

**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
**BALANCE SHEETS**  
As of December 31, 2009 and 2008  
(In Millions of Rupiah)

DESCRIPTION	BANK		CONSOLIDATION	
	Dec 31, 2009	Dec 31, 2008	Dec 31, 2009	Dec 31, 2008
<b>ASSETS</b>				
1 Cash	8,118,210	6,741,049	8,139,304	6,750,145
2 Placements with Bank Indonesia				
a. Current accounts with Bank Indonesia	12,806,541	9,932,203	12,893,414	9,945,696
b. Certificates of Bank Indonesia	13,588,550	9,974,379	13,613,550	10,349,379
c. Others	26,802,519	20,377,718	27,008,019	20,377,718
3 Current accounts with other banks				
a. Rupiah	54,583	114,268	54,683	114,375
b. Foreign currencies	9,026,403	3,305,913	9,026,403	3,305,913
4 Placements with other banks				
a. Rupiah	668,208	1,185,150	151,208	1,195,150
Allowance for possible losses -/-	(2,058)	(12,994)	(2,059)	(13,095)
b. Foreign currencies	13,279,063	1,070,459	13,279,063	1,070,459
Allowance for possible losses -/-	(223,055)	(691,229)	(223,055)	(691,229)
5 Securities				
a. Rupiah				
i. Trading	70,648	371,216	70,648	371,216
ii. Available for sale	194,817	58,271	194,817	58,271
iii. Held to maturity	1,041,498	687,347	1,182,498	691,355
Allowance for possible losses -/-	(13,070)	(11,168)	(14,480)	(11,208)
b. Foreign currencies				
i. Trading	489,110	214,709	489,110	214,709
ii. Available for sale	689,528	274,419	689,528	274,419
iii. Held to maturity	3,635,467	7,881,097	3,635,467	7,881,097
Allowance for possible losses -/-	(48,141)	(83,703)	(48,141)	(83,703)
6 Securities sold under agreement to repurchase	-	-	-	-
7 Government bonds				
a. Trading	1,037,392	1,177,297	1,037,392	1,177,297
b. Available for sale	8,720,071	7,152,680	8,720,071	7,152,680
c. Held to maturity	10,438,331	12,599,069	10,480,406	12,599,069
8 Securities purchased under agreement to resell (reverse repo)				
a. Rupiah	503,887	-	503,887	-
Allowance for possible losses -/-	-	-	-	-
b. Foreign currencies	-	-	-	-
Allowance for possible losses -/-	-	-	-	-
9 Derivative receivables	144,921	13	144,921	13
Allowance for possible losses -/-	(1,449)	-	(1,449)	-
10 Loans				
a. Rupiah				
i. Related parties	484,648	451,197	484,648	451,197
ii. Third parties	192,022,276	149,002,076	194,622,450	149,049,109
Allowance for possible losses -/-	(10,838,745)	(7,714,063)	(10,927,002)	(7,714,941)
b. Foreign currencies				
i. Related parties	743	416	743	416
ii. Third parties	13,014,727	11,607,370	13,014,727	11,607,370
Allowance for possible losses -/-	(441,146)	(290,521)	(441,146)	(290,521)
11 Acceptances receivable	352,716	483,862	352,716	483,862
Allowance for possible losses -/-	(4,502)	(4,839)	(4,502)	(4,839)
12 Investments in shares of stock	583,562	552,702	113,123	91,235
Allowance for possible losses -/-	(1,662)	(1,443)	(1,662)	(1,443)
13 Interest receivable	2,498,306	1,976,809	2,498,306	1,978,155
14 Prepaid expenses	387,848	316,928	427,016	317,829
15 Prepaid tax	-	-	-	-
16 Deferred tax assets	1,906,526	1,997,150	1,915,026	2,000,076
17 Premises and equipment	4,831,066	4,570,197	4,941,789	4,596,144
Accumulated depreciation -/-	(3,533,663)	(3,238,154)	(3,575,813)	(3,250,444)
18 Abandoned properties	10,199	2,872	11,490	4,163
Allowance for possible losses -/-	(563)	(41)	(1,209)	(235)
19 Leased assets	3,219	58,905	3,219	58,905
Accumulated depreciation -/-	(2,983)	(54,122)	(2,983)	(54,122)
20 Repossessed assets	25,914	21,919	36,024	31,627
Allowance for possible losses -/-	(4,975)	(1,955)	(14,884)	(11,663)
21 Other assets	2,430,259	3,970,797	2,469,748	4,005,290
<b>TOTAL ASSETS</b>	<b>314,745,744</b>	<b>246,026,225</b>	<b>316,947,029</b>	<b>246,076,896</b>

