

BALANCE SHEETS
 As of December 31, 2010 and 2009

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2010	December 31, 2009	December 31, 2010	December 31, 2009
ASSETS					
1.	Cash	9,929,974	8,118,210	9,975,712	8,139,304
2.	Placements with Bank Indonesia	87,887,407	39,609,074	88,545,789	39,901,447
3.	Placements with other banks	20,128,452	23,010,450	20,159,705	22,493,550
4.	Spot and derivative receivables	87,870	144,921	87,870	144,921
5.	Securities				
	a. Designated at fair value through profit/loss	203,144	936,297	203,144	936,297
	b. Available for sale	18,366,145	8,980,424	18,366,145	8,980,424
	c. Held to maturity	16,394,507	28,703,846	16,840,734	28,911,921
	d. Loans and receivables	741,757	551,172	741,757	551,172
6.	Securities sold with agreement to repurchase	732,613	733,673	732,613	733,673
7.	Securities purchased with agreement to resell (reverse repo)	501,381	503,887	501,381	503,887
8.	Acceptances receivables	666,878	352,716	666,878	352,716
9.	Loans				
	a. Designated at fair value through profit/loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	246,968,128	205,524,733	246,968,128	205,524,733
10.	Syaria financing	-	-	5,413,592	2,511,917
11.	Investments in shares	1,105,037	583,562	135,776	113,123
12.	Allowance for impairment -/-				
	a. Securities	(7,418)	(61,211)	(8,928)	(62,621)
	b. Loans	(13,991,454)	(11,279,891)	(13,991,454)	(11,279,891)
	c. Others	(8,557)	(232,726)	(8,870)	(232,727)
13.	Intangible assets	-	-	36,237	36,237
	Accumulated amortisation for intangible assets -/-	-	-	(21,742)	(14,495)
14.	Premises and equipment	5,248,302	4,834,285	5,405,013	4,945,008
	Accumulated depreciation -/-	(3,769,178)	(3,536,646)	(3,836,068)	(3,578,796)
15.	Abandoned properties	6,673	10,199	7,964	11,490
16.	Repossessed assets	29,888	25,914	39,290	36,024
17.	Suspense account	-	-	-	-
18.	Inter office assets				
	a. Operational activities conducted in Indonesia	483	-	483	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
19.	Allowance for decrease in value of other assets -/-	-	-	-	-
20.	Allowance for non earning assets -/-	(204,170)	(545,935)	(214,217)	(561,408)
21.	Finance leased	-	-	-	-
22.	Deferred tax assets	2,286,553	1,906,526	2,295,101	1,915,026
23.	Other assets	5,088,723	5,872,264	5,243,569	5,934,097
	TOTAL	398,393,138	314,745,744	404,285,602	316,947,029

BALANCE SHEETS
As of December 31, 2010 and 2009

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2010	December 31, 2009	December 31, 2010	December 31, 2009
LIABILITIES AND SHAREHOLDERS' EQUITY					
1.	Demand deposits	77,048,697	49,964,916	77,048,697	49,964,916
2.	Savings deposits	125,197,518	104,118,735	125,197,518	104,118,735
3.	Time deposits	126,309,586	100,034,299	126,309,586	100,034,299
4.	Investment fund - revenue sharing	-	-	5,096,598	1,810,311
5.	Liabilities to Bank Indonesia	210,596	231,309	210,596	231,309
6.	Liabilities to other banks	4,932,477	4,948,154	5,634,852	5,291,350
7.	Spot and derivative payable	81,801	277,302	81,801	277,302
8.	Securities sold with repo agreements to repurchase	526,365	544,464	526,365	544,464
9.	Acceptances payable	666,878	352,716	666,878	352,716
10.	Securities issued	2,156,181	2,678,422	2,156,181	2,678,422
11.	Fund borrowings	9,367,576	13,499,089	9,367,576	13,499,089
12.	Margin deposits received	106,255	320,422	106,797	321,253
13.	Inter office liabilities				
	a. Operational activities conducted in Indonesia	753	821	753	821
	b. Operational activities conducted outside Indonesia	-	-	-	-
14.	Deferred tax liabilities	-	-	-	-
15.	Allowance for possible losses of administrative account transactions	93,294	101,716	93,422	101,737
16.	Other liabilities	15,022,050	10,415,997	15,114,871	10,462,923
17.	Investment fund - profit sharing	-	-	-	-
18.	Minority interests	-	-	-	-
19.	Loan Capital	-	-	-	-
20.	Share capital				
	a. Authorised capital	15,000,000	15,000,000	15,000,000	15,000,000
	b. Unpaid-in capital -/-	(8,832,709)	(8,835,074)	(8,832,709)	(8,835,074)
	c. Treasury stock -/-	-	-	-	-
21.	Additional Paid-in Capital				
	a. Agio	2,773,858	2,722,349	2,773,858	2,722,349
	b. Disagio -/-	-	-	-	-
	c. Donated capital	-	-	-	-
	d. Adjustment arising from translation of financial statement	47,237	89,947	47,237	89,947
	e. Other comprehensive income (losses)	-	-	-	-
	f. Others	561,564	445,465	561,564	445,465
	g. Funds for paid - up capital	-	-	-	-
22.	Premises and equipment revaluation increment	-	-	-	-
23.	Difference arising from quasi reorganisation	-	-	-	-
24.	Difference restructuring value of transaction of entities under common control	-	-	-	-
25.	Reserve				
	a. General reserve	3,022,685	3,022,685	3,022,685	3,022,685
	b. Appropriated reserves	4,952,272	4,002,194	4,952,272	4,002,194
26.	Retained Earning				
	a. Previous years	7,675,819	3,501,524	7,675,819	3,501,524
	b. Current year	11,472,385	7,308,292	11,472,385	7,308,292
	TOTAL	398,393,138	314,745,744	404,285,602	316,947,029

