

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
BALANCE SHEETS
As of June 30, 2007 with comparative figures for 2006
(in millions of Rupiah)

DESCRIPTION		Bank BRI	
		June 30, 2007	June 30, 2006
ASSETS			
1	C a s h	3,543,162	2,795,235
2	Placements with Bank Indonesia		
	a. Current accounts with Bank Indonesia	11,336,578	9,460,401
	b. Certificates of Bank Indonesia	10,682,781	13,316,558
	c. Others	11,558,876	2,331,029
3	Current accounts with other banks		
	a. Rupiah	27,932	3,217
	b. Foreign currencies	4,346,680	638,936
4	Placements with other banks		
	a. Rupiah	3,915,000	1,977,000
	Allowance for possible losses -/-	(39,429)	(19,803)
	b. Foreign currencies	1,329,824	312,163
	Allowance for possible losses -/-	(56,765)	(9,510)
5	Securities		
	a. Rupiah		
	i. Trading	1,084,323	1,993,712
	ii. Available for sale	1,628,151	-
	iii. Held to maturity	51,521	19,968
	Allowance for possible losses -/-	(4,856)	(1,936)
	b. Foreign currencies		
	i. Trading	893,325	857,637
	ii. Available for sale	811,504	658,447
	iii. Held to maturity	1,237,007	776,681
	Allowance for possible losses -/-	(56,779)	(12,362)
6	Securities sold under agreement to repurchase	-	-
7	Government bonds		
	a. Trading	807,377	227,028
	b. Available for sale	6,413,561	6,169,985
	c. Held to maturity	11,339,294	11,339,294
8	Securities purchased under agreement to resell (reverse repo)		
	a. Rupiah	-	-
	Allowance for possible losses -/-	-	-
	b. Foreign currencies	-	-
	Allowance for possible losses -/-	-	-
9	Derivative receivables	457,235	4,693
	Allowance for possible losses -/-	(4,572)	(47)
10	L o a n s		
	a. Rupiah		
	i. Related parties	328,084	334,422
	ii. Third parties	93,353,333	77,278,022
	Allowance for possible losses -/-	(6,923,035)	(5,286,247)
	b. Foreign currencies		
	i. Related parties	273	481
	ii. Third parties	5,096,818	4,651,773
	Allowance for possible losses -/-	(1,139,177)	(592,859)
11	Acceptances receivable	646,170	391,425
	Allowance for possible losses -/-	(39,674)	(8,580)
12	Investments in shares of stock	79,944	73,638
	Allowance for possible losses -/-	(1,330)	(1,267)
13	Interest receivable	1,355,381	1,259,228
14	Prepaid expenses	178,030	176,853
15	Prepaid tax	-	102,850
16	Deferred tax assets	1,006,507	886,530
17	Premises and equipment	4,058,163	3,785,096
	Accumulated depreciation -/-	(2,233,578)	(1,957,824)
18	Abandoned properties	6,288	8,603
	Allowance for possible losses -/-	(63)	(3,005)
19	Leased assets	330,832	381,214
	Accumulated depreciation -/-	(330,789)	(379,909)
20	Repossessed assets	10,233	6,102
	Allowance for possible losses -/-	(3,146)	(3,323)
21	Other assets	1,043,171	1,212,972
TOTAL ASSETS		168,124,165	135,154,521

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BALANCE SHEETS
As of June 30, 2007 with comparative figures for 2006
(in millions of Rupiah)