**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
**BALANCE SHEETS**  
As of December 31, 2009 and 2008  
(In Millions of Rupiah)

DESCRIPTION	BANK		CONSOLIDATION	
	Dec 31, 2009	Dec 31, 2008	Dec 31, 2009	Dec 31, 2008
<b>LIABILITIES</b>				
1 Demand deposits				
a. Rupiah	41,349,302	35,252,141	41,478,599	35,262,917
b. Foreign currencies	8,615,614	4,660,087	8,615,614	4,660,087
2 Liabilities immediately payable	4,301,277	5,620,677	4,333,232	5,620,911
3 Savings deposits	104,118,735	88,063,237	104,463,266	88,076,759
4 Time deposits				
a. Rupiah				
i. Related parties	188,737	274,128	188,737	274,128
ii. Third parties	82,784,199	66,686,285	84,120,682	66,704,204
b. Foreign currencies				
i. Related parties	2,788	2,854	2,788	2,854
ii. Third parties	17,058,575	6,556,490	17,058,575	6,556,490
5 Certificates of deposits				
a. Rupiah	-	-	-	-
b. Foreign currencies	-	-	-	-
6 Deposits from other banks	4,106,711	3,428,243	4,449,907	3,428,243
7 Securities sold under agreement to repurchase (repo)	544,464	102,752	544,464	102,752
8 Derivative payables	277,302	1,313,676	277,302	1,313,676
9 Acceptances payable	352,716	483,862	352,716	483,862
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	150,509	454,574	150,509	454,574
ii. Foreign currencies				
- Related parties	-	-	-	-
- Third parties	13,460,890	2,901,921	13,460,890	2,901,921
12 Estimated losses on commitments and contingencies	101,716	86,970	101,737	86,970
13 Obligation under capital lease	-	1,144	-	1,144
14 Accrued expenses	517,074	503,939	517,074	504,014
15 Taxes payable	341,130	300,065	343,492	300,295
16 Deferred tax liabilities	-	-	-	-
17 Other liabilities	6,538,202	6,265,849	6,551,642	6,273,764
18 Subordinated loans				
a. Related parties	-	-	-	-
b. Third parties	2,678,422	710,634	2,678,422	710,634
19 Loan capital				
a. Related parties	-	-	-	-
b. Third parties	-	-	-	-
20 Minority interest	-	-	-	-
21 <b>EQUITY</b>				
a. Capital stock	6,164,926	6,162,650	6,164,926	6,162,650
b. Additional paid-in capital/agio	2,722,349	2,706,137	2,722,349	2,706,137
c. Stock option	12,977	17,300	12,977	17,300
d. Donated capital	-	-	-	-
e. Funds for paid-in capital	-	-	-	-
f. Differences arising from translation of foreign currency financial statements	89,947	108,361	89,947	108,361
g. Premises and equipment revaluation increment	-	-	-	-
h. Unrealized gains (losses) on available for sale securities and government bonds	432,488	37,523	432,488	37,523
i. Other comprehensive income	-	-	-	-
j. Retained earnings	17,834,694	13,324,726	17,834,694	13,324,726
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>314,745,744</b>	<b>246,026,225</b>	<b>316,947,029</b>	<b>246,076,896</b>

**PT BANK RAKYAT INDONESIA (PERSERO) Tbk**  
**BALANCE SHEETS**  
**As of December 31, 2009 and 2008**  
**(In Millions of Rupiah)**

DESCRIPTION	BANK		CONSOLIDATION	
	Dec 31, 2009	Dec 31, 2008	Dec 31, 2009	Dec 31, 2008