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to December 31, 2010 and 2009

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2010	December 31, 2009	December 31, 2010	December 31, 2009
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	43,362,057	34,344,476	44,005,726	34,607,954
	b. Foreign currencies	609,436	726,177	609,436	726,177
2.	Interest expenses				
	a. Rupiah	10,859,828	11,716,387	11,137,434	11,821,142
	b. Foreign currencies	589,858	464,395	589,858	464,395
	Net interest income (expenses)	32,521,807	22,889,871	32,887,870	23,048,594
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	3,321	127,305	3,321	127,305
	ii. Loans	-	-	-	-
	iii. Spot and derivative	435,574	611,968	435,574	611,968
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	153,275	142,846	153,275	142,846
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	337,445	101,463	337,445	101,463
	e. Dividend, gain from investment in shares with equity method, fees/commissions and administrative	2,831,888	2,126,497	2,828,690	2,117,528
	f. Correction on allowance for impairment, allowance for impairment on non-performing assets and allowance for possible losses of administrative account	8,689	35,136	17,971	44,487
	g. Other income	1,696,711	147,020	1,786,709	168,486
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	-	-	-	-
	iv. Other financial assets	-	-	-	-
	b. Increase in fair value of financial assets (mark to market)	-	-	-	-
	c. Losses from sale of financial assets				
	i. Securities	387	-	387	-
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Losses from spot and derivative transaction (realised)	-	-	-	-
	e. Impairment				
	i. Securities	1,906	-	2,006	1,370
	ii. Loans	7,879,092	5,378,467	7,879,092	5,377,940
	iii. Syaria financing	-	-	-	-
	iv. Other financial assets	2,393	85,200	2,705	85,200
	f. Allowance for possible losses of administrative account transactions	-	14,747	107	14,767
	g. Allowance for operational risk losses	-	-	-	-
	h. Losses related to operational risk	-	-	-	-
	i. Losses from investment in shares under equity method, fees/commissions and administrative	-	181	-	181
	j. Losses from decreases in value of non financial assets	-	-	-	-
	k. Allowance for decrease in value of other assets	51,504	361,580	51,504	364,125
	l. Salaries and employee benefits	8,104,779	6,335,140	8,302,754	6,425,316
	m. Promotion expenses	479,097	418,377	510,069	432,009

STATEMENTS OF PROFIT AND LOSS
 For the periods from January 1 to December 31, 2010 and 2009