DESCRIPTION		Bank BRI	
		June 30, 2007	June 30, 2006
LIABILITIES			
1	Demand deposits		
	a. Rupiah	21,399,055	19,635,374
	b. Foreign currencies	4,587,814	1,331,754
2	Liabilities immediately payable	3,389,258	3,618,976
3	Savings deposits		
	a. Rupiah	60,636,947	50,116,664
	b. Foreign currencies	-	123,588
4	Time deposits		
	a. Rupiah		
	i. Related parties	398,013	155,008
	ii. Third parties	45,168,905	32,808,158
	b. Foreign currencies		
	i. Related parties	1,183	892
	ii. Third parties	3,617,043	3,697,693
5	Certificates of deposits		
	a. Rupiah	1,067	920
	b. Foreign currencies	-	-
6	Deposits from other banks	2,501,016	889,238
7	Securities sold under agreement to repurchase (repo)	102,681	102,646
8	Derivative payables	474,273	39,183
9	Acceptances payable	646,170	391,425
10	Securities issued		
	a. Rupiah	-	-
	b. Foreign currencies	-	-
11	Fund borrowings		
	a. Funding facilities from Bank Indonesia	-	-
	b. Others		
	i. Rupiah		
	- Related parties	-	-
	- Third parties	868,265	1,614,361
	ii. Foreign currencies		
	- Related parties	-	-
	- Third parties	107,982	255,273
12	Estimated losses on commitments and contingencies	62,731	61,299
13	Obligation under capital lease	46,078	95,629
14	Accrued expenses	323,760	413,780
15	Taxes payable	222,321	-
16	Deferred tax liabilities	-	-
17	Other liabilities	4,304,962	3,690,977
18	Subordinated loans		
	a. Related parties	-	-
	b. Third parties	2,116,898	2,287,372
19	Loan capital		
	a. Related parties	-	-
	b. Third parties	-	-
20	Minority interest	-	-
21	EQUITY		
	a. Capital stock	6,151,801	6,096,221
	b. Additional paid-in capital/agio	2,594,761	2,133,290
	c. Stock option	36,211	85,166
	d. Donated capital	-	-
	e. Funds for paid-in capital	-	-
	f. Differences arising from translation of foreign currency financial statements	102,993	103,161
	g. Premises and equipment revaluation increment	786	786
	h. Unrealized gains (losses) on available for sale securities and government bonds	762,848	234,796
	i. Other comprehensive income	-	-
	j. Retained earnings	7,498,343	5,170,891
TOTAL LIABILITIES AND EQUITY		168,124,165	135,154,521

PT BANK RAKYAT INDONESIA (PERSERO) Tbk
BALANCE SHEETS
As of June 30, 2007 with comparative figures for 2006
(in millions of Rupiah)

DESCRIPTION	Bank BRI	
	June 30, 2007	June 30, 2006

MANAGEMENTS OF THE BANK	STOCKHOLDERS
Board of Commissioners :	
- President Commissioner : Bunasor Sanim *)	
- Commissioner : Sunarsip	Republic of Indonesia 56.89%
- Commissioner : Agus Pakpahan	Public 43.11%
- Commissioner : Agus Suprijanto	
- 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, July 28, 2007
S, E & O

PT BANK RAKYAT INDONESIA (PERSERO)
BOARD OF DIRECTORS

Sofyan Basir
President Director

Abdul Salam
Director

Notes:

1. The financial statements above is unaudited.
 2. The above financial information is presented in accordance with the following matters :
 - a. Bank Indonesia Regulation No. 3/22/PBI/2001 dated December 13, 2001 as amended by Bank Indonesia Regulation No.7/50/PBI/2005 dated November 29, 2005 regarding Transparency of Bank's Financial Condition,
 - b. 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 Presentation of Quarterly and Monthly Published Financial Statements of Commercial Banks and Certain Reports Submitted to Bank Indonesia.
 - c. Bank Indonesia Letter No. 5/559/DPNP/IDPnP dated December 24, 2003 regarding "Bank's Published Financial Statements.
 - d. Rule No. 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 Regulation No.7/2/PBI/2005 dated January 20, 2005, as amended by Bank Indonesia Regulation No.8/2/PBI/2006 dated January 30, 2006 regarding change in Bank Indonesia Regulation No.7/2/PBI/2005, which among others required the Bank to apply the asset quality designated by Bank Indonesia in the event of difference in assessment of asset quality between Bank and Bank Indonesia.
 4. For comparative purposes, certain accounts in the financial information as of and for the period ended June 30, 2006 have been reclassified to conform with the presentation of accounts in the financial information as of and for the period ended June 30, 2007.
 5. Exchange rate of 1 US Dollar as of June 30, 2007 and 2006 were Rp9,049.5 and Rp9,263, respectively.
 6. 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.
- *) Also appointed as independent commissioner

STATEMENTS OF INCOME AND CHANGE IN RETAINED EARNINGS
For the periods January 1, 2007 to June 30, 2007 with comparative figures for 2006
(in millions of Rupiah, unless otherwise stated)