MANAGEMENTS OF THE BANK	STOCKHOLDERS
<b>Board of Commissioners :</b>	
- President Commissioner : Bunasor Sanim *)	Republic of Indonesia 56.77%
- Commissioner : Agus Pakpahan	Public 43.23%
- Commissioner : Agus Suprijanto	
- Commissioner : Saifullah Yusuf **)	
- Commissioner Independent : B. S. Kusmuljono	
- Commissioner Independent : Aviliani	
- Commissioner Independent : Baridjussalam Hadi	
<b>Board of Directors :</b>	
- President Director : Sofyan Basir	
- Director : Agus Toni Soetirto	
- Director : Sarwono Sudarto	
- Director : Sulaiman Arif Arianto	
- Director : Sudaryanto Sudargo	
- Director : Lenny Sugihat	
- Director : Asmawi Syam	
- Director : Suprajarto	
- Director : Bambang Soepeno	
- Compliance Director : Abdul Salam	

Jakarta, March , 2010

PT BANK RAKYAT INDONESIA (PERSERO)  
BOARD OF DIRECTORS

Sofyan Basir  
President Director

Sudaryanto Sudargo  
Director

**Notes:**

1. The above financial information as of and for the year ended December 31, 2009 was primarily derived from the Bank's financial statements that have been audited by Public Accounting Firm Purwantono, Sarwoko & Sandjaja (Partner in-charge is Benyanto Suherman) with unqualified opinion in their report dated March 18, 2010. The financial statements as of and for the year ended December 31, 2008 have been audited by Public Accounting Firm Purwantono, Sarwoko & Sandjaja (Partner in-charge is Drs. Hari Purwantono) with unqualified opinion in their report dated February 18, 2009. As the above financial information is derived from the financial statements, it is not therefore a complete presentation of financial statements.
  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. Exchange rate of 1 US Dollar as of December 31, 2009 and 2008 were Rp9,395 and Rp10,900, respectively.
  5. 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  
\*\*) Have submitted the resignation letter dated 11 February 2009 and has been approved in yearly Annual General Meeting of Shareholders dated 19 May 2009 based

**STATEMENTS OF INCOME AND CHANGE IN RETAINED EARNINGS**  
**For the periods January 1 to December 31, 2009 and 2008**  
(In Millions of Rupiah, unless otherwise stated)

DESCRIPTION	BANK		CONSOLIDATION	
	Jan 1, 2009 to Dec 31, 2009	Jan 1, 2008 to Dec 31, 2008	Jan 1, 2009 to Dec 31, 2009	Jan 1, 2008 to Dec 31, 2008
<b>INCOME AND EXPENSES FROM OPERATIONS</b>				
1 Interest income				
1.1. Interest income				
a. Rupiah	33,218,754	26,448,550	33,482,175	26,468,277
b. Foreign currencies	725,641	730,331	725,641	730,331
1.2. Fees and commissions on loan facilities	-	-	-	-
a. Rupiah	1,125,721	896,872	1,125,778	897,379
b. Foreign currencies	537	646	537	646
Total interest income	35,070,653	28,076,399	35,334,131	28,096,633
2 Interest expenses				
2.1. Interest expense				
a. Rupiah	11,714,255	8,057,372	11,819,010	8,065,987
b. Foreign currencies	464,395	380,674	464,395	380,674
2.2. Fees and commissions	2,131	2,006	2,131	2,006
Total interest expense -/-	12,180,781	8,440,052	12,285,536	8,448,667
Net interest income	22,889,872	19,636,347	23,048,595	19,647,966
3 Other operating income				
3.1. Other fees and commissions	2,101,534	1,766,829	2,117,749	1,766,836
3.2. Foreign exchange gain	713,431	613,641	713,431	613,641
3.3. Gain from increase in value and sale of government bonds and securities	270,151	-	270,151	-
3.4. Others	171,981	59,668	168,263	103,275
Total other operating income	3,257,097	2,440,138	3,269,594	2,483,752
4 Provision (reversal) for possible losses on earning assets	5,790,111	2,799,518	5,784,148	2,830,490
5 Provision (reversal) of estimated losses on commitments and contingencies	14,747	13,141	14,767	13,141
6 Other operating expenses				
6.1. General and administrative expenses	3,646,887	3,078,008	3,717,031	3,084,518
6.2. Salaries and employee benefits	6,585,617	6,317,638	6,675,793	6,329,075
6.3. Losses from decline in value and sale of government bonds and securities	-	98,793	-	98,793
6.4. Losses on foreign exchange transactions	-	-	-	-
6.5. Promotion	418,377	300,671	432,009	300,671
6.6. Others	1,121,482	1,121,151	1,133,782	1,128,917
Total others operating expenses -/-	11,772,363	10,916,261	11,958,615	10,941,974
<b>NET OPERATING INCOME/EXPENSES</b>	8,569,748	8,347,565	8,560,659	8,346,113
<b>NON OPERATING INCOME AND EXPENSES</b>				
7 Non operating income	1,369,290	480,988	1,461,829	481,527
8 Non operating expense	42,269	5,222	131,260	5,628
Non operating income (expenses) - net	1,327,021	475,766	1,330,569	475,899
9 Extraordinary income (expense)	-	-	-	-
10 <b>INCOME BEFORE TAX</b>	9,896,769	8,823,331	9,891,228	8,822,012
11 Provision for income tax -/-				
a. Current	2,633,880	3,382,854	2,633,880	3,382,854
b. Deferred	(45,403)	(517,891)	(50,944)	(519,210)
12 <b>NET INCOME FOR CURRENT PERIOD</b>	7,308,292	5,958,368	7,308,292	5,958,368
13 Minority interest -/-	-	-	-	-
14 Retained earnings at beginning of year	13,324,726	9,978,879	13,324,726	9,978,879
15 a. Dividend - / -	2,649,365	2,419,001	2,649,365	2,419,001
b. Others -/-	148,959	193,520	148,959	193,520
16 <b>RETAINED EARNINGS AT END OF YEAR</b>	17,834,694	13,324,726	17,834,694	13,324,726
17 <b>Earnings Per Share</b>				
Basic (full amount)	609.50	496.99	609.50	496.99
Diluted (full amount)	596.73	486.38	596.73	486.38