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2010	December 31, 2009	December 31, 2010	December 31, 2009
	n. Other expenses	7,062,060	5,018,262	7,298,880	5,100,706
	Other Operating Income (expenses)	(18,114,315)	(14,319,719)	(18,484,519)	(14,487,531)
	INCOME FROM OPERATIONS	14,407,492	8,570,152	14,403,351	8,561,063
NON OPERATING INCOME AND EXPENSES					
1.	Gain (losses) from sale of premises and equipment	5,864	2,945	5,864	2,945
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	490,013	1,323,672	499,015	1,327,220
	NON OPERATING PROFIT (LOSS)	495,877	1,326,617	504,879	1,330,165
	PROFIT (LOSS) BEFORE INCOME TAX	14,903,369	9,896,769	14,908,230	9,891,228
1.	Profit (Loss) transferred to Head Office	-	-	-	-
2.	Income tax expenses				
	a. Estimated current tax -/-	(3,917,140)	(2,633,880)	(3,922,049)	(2,633,880)
	b. Deferred tax income (expenses)	486,156	45,403	486,204	50,944
	PROFIT (LOSS) AFTER INCOME TAX - NET	11,472,385	7,308,292	11,472,385	7,308,292
	PROFIT (LOSS) OF MINORITY INTEREST	-	-	-	-
	PROFIT (LOSS) AFTER MINORITY INTEREST	11,472,385	7,308,292	11,472,385	7,308,292
	DIVIDEND	2,195,078	2,649,365	2,195,078	2,649,365
	EARNINGS PER SHARE				
	Basic (full amount)	956.72	609.50	956.72	609.50
	Dilution (full amount)	933.58	596.73	933.58	596.73

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of December 31, 2010 and 2009

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		December 31, 2010	December 31, 2009	December 31, 2010	December 31, 2009
I	COMMITMENT RECEIVABLES				
	1 Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Outstanding sales position on spot and derivative	-	-	-	-
	3 Others				
II	COMMITMENT PAYABLES				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	-	-
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	8,038,852	11,733,941	8,038,852	11,733,941
	- Foreign currencies	5,140,752	550,308	5,140,752	550,308
	b. Others				
	i. Committed	-	-	-	-
	ii. Uncommitted	25,005,543	38,114,099	25,005,543	38,114,099
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	1,370	842	1,370	842
	ii. Foreign currencies	-	-	-	-
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	4,608,325	6,186,626	4,608,325	6,186,626
	b. Local letters of credit	323,814	403,573	323,814	403,573
	4 Outstanding sales position on spot and derivative	-	-	-	-
	5 Others	21,665	544	111,513	44,401
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	527	527
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	740,935	1,675,212	756,016	1,675,373
	b. Other interest	-	-	-	-
	3 Others	601,691	466,304	601,691	478,399
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	1,892,303	1,850,649	1,905,076	1,852,705
	b. Foreign currencies	1,896,295	1,720,443	1,896,295	1,720,443
	2 Others	-	-	-	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
As of December 31, 2010

(In Millions of Rupiah)

NO.	TRANSACTION	BANK				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1.	Spot	3,072,410	3,072,410	-	5,722	3,673
2.	Forward	-	-	-	-	-
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	198,220	198,220	-	3,494	-
6.	Others	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	6,532,250	6,532,250	-	78,654	78,128
	TOTAL	9,802,880	9,802,880	-	87,870	81,801

QUALITY OF ASSETS AND OTHER INFORMATION
As of December 31, 2010 and 2009

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		December 31, 2010					December 31, 2009						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
II. THIRD PARTIES													
1.	Placements with other banks												
	a. Rupiah	1,084,833	-	-	-	-	1,084,833	205,791	-	-	-	-	205,791
	b. Foreign currencies	19,043,619	-	-	-	-	19,043,619	22,287,659	-	-	-	-	22,287,659
2.	Spot and derivative receivables												
	a. Rupiah	8,580	-	-	-	-	8,580	-	-	-	-	-	-
	b. Foreign currencies	79,290	-	-	-	-	79,290	144,921	-	-	-	-	144,921
3.	Securities												
	a. Rupiah	29,675,381	-	-	-	-	29,675,381	33,072,771	-	-	-	-	33,072,771
	b. Foreign currencies	6,030,172	-	-	-	-	6,030,172	6,098,968	-	-	-	-	6,098,968
4.	Securities sold with agreement to repurchase												
	a. Rupiah	107,583	-	-	-	-	107,583	109,681	-	-	-	-	109,681
	b. Foreign currencies	625,030	-	-	-	-	625,030	623,992	-	-	-	-	623,992
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	501,381	-	-	-	-	501,381	503,887	-	-	-	-	503,887
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	666,878	-	-	-	-	666,878	332,926	17,957	1,833	-	-	352,716
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	133,028,608	8,772,704	1,145,710	1,061,567	3,307,061	147,315,650	114,710,279	8,182,278	1,354,474	1,211,972	3,345,919	128,804,922
	ii. Foreign currencies	14,769,353	305,525	101,902	95,033	349,174	15,620,987	11,703,340	497,633	142,666	290,992	246,989	12,881,620
	b. Non UMKM												
	i. Rupiah	79,526,316	3,236,165	133,939	172,579	498,525	83,567,524	60,317,204	2,394,771	134,121	158,367	345,998	63,350,461
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	5,913,143	377,442	47,300	105,368	113,751	6,557,004	3,956,657	190,272	111,118	79,672	55,568	4,393,287
	ii. Foreign currencies	773,354	228,055	8,119	66,131	254,406	1,330,065	489,757	216,572	61,571	97,537	40,588	906,025
	d. Property loans	2,412,694	70,729	-	-	116,746	2,600,169	2,465,774	465,610	45,791	87,839	126,760	3,191,774
8.	Investments in shares	970,371	-	-	-	536	970,907	471,549	-	-	-	536	472,085
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	30,686,842	379,099	45,362	32,228	-	31,143,531	46,455,653	1,020,041	316,823	119,313	-	47,911,830
	b. Foreign currencies	15,707,209	44,889	7,796	2	3,828	15,763,724	12,468,314	157,110	16,290	6,935	-	12,648,649
11.	Repossessed assets	5,675	-	11,871	12,342	-	29,888	5,662	-	14,141	6,111	-	25,914