DESCRIPTION	Bank BRI	
	January 1, 2007 to June 30, 2007	January 1, 2006 to June 30, 2006
INCOME AND EXPENSES FROM OPERATIONS		
1 Interest income		
1.1. Interest income		
a. Rupiah	10,704,266	9,681,966
b. Foreign currencies	268,675	265,118
1.2. Fees and commissions on loan facilities	-	-
a. Rupiah	306,169	251,117
b. Foreign currencies	874	-
Total interest income	11,279,984	10,198,201
2 Interest expenses		
2.1. Interest expense		
a. Rupiah	2,990,507	3,354,948
b. Foreign currencies	162,290	157,600
2.2. Fees and commissions	3	6
Total interest expense -/-	3,152,800	3,512,554
Net interest income	8,127,184	6,685,647
3 Other operating income		
3.1. Other fees and commissions	520,781	347,496
3.2. Foreign exchange gain	40,840	-
3.3. Gain from increase in value and sale of government bonds and securities	58,032	176,339
3.4. Others	105,329	73,555
Total other operating income	724,982	597,390
4 Provision (reversal) for possible losses on earning assets	1,461,356	806,640
5 Provision (reversal) of estimated losses on commitments and contingencies	14,469	17,095
6 Other operating expenses		
6.1. General and administrative expenses	1,065,328	975,377
6.2. Salaries and employee benefits	2,519,424	2,474,317
6.3. Losses from decline in value and sale of government bonds and securities	-	-
6.4. Losses on foreign exchange transactions	-	29,670
6.5. Promotion	117,735	61,432
6.6. Others	348,360	311,718
Total others operating expenses -/-	4,050,847	3,852,514
Net operating income/expenses	3,325,494	2,606,788
NON OPERATING INCOME AND EXPENSES		
7 Non operating income	31,198	132,931
8 Non operating expense	3,326	5,199
Non operating income (expenses) - net	27,872	127,732
9 Extraordinary income (expense)	-	-
10 Income before tax	3,353,366	2,734,520
11 Provision for income tax -/-		
a. Current	1,136,616	669,029
b. Deferred	(141,502)	57,316
12 Net income for current period	2,358,252	2,008,175
13 Minority interest -/-	-	-
14 Retained earnings at beginning of year	7,439,180	5,219,352
15 a. Dividend -/-	2,128,786	1,904,293
b. Others -/-	170,303	152,343
16 Retained Earnings at end of year	7,498,343	5,170,891
17 EARNINGS PER SHARE		
Basic (full amount)	196.92	168.31
Diluted (full amount)	192.13	164.88

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of June 30, 2007 with comparative figures for 2006
(in millions of Rupiah)

DESCRIPTION	Bank BRI	
	June 30, 2007	June 30, 2006
COMMITMENTS		
Commitment Receivables		
1. Unused borrowing facilities		
a. Rupiah	-	-
b. Foreign currencies	122,408	125,296
2. Others	579,866	83,445
Total Commitment Receivables	702,274	208,741
Commitment Payables		
1. Unused loan facilities granted		
a. Rupiah	14,889,533	10,071,914
b. Foreign currencies	3,853,188	728,692
2. Outstanding irrevocable letters of credit	3,761,011	3,923,377
3. Others	752,264	121,118
Total Commitment Payables	23,255,996	14,845,101
COMMITMENTS - NET	(22,553,722)	(14,636,360)
CONTINGENCIES		
Contingent Receivables		
1. Guarantees received		
a. Rupiah	11,675	627
b. Foreign currencies	-	4,324
2. Interest receivable on non-performing loans		
a. Rupiah	760,426	410,340
b. Foreign currencies	156,205	10,892
3. Others	170,393	77,247
Total Contingent Receivables	1,098,699	503,430
Contingent Payables		
1. Guarantees issued		
a. Bank guarantees		
- Rupiah	334,558	254,918
- Foreign currencies	554,784	377,951
b. Others	-	-
2. Outstanding revocable letters of credit	-	-
3. Others	-	-
Total Contingent Payables	889,342	632,869
CONTINGENT - NET	209,357	(129,439)

QUALITY OF ASSETS AND OTHER INFORMATION
As of June 30, 2007 with comparative figures for 2006
(In millions of Rupiah)