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
**As of December 31, 2009 and 2008**  
(In Millions of Rupiah)

DESCRIPTION	BANK		CONSOLIDATION	
	Dec 31, 2009	Dec 31, 2008	Dec 31, 2009	Dec 31, 2008
<b>COMMITMENTS</b>				
<b><u>Commitment Receivables</u></b>				
1. Unused borrowing facilities				
a. Rupiah	-	-	-	-
b. Foreign currencies	-	147,385	-	147,385
2. Others	-	-	-	-
<b>Total Commitment Receivables</b>	-	147,385	-	147,385
<b><u>Commitment Payables</u></b>				
1. Unused loan facilities granted				
a. Rupiah	45,844,631	24,901,546	45,888,488	24,921,440
b. Foreign currencies	4,554,559	6,305,314	4,554,559	6,305,314
2. Outstanding irrevocable letters of credit	6,590,199	6,252,924	6,590,199	6,252,924
3. Others	544	547	544	547
<b>Total Commitment Payables</b>	56,989,933	37,460,331	57,033,790	37,480,225
<b>COMMITMENTS - NET</b>	<b>(56,989,933)</b>	<b>(37,312,946)</b>	<b>(57,033,790)</b>	<b>(37,332,840)</b>
<b>CONTINGENCIES</b>				
<b><u>Contingent Receivables</u></b>				
1. Guarantees received				
a. Rupiah	-	88	527	88
b. Foreign currencies	-	-	-	-
2. Interest receivable on non-performing loans				
a. Rupiah	1,655,250	1,008,850	1,655,410	1,020,079
b. Foreign currencies	19,963	8,804	19,963	8,804
3. Others	466,304	325,764	478,399	325,764
<b>Total Contingent Receivables</b>	2,141,517	1,343,506	2,154,299	1,354,735
<b><u>Contingent Payables</u></b>				
1. Guarantees issued				
a. Bank guarantees				
- Rupiah	1,850,649	1,528,874	1,852,705	1,528,888
- Foreign currencies	1,720,443	843,524	1,720,443	843,524
b. Others	-	-	-	-
2. Outstanding revocable letters of credit	-	-	-	-
3. Others	-	-	-	-
<b>Total Contingent Payables</b>	3,571,092	2,372,398	3,573,148	2,372,412
<b>CONTINGENT - NET</b>	<b>(1,429,575)</b>	<b>(1,028,892)</b>	<b>(1,418,849)</b>	<b>(1,017,677)</b>