CALCULATION OF CAPITAL ADEQUACY RATIO
As of December 31, 2010 and 2009

(In Millions of Rupiah)

CAPITAL COMPONENT		December 31, 2010		December 31, 2009	
		Bank	Consolidated	Bank	Consolidated
I. CAPITAL COMPONENT					
A. Core Capital		27,673,231	28,134,844	20,846,138	21,056,689
1. Paid-Up Capital		6,167,291	6,167,291	6,164,926	6,164,926
2. Disclosed Reserves		22,058,459	22,049,936	14,972,993	14,970,067
2.1. Additional		22,058,459	22,049,936	14,972,993	14,970,067
a. Agio		2,773,858	2,773,858	2,722,349	2,722,349
b. Donated capital		-	-	-	-
c. General reserves		3,022,685	3,022,685	3,022,685	3,022,685
d. Appropriated reserves		4,952,272	4,952,272	4,002,193	4,002,193
e. Previous years profit (100%)		5,769,293	5,760,794	1,504,374	1,501,448
f. Current year profit (50%)		5,493,114	5,493,090	3,631,445	3,631,445
g. Differences arising from translation of financial statement (excess)		47,237	47,237	89,947	89,947
h. Funds for Paid - Up Capital		-	-	-	-
i. Warrant issued (50%)		-	-	-	-
j. Stock option issued for stock-based compensation program (50%)		-	-	-	-
2.2. Deduction		-	-	-	-
a. Disagio		-	-	-	-
b. Previous years loss (100%)		-	-	-	-
c. Current year loss (100%)		-	-	-	-
d. Differences arising from translation of financial statement (less)		-	-	-	-
e. Other comprehensive income: Losses from decrease in fair value of investment in shares classified Available for sale		-	-	-	-
f. Difference in allowance for possible losses and allowance for impairment on earning assets		-	-	-	-
g. Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam trading book		-	-	-	-
3. Innovative Capital		-	-	-	-
3.1. Subordinated bonds (non cummulative perpetual)		-	-	-	-
3.2. Subordinated loans (non cummulative perpetual)		-	-	-	-
3.3. Other innovative capital Instrumen		-	-	-	-
4. Core Capital Deduction		552,519	82,383	291,781	78,304
4.1. Goodwill		-	14,495	-	21,742
4.2. Other intangible assets		-	-	-	-
4.3. Investments in shares of stock (50%)		552,519	67,888	291,781	56,562
4.4. Shortage of capital on insurance subsidiaries (50%)		-	-	-	-
5. Minority Interest		-	-	-	-
B. Supplemental Capital		4,037,358	4,569,406	1,992,883	2,253,260
1. Upper Tier 2		2,523,539	2,570,956	2,146,714	2,171,872
1.1. Preference shares (cummulative perpetual)		-	-	-	-
1.2. Subordinated bonds (cummulative perpetual)		-	-	-	-
1.3. Subordinated loans (cummulative perpetual)		-	-	-	-
1.4. Mandatory convertible bond		-	-	-	-
1.5. Innovative capital not included as core capital		-	-	-	-
1.6. Other supplemental capital (upper tier 2)		-	-	-	-
1.7. Fixed assets revaluation		-	-	-	-
1.8. General provision on earning assets (max. 1,25% TMR)		2,523,539	2,570,956	2,146,714	2,171,872
1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%)		-	-	-	-
2. Lower Tier 2 maximum 50% of Core Capital		2,066,338	2,066,338	137,950	137,950
2.1. Redeemable preference shares		-	-	-	-
2.2. Subordinated loans and bonds		2,066,338	2,066,338	137,950	137,950
2.3. Other supplemental capital (lower tier 2)		-	-	-	-
3. Supplemental Capital Deduction		552,519	67,888	291,781	56,562
3.1. Investments in shares of stock (50%)		552,519	67,888	291,781	56,562
3.2. Shortage of capital on insurance subsidiaries (50%)		-	-	-	-
C. Core Capital and Supplemental Capital Deduction		-	-	-	-
Securitisation exposure		-	-	-	-
D. Additional Supplemental Capital Fulfilling Requirement (Tier 3)		-	-	-	-
E. ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK		-	-	-	-