NO.	DESCRIPTION	BANK BRI						BANK BRI					
		June 30, 2007						June 30, 2006					
		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	Securities	-	-	-	-	-	-	-	-	-	-	-	-
3	Securities purchased under agreement to resell (reversal repo)	-	-	-	-	-	-	-	-	-	-	-	-
4	L o a n s	328,357	-	-	-	-	328,357	334,903	-	-	-	-	334,903
	a. Small Scale Business Credit (KUK)	-	-	-	-	-	-	-	-	-	-	-	-
	b. Property Loans												
	i restructured	-	-	-	-	-	-	-	-	-	-	-	-
	ii un-restructured	-	-	-	-	-	-	-	-	-	-	-	-
	c. Other restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	d. Others	328,357	-	-	-	-	328,357	334,903	-	-	-	-	334,903
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	35,000	-	-	-	-	35,000	196,000	-	-	-	-	196,000
7	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
B	NON EARNING ASSETS												
1	Abandoned properties	-	-	-	-	-	-	-	-	-	-	-	-
2	Reposessed Assets	-	-	-	-	-	-	-	-	-	-	-	-
3	Inter branch transactions and suspense account	-	-	-	-	-	-	-	-	-	-	-	-
II	THIRD PARTIES												
A	EARNING ASSETS												
1	Placements with other banks	21,178,312	-	-	-	-	21,178,312	5,262,345	-	-	-	-	5,262,345
2	Securities	34,908,780	-	-	-	40,064	34,948,844	35,359,310	-	-	-	-	35,359,310
3	Securities purchased under agreement to resell (reverse repo)	-	-	-	-	-	-	-	-	-	-	-	-
4	L o a n s	87,614,166	5,456,146	950,958	1,128,890	3,299,991	98,450,151	71,995,233	5,750,619	1,237,183	1,495,124	1,451,636	81,929,795
	a. Small scale business credit (KUK)	27,581,898	1,869,688	283,833	333,146	1,050,924	31,119,489	23,867,556	1,520,101	214,121	250,031	567,409	26,419,218
	b. Property loans												
	i restructured	-	-	-	11,459	-	11,459	-	-	-	20,015	-	20,015
	ii un-restructured	489,174	-	-	-	-	489,174	248,127	7,999	-	-	-	256,126
	c. Other restructured loans	2,645,290	505,079	108,318	9,502	552,960	3,821,149	2,650,543	873,535	301,171	516,155	35,191	4,376,595
	d. Others	56,897,804	3,081,379	558,807	774,783	1,696,107	63,008,880	45,229,007	3,348,984	721,891	708,923	849,036	50,857,841
5	Investments in shares of stock	79,408	-	-	-	536	79,944	73,102	-	-	-	536	73,638
	a. In non-bank financial institutions	79,408	-	-	-	536	79,944	73,102	-	-	-	536	73,638
	b. In bank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
	c. Due to loan restructuring	-	-	-	-	-	-	-	-	-	-	-	-
6	Other receivables	1,063,516	6,608	-	-	33,281	1,103,405	279,466	116,652	-	-	-	396,118
7	Commitments and contingencies	5,013,184	213,151	-	3,883	-	5,230,218	4,364,159	262,662	5,460	7,410	-	4,639,691
B	NON EARNING ASSETS												
1	Abandoned properties	6,288	-	-	-	-	6,288	8,603	-	-	-	-	8,603
2	Reposessed assets	6,135	-	574	1,050	2,474	10,233	2,163	-	593	268	3,078	6,102
3	Inter branch transactions and suspense account	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	150,233,146	5,675,905	951,532	1,133,823	3,376,346	161,370,752	117,875,284	6,129,933	1,243,236	1,502,802	1,455,250	128,206,505
1	a. Required allowance for losses on earning assets	1,075,383	283,795	142,644	566,387	3,373,872	5,442,081	818,863	306,497	186,396	751,267	1,452,172	3,515,195
	b. Required allowance for losses on non earning assets	124	-	86	525	2,474	3,209	108	-	89	134	3,078	3,409
	c. Total required allowance for losses	1,075,507	283,795	142,730	566,912	3,376,346	5,445,290	818,971	306,497	186,485	751,401	1,455,250	3,518,604
2	a. Established allowance for losses on earning assets	-	-	-	-	-	8,328,698	-	-	-	-	-	5,995,870
	b. Established allowance for losses on non earning assets	-	-	-	-	-	3,209	-	-	-	-	-	6,328
	c. Total established allowance for losses	-	-	-	-	-	8,331,907	-	-	-	-	-	6,002,198
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						31.50%						32.11%
5	Percentage of small scale business credit debtors to total debtors						41.32%						42.87%
6	Percentage of small and medium enterprises to total loans						85.75%						87.67%
7	Percentage of small and medium enterprises debtors to total debtors						99.99%						99.99%