**QUALITY OF ASSETS AND OTHER INFORMATION**  
As of December 31, 2009 and 2008  
(In Millions of Rupiah)

NO.	DESCRIPTION	BANK											
		December 31, 2009					December 31, 2008						
		Current	Special Mention	Sub Standart	Doubful	Loss	Total	Current	Special Mention	Sub Standart	Doubful	Loss	Total
<b>I</b>	<b>RELATED PARTIES</b>												
<b>A</b>	<b>EARNING ASSETS</b>												
1	Placements with other banks	517,000	-	-	-	-	517,000	-	-	-	-	-	-
2	Securities	-	-	-	-	-	-	-	-	-	-	-	-
3	Securities purchased under agreement to resell (reversal repo)	-	-	-	-	-	-	-	-	-	-	-	-
4	L o a n s	485,391	-	-	-	-	485,391	451,613	-	-	-	-	451,613
	a. Small Scale Business Credit (KUK)	-	-	-	-	-	-	-	-	-	-	-	-
	b. Property Loans												
	i restructured	-	-	-	-	-	-	-	-	-	-	-	-
	ii un-restructured	-	-	-	-	-	-	-	-	-	-	-	-
	c. Other restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	d. Others	485,391	-	-	-	-	485,391	451,613	-	-	-	-	451,613
5	Investments in Shares of Stock	111,477	-	-	-	-	111,477	-	-	-	-	-	-
	a. In non bank financial institutions	111,477	-	-	-	-	111,477	-	-	-	-	-	-
	b. In bank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
	c. Due to loan restructuring	-	-	-	-	-	-	-	-	-	-	-	-
6	Other receivables	193,000	-	-	-	-	193,000	265,000	-	-	-	-	265,000
7	Commitments and contingencies	-	-	-	-	-	-	-	-	-	-	-	-
<b>B</b>	<b>NON EARNING ASSETS</b>												
1	Abandoned properties	-	-	-	-	-	-	-	-	-	-	-	-
2	Repossessed Assets	-	-	-	-	-	-	-	-	-	-	-	-
3	Inter branch transactions and suspense account	-	-	-	-	-	-	-	-	-	-	-	-
<b>II</b>	<b>THIRD PARTIES</b>												
<b>A</b>	<b>EARNING ASSETS</b>												
1	Placements with other banks	49,313,776	-	-	-	-	49,313,776	25,399,508	-	-	-	654,000	26,053,508
2	Securities	39,905,412	-	-	-	-	39,905,412	40,390,484	-	-	-	-	40,390,484
3	Securities purchased under agreement to resell (reverse repo)	503,887	-	-	-	-	503,887	-	-	-	-	-	-
4	L o a n s	186,730,108	11,075,235	1,631,422	1,661,332	3,938,906	205,037,003	147,967,968	8,126,349	1,127,218	834,744	2,553,167	160,609,446
	a. Small scale business credit (KUK)	49,729,780	3,936,336	407,204	522,716	936,457	55,532,493	40,645,912	3,191,115	270,536	302,608	725,921	45,136,092
	b. Property loans												
	i restructured	350	-	-	-	-	350	-	3,900	-	-	-	3,900
	ii un-restructured	2,701,845	229,189	45,791	87,839	126,760	3,191,424	1,278,012	67,121	108,779	-	-	1,453,912
	c. Other restructured loans	4,833,234	406,844	172,689	177,209	96,156	5,686,132	3,104,138	261,141	22,947	89,489	57,090	3,534,805
	d. Others	129,464,899	6,502,866	1,005,738	873,568	2,779,533	140,626,604	102,939,906	4,603,072	724,956	442,647	1,770,156	110,480,737
5	Investments in shares of stock	471,549	-	-	-	536	472,085	552,166	-	-	-	536	552,702
	a. In non-bank financial institutions	1,110	-	-	-	536	1,646	90,699	-	-	-	536	91,235
	b. In bank financial institutions	470,439	-	-	-	-	470,439	461,467	-	-	-	-	461,467
	c. Due to loan restructuring	-	-	-	-	-	-	-	-	-	-	-	-
6	Other receivables	477,847	17,957	1,833	-	-	497,637	483,875	-	-	-	-	483,875
7	Commitments and contingencies	10,160,549	-	742	-	-	10,161,291	8,613,873	10,871	-	577	-	8,625,321
<b>B</b>	<b>NON EARNING ASSETS</b>												
1	Abandoned properties	6,909	-	3,290	-	-	10,199	2,872	-	-	-	-	2,872
2	Repossessed assets	5,662	-	14,141	6,111	-	25,914	9,524	-	12,395	-	-	21,919
3	Inter branch transactions and suspense account	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>288,771,090</b>	<b>11,093,192</b>	<b>1,651,428</b>	<b>1,667,443</b>	<b>3,939,442</b>	<b>307,122,595</b>	<b>224,136,883</b>	<b>8,137,220</b>	<b>1,139,613</b>	<b>835,321</b>	<b>3,207,703</b>	<b>237,456,740</b>
1	a. Required allowance for losses on earning assets	2,267,918	554,660	245,100	830,666	3,939,442	7,837,786	1,723,819	406,861	169,083	417,661	3,207,703	5,925,127
	b. Required allowance for losses on non earning assets	126	-	2,615	3,056	-	5,797	124	-	1,859	-	-	1,983
	c. Total required allowance for losses	2,268,044	554,660	247,715	833,722	3,939,442	7,843,583	1,723,943	406,861	170,942	417,661	3,207,703	5,927,110
2	a. Established allowance for losses on earning assets						11,677,474						8,899,580
	b. Established allowance for losses on non earning assets						5,538						1,996
	c. Total established allowance for losses						11,683,012						8,901,576
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						27.02%						28.02%
5	Percentage of small scale business credit debtors to total debtors						28.52%						37.14%
6	Percentage of small and medium enterprises to total loans						77.92%						79.41%
7	Percentage of small and medium enterprises debtors to total debtors						99.99%						99.99%