CALCULATION OF CAPITAL ADEQUACY RATIO
 As of December 31, 2010 and 2009

(In Millions of Rupiah)

CAPITAL COMPONENT	December 31, 2010		December 31, 2009	
	Bank	Consolidated	Bank	Consolidated
II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	31,710,589	32,704,250	22,839,021	23,309,949
III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	31,710,589	32,704,250	22,839,021	23,309,949
IV. CREDIT RISK - WEIGHTED ASSETS	201,883,081	206,518,199	171,737,109	174,523,510
V. OPERATIONAL RISK-WEIGHTED ASSETS	27,130,913	27,130,913	-	-
VI. MARKET RISK - WEIGHTED ASSETS	1,433,038	1,433,038	1,330,893	1,330,893
VII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}	13.85%	14.00%	13.30%	13.36%
VIII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)}	13.76%	13.91%	13.20%	13.26%

CALCULATION OF FINANCIAL RATIOS
As of December 31, 2010 and 2009

Rasio		December 31, 2010	December 31, 2009
Performance Ratios			
1.	Capital Adequacy Ratio	13.76%	13.20%
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	2.19%	2.59%
3.	Non performing earning assets to total earning assets	2.24%	2.68%
4.	Allowance for impairment of financial assets to earning assets	4.58%	4.29%
5.	NPL <i>gross</i>	2.78%	3.52%
6.	NPL <i>net</i>	0.74%	1.08%
7.	Return on Asset (ROA)	4.64%	3.73%
8.	Return on Equity (ROE)	43.83%	35.22%
9.	Net Interest Margin (NIM)	10.77%	9.14%
10.	Operating Expenses to Operating Income (BOPO)	70.86%	77.66%
11.	Loan to Deposit Ratio (LDR)	75.17%	80.88%
Compliance			
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
	b. Percentage of lending in excess of the Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
2.	Reserve requirement		
	a. Reserve requirement - Rupiah	8.05%	5.90%
	b. Reserve requirement - Foreign currencies	1.00%	1.00%
3.	Net Open Position (overall)	4.45%	5.22%

MANAGEMENT OF THE BANK	SHAREHOLDER
BOARD OF COMMISSIONERS - President Commissioner : Bunasor Sanim (Concurrently Independent Commissioner) - Commissioner : Soedarjono - Commissioner : Agus Suprijanto - Commissioner : Heru Lelono - Independent Commissioner : Aviliani - Independent Commissioner : Baridjussalam Hadi - Independent Commissioner : Adhyaksa Dault BOARD OF DIRECTORS - President Director : Sofyan Basir - Director : Sarwono Sudarto - Director : Sulaiman Arif Arianto - Director : Agus Toni Soetirto - Director : Lenny Sugihat - Compliance Director : Bambang Soepeno - Director : Suprajarto - Director : Asmawi Syam - Director : Achmad Baiquni - Director : Djarot Kusumayakti	Ultimate shareholder : - Negara Republik Indonesia : 56,75% Non ultimate shareholder through capital market (≥ 5%) : - No Non ultimate shareholder not through capital market (≥ 5%) : - No <div style="text-align: center;"> Jakarta, March 31, 2011 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk </div> <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div style="text-align: center;"> Sofyan Basir President Director </div> <div style="text-align: center;"> Achmad Baiquni Director </div> </div>

Notes :