FOREIGN EXCHANGE AND DERIVATIVES TRANSACTIONS
As of June 30, 2007
(In millions of Rupiah)

NO.	DESCRIPTION	BANK BRI				
		June 30, 2007				
		Contract Market Value		Derivative Receivable and Payable		Contract Value with Netting Agreement
Hedging	Others	Receivables	Payables			
A.	Exchange Rate Related					
1.	Spot	-	90,495	459	338	-
2.	Forward	-	352,931	598	1,142	-
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	-	1,809,900	456,178	472,793	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL			457,235	474,273	

CALCULATION OF CAPITAL ADEQUACY RATIO
As of June 30, 2007 with comparative figures for 2006
(in millions of Rupiah)

NO.	DESCRIPTION	June 30, 2007	June 30, 2006
I.	CAPITAL COMPONENTS		
	A. CORE CAPITAL	14,269,227	11,669,453
	1. Paid-in Capital	6,151,801	6,096,221
	2. Additional Capital (Disclosed Reserves)	8,117,426	5,573,232
	a. Agio	2,594,761	2,133,290
	b. Disagio (-/)	-	-
	c. Management Stock Ownership Option	36,211	85,166
	d. Donated Capital	-	-
	e. General and Special Reserves	4,553,425	2,850,396
	f. Previous Year's Profit After Tax	586,666	312,319
	g. Accumulated Losses (-/)	(865,005)	(943,846)
	h. Current Year's Profit After Tax (50%) *)	1,108,375	1,032,746
	i. Current Year's Losses (-/)	-	-
	j. Differences in Foreign Currency Translation of Overseas Branches		
	1) Positive Adjustment	102,993	103,161
	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. SUPPLEMENTARY CAPITAL	1,839,385	2,218,602
	(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)	1,053,986	905,947
	4. Loan Capital	-	-
	5. Subordinated Loan (maximum 50% from Core Capital) **)	784,613	1,311,869
	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)	16,108,612	13,888,055
III.	TOTAL CORE CAPITAL, SUPPLEMENTARY CAPITAL & SUPPLEMENTARY ADDED CAPITAL (A+B+D)	16,108,612	13,888,055
IV.	INVESTMENT IN SHARES OF STOCK -/-	79,944	73,638
V.	TOTAL CAPITAL FOR CREDIT RISK (II-IV)	16,028,668	13,814,417
VI.	TOTAL CAPITAL FOR CREDIT RISK AND MARKET RISK (III-IV)	16,028,668	13,814,417
VII.	RISK WEIGHTED ASSETS BASED ON CREDIT RISK	84,318,895	67,983,321
VIII.	RISK WEIGHTED ASSETS BASED ON MARKET RISK	5,070,901	4,492,421
IX.	ESTABLISH MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK (V:VII)	19.01%	20.32%
X.	ESTABLISH MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND MARKET RISK (VI:(VII+VIII))	17.93%	19.06%
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.

FINANCIAL RATIOS
As of June 30, 2007 with comparative figures for 2006

NO.	DESCRIPTION	BANK BRI	
		June 30, 2007	June 30, 2006
I.	CAPITAL		
	1. CAR With Credit Risk	19.01%	20.32%
	2. CAR With Credit Risk and Market Risk	17.93%	19.06%
	3. Premises and Equipment to Capital *)	27.38%	30.16%
II.	EARNING ASSETS		
	1. Non performing Earning Assets	3.38%	3.27%
	2. Allowance for Possible Losses on Earning Assets	5.16%	4.68%
	3. Compliance for Allowance for Possible Losses on Earning Assets	153.50%	170.71%
	4. Compliance for Allowance for Possible Losses on Non Earning Assets	100.00%	185.63%
	5. NPL Gross	5.45%	5.09%
	6. NPL Net	1.39%	2.19%
III.	RENTABILITY		
	1. R O A	4.29%	4.28%
	2. R O E	30.28%	31.22%
	3. N I M (without deposit insurance premium)	11.30%	11.47%
	4. N I M (with deposit insurance premium)	11.11%	11.31%
	5. Operating Expenses to Operating Revenues **)	72.30%	75.85%
IV.	LIQUIDITY		
	L D R	72.73%	76.26%
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%	9.06%
	3. Net Open Position (Percentage of Capital)	5.22%	2.48%