**FOREIGN EXCHANGE AND DERIVATIVES TRANSACTIONS**  
**As of December 31, 2009**  
(In Millions of Rupiah)

NO.	DESCRIPTION	BANK				
		December 31, 2009				
		Contract Market Value		Derivative Receivable and Payable		Contract Value with Netting Agreement
		Hedging	Others	Receivables	Payables	
<b>A.</b>	<b>Exchange Rate Related</b>					
1.	Spot	-	-	-	-	-
2.	Forward	-	-	-	-	-
3.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	-	3,006,400	144,921	5,448	-
6.	Others	-	2,912,450	-	271,854	-
<b>B.</b>	<b>Interest Rate Related</b>					
1.	Forward	-	-	-	-	-
2.	Option					
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
<b>C.</b>	<b>Others</b>	-	-	-	-	-
	<b>TOTAL</b>			144,921	277,302	

**CALCULATION OF CAPITAL ADEQUACY RATIO**  
**As of December 31, 2009 and 2008**  
(In Millions of Rupiah)

NO.	DESCRIPTION	BANK	
		December 31, 2009	December 31, 2008
<b>I.</b>	<b>CAPITAL COMPONENTS</b>		
	<b>A. CORE CAPITAL</b>	<b>21,137,919</b>	<b>17,795,610</b>
	1. Paid-in Capital	6,164,926	6,162,650
	2. Additional Capital (Disclosed Reserves)	14,972,993	11,632,960
	a. Agio	2,722,349	2,706,137
	b. Disagio (-/-)	-	-
	c. Donated Capital	-	-
	d. General and Special Reserves	7,024,878	6,488,625
	e. Previous Year's Profit After Tax	1,504,374	(390,403)
	f. Accumulated Losses (-/-)	-	-
	g. Current Year's Profit After Tax (50%) *	3,631,445	2,720,240
	h. Current Year's Losses (-/-)	-	-
	i. Differences in Foreign Currency Translation of Overseas Branches		
	1) Positive Adjustment	89,947	108,361
	2) Negative Adjustment (-/-)	-	-
	j. Funds for Paid - in Capital	-	-
	k. Decline in Value of Equity Participation in Available for Sale Portfolio (-/-)	-	-
	3. Goodwill (-/-)	-	-
	4. Revaluation Differences in Assets and Liabilities from Quasi-reorganization	-	-
	<b>B. SUPPLEMENTARY CAPITAL</b>	<b>2,284,664</b>	<b>1,944,766</b>
	(Maximum 100% from Core Capital)		
	1. Reserves on Revaluation Increment of Premises and Equipment	-	-
	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)	2,146,714	1,723,820
	4. Loan Capital	-	-
	5. Subordinated Loan (maximum 50% from Core Capital) **)	137,950	220,946
	6. Increase in Value of Equity in Available for Sale Portfolio (45%)	-	-
	<b>C. SUPPLEMENTARY ADDED CAPITAL REQUIRED</b>	-	-
	<b>D. SUPPLEMENTARY ADDED CAPITAL MARKET RISK ALLOCATION</b>	-	-