- The above financial information is per December 31, 2010 and for the year ended on that date mostly acquired from the Consolidated Financial Statements that had been audited by the Public Accounting Firm Purwantono, Suherman & Surja, a member of Ernst & Young Global (Partner Responsible Hari Purwantono), dated March 29, 2011, with a proper judgment with no exception. The financial statements for the year which was ended 31 December 2009 had been audited by Public Accounting Firm Purwantono, Sarwoko & Sandjaja, a member of Ernst & Young Global (The responsible Partner is Benyanto Suherman) dated March 24, 2010, with a proper judgment with no exception. Because the above financial information was captured from the Consolidated Financial Statements, Therefore the stated information is not a completed presentation of the Consolidated Financial Statements.
- Since January 1, 2010, the Bank adopts the Statement of Financial Accounting Standards ("PSAK") No. 50 (Revised 2006), "Financial Instruments: Presentation and Disclosure", and Statement of Financial Accounting Standards ("PSAK") No. 55 (Revised 2006), "Financial Instruments: Recognition and Measurement". Application of Statement of Financial Accounting Standards ("PSAK") is prospectively done.

 To determine the impairment collectively, the Bank adopts a Circular Letter of Bank Indonesia No. 11/33/DPNP dated December 8, 2009, regarding "Amendment of Circular Letter No. 11/4/DPNP dated January 27, 2009, on the implementation of Indonesian Banking Accounting Guidelines (PAPI 2008)". The Circular Letter of Bank Indonesia contains an adjustment to the PAPI 2008 concerning the transitional provisions for the estimated impairment of loans that collectively granted to the eligible banks.

 Referring to the Appendix of the Circular Letter of Bank Indonesia No. 11/33/DPNP dated December 8, 2009 (SE-BI), the Bank determines the allowance for loan impairment losses collectively according to the formation of general provisions and the specified provisions in accordance with the regulation of Bank Indonesia on commercial bank asset quality rating. PBI No. 7/2/PBI 2005 dated 20 January 2005. In accordance with SE-PBI transitional provisions for credit impairment collectively can be applied at least up to December 31, 2011.

 In accordance with the Circular Letter of Bank Indonesia 12/516/DPNP/IDPnP dated September 21, 2010, related to the implementation of Statement of Financial Accounting Standards ("PSAK") No. 55 on Financial Instruments: Recognition and Measurement, specifically regarding the establishment of reserves for Impairment Losses (CKPN) reiterated to the Administrative Account Transaction and Non-earning fixed assets was required to form the Elimination of Assets (PPA), according to PBI. 7/2/PBI/2005 dated 20 January 2005 regarding the Asset Quality Rating for Commercial Banks that had been amended by Regulation No. 02/11/2009 (PBI Asset Quality).
- The Information of consolidated financial statements as above have been prepared and presented in accordance with the following matters:
 - Bank Indonesia Regulation No. 3/22/PBI/2001 dated December 13, 2001, that amended by Bank Indonesia Regulation No. 7/50/PBI/2005 dated 29 November 2005 on "Transparency and Financial Disclosure".
 - The Circular Letter of Bank Indonesia No. 12/11/DPNP dated March 31, 2010 regarding the "The second Amendment to the Circular Letter of Bank Indonesia No. 3/30/DPNP dated December 14, 2001 on the Quarterly Financial Report and Monthly Publication of Commercial Banks and a Certain Reports submitted to Bank Indonesia".
 - Letter of Bank Indonesia No. 5/559/DPNP/IDPnP dated December 24, 2003 on "The Condensed Financial Statements of Banks".
 - The Regulation No. X.K.2, Chairman of the Capital Market Supervisory Agency (Bapepam) No. Kep-36/PM/2003 September 30, 2003 on "The Obligation of Periodic Financial Reporting".

4. The Information Presentation of Financial Statements as comparative information has been encoded with the Circular Letter of Bank Indonesia No. 12/11/DPNP dated March 31, 2010 regarding the "Second Amendment to Bank Indonesia Circular Letter No. 3/30/DPNP dated 14 December 2001, concerning "Financial Reports Quarterly and Monthly Publication of Commercial Banks and Certain Reports submitted to Bank Indonesia".
5. The Foreign currency exchange rate for 1 USD as of December 31, 2010 and 2009 are respective Rp9.010,00 and Rp9.395,00.
6. The Consolidated net income per share is calculated by dividing the consolidated net income by the weighted average number of the issued shares and fully paid during the year, while consolidated net income per diluted share is calculated after making necessary adjustments to the weighted average common shares which are outstanding with the assumption that all stock options held at the publication.
7. For comparative purposes, certain accounts in the condensed financial statements as of the date and year ended December 31, 2009 have been reclassified to conform with the presentation of published financial statements as of the date and year ended December 31, 2010.