Notes :

*) 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 June 30, 2007 with comparative figures for 2006
(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	June 30, 2007	June 30, 2006
A.	ASSETS		
1.	Cash	11,643	9,296
2.	Current Accounts with Bank Indonesia	28,186	14,439
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	967,723	743,509
9.	Allowance for Possible Losses -/-	(47,231)	(29,320)
10.	Other Receivables	70,500	20,968
11.	Allowance for Possible Losses -/-	(2,177)	(931)
12.	Mudharabah and Musyarakah Financing	84,849	50,067
13.	Allowance for Possible Losses -/-	(2,710)	(1,409)
14.	Interest Receivable	280	168
15.	Prepaid Expenses	9,130	10,533
16.	Premises and Equipment	28,313	23,398
17.	Accumulated Depreciation -/-	(13,883)	(8,183)
18.	Other Assets - Net	7,055	12,824
	TOTAL ASSETS	1,141,678	845,359
B.	LIABILITIES		
1.	Wadiah Demand Deposits	28,629	30,778
2.	Other Current Liabilities	6,876	928
3.	Liabilities with Bank Indonesia (FPJPS)	-	-
4.	Liabilities with Other Banks	304,113	600
5.	Marketable Securities Issued	-	-
6.	Other Liabilities	451,930	593,564
7.	Unrestricted Investment Funds	-	-
a.	Mudharabah Saving Deposits	148,117	105,456
b.	Mudharabah Time Deposits	199,288	112,822
8.	Retained Earnings	2,725	1,211
	TOTAL LIABILITIES	1,141,678	845,359

STATEMENTS OF INCOME
For the period January 1 to June 30, 2007 with comparative figures for 2006
(in Millions of Rupiah)

No.	DESCRIPTION	January 1, 2007 to June 30, 2007	January 1, 2006 to June 30, 2006
A.	INCOME FROM OPERATIONS		
1.	Murabahah Margin	67,135	42,189
2.	Mudharabah Profit Sharing	5,407	3,555
3.	Bonuses	-	-
4.	Other Operating Income	12,438	7,285
B.	TOTAL OPERATING INCOME	84,980	53,029
C.	Investor's Share On Returns of Unrestricted Investment Funds		
a.	Banks	(263)	-
b.	Non Banks	(17,503)	(7,984)
c.	Bank Indonesia (FPJPS)	-	-
D.	TOTAL PROFIT SHARING	(17,766)	(7,984)
E.	Operating Income After Distribution of Profit Sharing for Investor of Unrestricted Investment Funds	67,214	45,045
F.	EXPENSES FROM OPERATIONS		
1.	Wadiah Bonuses	(254)	(154)
2.	Provision for Possible Losses on Earning Assets	(26,261)	(17,143)
3.	General and Administrative Expenses	(10,075)	(10,088)
4.	Personnel Expenses	(26,358)	(15,753)
5.	Other Expenses	(1,701)	(843)
	TOTAL OPERATING EXPENSES	(64,649)	(43,981)
H.	INCOME (EXPENSES) FROM OPERATION - NET	2,565	1,064
I.	Non Operating Income	164	147
J.	Non Operating Expenses	(4)	-
K.	NON OPERATING INCOME - NET	160	147
L.	NET INCOME FOR CURRENT PERIOD	2,725	1,211

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of June 30, 2007 with comparative figures for 2006
(In millions of Rupiah)

No.	DESCRIPTION	June 30, 2007	June 30, 2006
1.	Unused Financing Facilities Granted to Customers	16,391	4,517
2.	Outstanding Irrevocable L/C	-	-
3.	Guarantees (Kafalah) Issued	1,140	-
4.	Others	17,635	3,977

Jakarta, July 27, 2007

SHARIA SUPERVISORY BOARD

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

PROF. K. H. DRS. ASJMUNI ABDURRAHMAN
Chairman

EKO B. SUHARNO
Head of Sharia Business Unit

STATEMENTS OF RESOURCES AND USAGE OF ZIS FUNDS
For the period January 1, 2007 to June 30, 2007 with comparative figures for 2006
(in millions of Rupiah)