<b>II.</b>	<b>TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A+B)</b>	<b>23,422,583</b>	<b>19,740,376</b>
<b>III.</b>	<b>TOTAL CORE CAPITAL, SUPPLEMENTARY CAPITAL &amp; SUPPLEMENTARY ADDED CAPITAL (A+B+D)</b>	<b>23,422,583</b>	<b>19,740,376</b>
<b>IV.</b>	<b>INVESTMENT IN SHARES OF STOCK -/-</b>	<b>583,562</b>	<b>552,702</b>
<b>V.</b>	<b>TOTAL CAPITAL FOR CREDIT RISK (II-IV)</b>	<b>22,839,021</b>	<b>19,187,674</b>
<b>VI.</b>	<b>TOTAL CAPITAL FOR CREDIT RISK AND MARKET RISK (III-IV)</b>	<b>22,839,021</b>	<b>19,187,674</b>
<b>VII.</b>	<b>RISK WEIGHTED ASSETS BASED ON CREDIT RISK</b>	<b>171,737,109</b>	<b>140,316,552</b>
<b>VIII.</b>	<b>RISK WEIGHTED ASSETS BASED ON MARKET RISK</b>	<b>1,330,893</b>	<b>5,264,157</b>
<b>IX.</b>	<b>ESTABLISH MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK (V:VII)</b>	<b>13.30%</b>	<b>13.67%</b>
<b>X.</b>	<b>ESTABLISH MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND MARKET RISK (VI:(VII+VIII))</b>	<b>13.20%</b>	<b>13.18%</b>
<b>XI.</b>	<b>OVER THAN STANDARD SUPPLEMENTARY ADDED CAPITAL REQUIRED RATIO</b>	<b>0.00%</b>	<b>0.00%</b>
<b>XII.</b>	<b>REQUIRED MINIMUM CAPITAL ADEQUACY RATIO</b>	<b>8.00%</b>	<b>8.00%</b>

**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 December 31, 2009 and 2008

NO.	DESCRIPTION	BANK	
		December 31, 2009	December 31, 2008
<b>I.</b>	<b>C A P I T A L</b>		
	1. CAR With Credit Risk	13.30%	13.67%
	2. CAR With Credit Risk and Market Risk	13.20%	13.18%
	3. Premises and Equipment to Capital *)	21.17%	24.13%
<b>II.</b>	<b>EARNING ASSETS</b>		
	1. Non performing Earning Assets	2.36%	2.18%
	2. Allowance for Possible Losses on Earning Assets	3.80%	3.75%
	3. Compliance for Allowance for Possible Losses on Earning Assets	148.99%	150.20%
	4. Compliance for Allowance for Possible Losses on Non Earning Assets	95.53%	100.66%
	5. NPL Gross	3.52%	2.80%
	6. NPL Net	1.08%	0.85%
<b>III.</b>	<b>RENTABILITY</b>		
	1. R O A	3.73%	4.18%
	2. R O E	35.22%	34.50%
	3. N I M (without deposit insurance premium)	9.14%	10.18%
	4. N I M (with deposit insurance premium)	8.97%	9.99%
	5. Operating Expenses to Operating Revenues **)	77.64%	72.65%
<b>IV.</b>	<b>LIQUIDITY</b>		
	L D R	80.88%	79.93%
<b>V.</b>	<b>COMPLIANCE</b>		
	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)	0.00%	0.00%
	3. Net Open Position (Percentage of Capital)	5.22%	13.55%

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)..