expenses	22.513	13.450
5.	Other Expenses	1.564	773
	TOTAL OPERATING EXPENSES	65.485	30.414
H.	INCOME (EXPENSES) FROM OPERATION - NET	9.487	1.912
I.	Non Operating Income	312	261
J.	Non Operating Expenses	2	8
K.	NON OPERATING INCOME (EXPENSES) - NET	310	253
L.	NET INCOME (LOSS) FOR CURRENT PERIOD	9.797	2.165

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of September 30, 2006 and 2005
(In millions of Rupiah)

No.	DESCRIPTION	September 30, 2006	September 30, 2005
1.	Unused Financing Facilities Granted to Customers	10.582	417
2.	Outstanding Irrevocable L/C	-	-
3.	Guarantees (Kafalah) Issued	18	-
4.	Others	4.523	233

Jakarta, October 31, 2006

SHARIA SUPERVISORY BOARD

PT BANK RAKYAT INDONESIA (PERSERO), Tbk
SYARIA BUSINESS UNIT

PROF. K. H. DRS. ASJMUNI ABDURRAHMAN
KETUA

EKO B. SUHARNO
KEPALA

PROFIT SHARING DISTRIBUTION
For the period January 01, 2006 to September 30, 2006
(In millions of Rupiah)

TYPE OF FUNDS	Average Outstanding	Revenue Subject to Profit Sharing	Fund Owner's Portion		
			Nisbah	Total Bonuses and Profit Sharing	Rate of Return Indication
1 Wadiah Demand Deposits					
a. Banks	-	-	-	-	-
b. Non Banks	45.038	531	0%	56	1,50%
2 Mudharabah Saving Deposits					
a. Banks	-	-	-	-	-
b. Non Banks	117.286	1.383	47%	650	6,65%
3 Mudharabah Time Deposits					
a. Banks					
- 1 Month	-	-	-	-	-
- 3 Month	-	-	-	-	-
- 6 Month	-	-	-	-	-
- 12 Month	-	-	-	-	-
b. Non Banks					
- 1 Month	75.682	892	63%	562	8,56%
- 3 Month	34.634	408	65%	265	8,83%
- 6 Month	14.110	166	65%	108	8,83%
- 12 Month	3.848	45	65%	29	8,83%
Total	290.598	3.425		1.670	