No.	DESCRIPTION	NOTES	2007	2006
1	Sources of ZIS Funds at the beginning of period		70	39
2	Sources of ZIS Funds			
a.	Zakat from bank		-	-
b.	Zakat from non bank	From Saving Customer	47	11
c.	Infaq and Shadaqah		-	-
	Total Sources of ZIS funds		117	50
3	Usage of ZIS funds			
3.1.	Distributed to Other Institution			
a.	Dompot Dhuafa Republika		-	-
b.	Baitul Maal Hidayatullah		-	-
c.	Baitul Maal Muamalat		-	-
d.	Bamuis BNI		-	-
e.	Dompot Peduli Ummat Daarut Tauhid		-	-
f.	LAZIS Dewan Da'wah Islamiyah Indonesia		-	-
g.	LAZIS Muhammadiyah		-	-
h.	LAZNAS BMT		-	-
i.	LAZNAS BSM Ummat		-	-
j.	LAZNAS Persis		-	-
k.	Pos Keadilan Peduli Ummat (PKPU)		-	-
l.	Rumah Zakat Indonesia (DSUQ)		-	-
m.	Yayasan Amanah Takaful		-	-
n.	Yayasan Baitul Maal BRI		-	-
o.	Yayasan Dana Sosial Al Falah		-	-
p.	Others	Donation of the disaster	15	8
3.2.	Self distribution		-	-
	Total Usage of ZIS Funds		15	8
4	Increase (decrease) in Sources of Usage		32	3
5	Sources of ZIS Funds at the end of period		102	42

STATEMENTS OF RESOURCES AND USAGE OF QARDH FUNDS
For the period January 1, 2007 to June 30, 2007 with comparative figures for 2006
(in millions of Rupiah)

No.	DESCRIPTION	NOTES	2007	2006
1	Sources of qardh funds at the beginning of period		276	67
2	Sources of qardh funds			
a.	Infaq and Shadaqah		-	-
b.	Penalty		151	18
c.	Donation		-	-
d.	Non halal income		-	-
e.	Others		-	-
	Total Source of Qardh Funds		427	85
3	Usage of qardh funds			
a.	Loan		-	-
b.	Donation		30	-
c.	Others		-	-
	Total Usage of Qardh Funds		30	-
4	Increase (Decrease) in Sources of Usage		121	18
5	Sources of Qardh Funds at the end of period		397	85

STATEMENTS OF CHANGES IN RESTRICTED INVESTMENT FUNDS

(MUDHARABAH MUQAYYDAH)

For the period January 1, 2007 to June 30, 2007 with comparative figures for 2006
(in millions of Rupiah)

DESCRIPTION	PORTFOLIO A		PORTFOLIO B		TOTAL	
	0	0	0	0	0	0
Information at the beginning period						
Financing portfolio (project)						
Beginning Balance	-	-	-	-	-	-
Information at the current period						
Financing portfolio (project)						
Acceptance of funds	478	-	-	-	478	-
Withdrawing of Funds	-	-	-	-	-	-
Gain (loss) in investment	-	-	-	-	-	-
Expenses/cost	-	-	-	-	-	-
Fee/bank commissions	-	-	-	-	-	-
Information at the end of period						
Financing portfolio (project)	-	-	-	-	-	-
Ending balance	-	-	-	-	-	-

PROFIT SHARING DISTRIBUTION

For the period January 01, 2007 to June 30, 2007
(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	32,943	399	-	41	1.50%
b. Non Banks	-	-	-	-	0.00%
2 Mudharabah Saving Deposits					
a. Banks	147,039	1,782	30%	534	4.36%
b. Non Banks	-	-	0%	-	0.00%
3 Mudharabah Time Deposits					
a. Banks					
- 1 Month	-	-	-	-	-
- 3 Months	-	-	-	-	-
- 6 Months	-	-	-	-	-
- 12 Months	-	-	-	-	-
b. Non Banks					
- 1 Month	66,644	807	65%	525	9.45%
- 3 Months	21,366	259	65%	168	9.45%
- 6 Months	20,359	247	65%	160	9.45%
- 12 Months	-	-	0%	-	0.00%
Total	288,351	3,494		1,428	