

**BALANCE SHEETS**  
As of June 30, 2010 and 2009  
(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2010	June 30, 2009	June 30, 2010	June 30, 2009
<b>ASSETS</b>					
1.	Cash	7,739,025	6,741,578	7,778,872	6,758,136
2.	Placements with Bank Indonesia	29,949,798	25,739,232	29,979,798	25,769,853
3.	Placements with other banks	19,264,964	8,667,144	19,274,169	8,247,144
4.	Spot and derivative receivables	107,458	124,068	107,458	124,068
5.	Securities				
	a. Designated at fair value through profit/loss	298,819	1,289,235	298,819	1,289,235
	b. Available for sale	20,394,531	9,149,622	20,394,531	9,149,622
	c. Held to maturity	18,122,387	31,052,281	18,524,583	31,341,721
	d. Loans and receivables	432,987	681,826	432,987	681,826
6.	Securities sold with agreement to repurchase	-	-	-	-
7.	Securities purchased with agreement to resell (reverse repo)	502,390	405,608	502,390	405,608
8.	Acceptances receivables	19,503	370,259	19,503	370,259
9.	Loans				
	a. Designated at fair value through profit/loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	226,242,453	184,603,676	230,491,581	185,933,509
10.	Syaria financing	-	-	-	-
11.	Investments in shares	606,160	599,580	119,216	101,487
12.	Allowance for impairment -/-				
	a. Securities	(12,801)	(73,467)	(14,311)	(73,506)
	b. Loans	(14,085,713)	(10,763,375)	(14,198,604)	(10,857,206)
	c. Others	(4,565)	(702,125)	(4,659)	(702,125)
13.	Intangible assets	112,962	110,450	112,962	110,450
	Accumulated amortisation for intangible assets -/-	(108,844)	(103,185)	(108,844)	(103,185)
14.	Premises and equipment	5,025,935	4,532,329	5,156,831	4,588,607
	Accumulated depreciation -/-	(3,553,878)	(3,330,186)	(3,606,617)	(3,365,983)
15.	Abandoned properties	10,117	10,221	11,408	11,512
16.	Repossessed assets	26,374	20,971	36,489	31,081
17.	Suspense account	-	15	-	15
18.	Inter office assets				
	a. Operational activities conducted in Indonesia	-	-	-	-
	b. Operational activities conducted outside Indonesia	-	78	-	78
19.	Allowance for decrease in value of other assets -/-	(5,214)	(4,434)	(5,214)	(4,434)
20.	Allowance for non earning assets -/-	(537,724)	(183,089)	(553,024)	(196,637)
21.	Finance leased	-	-	-	-
22.	Deferred tax assets	1,798,978	1,897,460	1,807,286	1,900,632
23.	Other assets	7,595,417	6,405,244	7,245,469	6,483,485
	<b>TOTAL</b>	<b>319,941,519</b>	<b>267,241,016</b>	<b>323,803,079</b>	<b>267,995,252</b>

**BALANCE SHEETS**  
As of June 30, 2010 and 2009  
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No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2010	June 30, 2009	June 30, 2010	June 30, 2009
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>					
1.	Demand deposits	45,226,156	36,462,754	45,407,166	36,601,158
2.	Savings deposits	102,230,625	88,596,337	102,777,151	88,871,529
3.	Time deposits	108,597,265	91,286,756	111,158,100	91,549,421
4.	Investment fund - revenue sharing	-	-	-	-
5.	Liabilities to Bank Indonesia	141,198	210,588	141,198	210,588
6.	Liabilities to other banks	5,272,946	5,809,176	5,773,819	5,861,062
7.	Spot and derivative payable	358,606	652,417	358,606	652,417
8.	Securities sold with repo agreements to repurchase	710,178	102,716	710,178	102,716
9.	Acceptances payable	19,503	370,259	19,503	370,259
10.	Securities issued	2,166,819	698,412	2,166,819	698,412
11.	Fund borrowings	9,772,283	6,943,126	9,772,283	6,943,126
12.	Margin deposits received	468,686	489,174	469,250	489,292
13.	Inter office liabilities				
	a. Operational activities conducted in Indonesia	22,834	1,096	24,108	1,096
	b. Operational activities conducted outside Indonesia	645	-	645	-
14.	Deferred tax liabilities	-	-	-	-
15.	Allowance for possible losses of administrative account transaction	107,251	91,909	107,294	91,932
16.	Other liabilities	14,323,404	9,378,114	14,393,839	9,404,062
17.	Investment fund - profit sharing	-	-	-	-
18.	Minority interests	-	-	-	-
19.	Loan Capital	-	-	-	-
20.	Share capital				
	a. Authorised capital	6,164,926	6,163,803	6,164,926	6,163,803
	b. Unpaid- in capital -/-	-	-	-	-
	c. Treasury stock -/-	-	-	-	-
21.	Additional Paid- in Capital				
	a. Agio	2,722,349	2,712,352	2,722,349	2,712,352
	b. Disagio -/-	-	-	-	-
	c. Donated capital	-	-	-	-
	d. Adjustment arising from translation of financial statement	47,312	92,046	47,312	92,046
	e. Other comprehensive income (losses)	-	-	-	-
	f. Others	1,010,042	339,178	1,010,042	339,178
	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 comm	-	-	-	-
25.	Reserve				
	a. General reserve	3,022,685	3,022,685	3,022,685	3,022,685
	b. Appropriated reserves	4,952,272	3,465,941	4,952,272	3,465,941
26.	Retained Earning				
	a. Previous years	8,285,526	6,836,101	8,285,526	6,836,101
	b. Current year	4,318,008	3,516,076	4,318,008	3,516,076
	TOTAL	319,941,519	267,241,016	323,803,079	267,995,252
		-	-	-	-

**STATEMENTS OF PROFIT AND LOSS**  
**For the periods from January 1 to June 30, 2010 and 2009**  
(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2010	June 30, 2009	June 30, 2010	June 30, 2009
<b>OPERATING INCOME AND EXPENSES</b>					
<b>A. Interest Income and Interest expenses</b>					
1.	<b>Interest income</b>				
	a. Rupiah	18,782,417	16,435,543	19,065,928	16,543,505
	b. Foreign currencies	336,999	405,096	336,999	405,096
2.	<b>Interest expenses</b>				
	a. Rupiah	5,237,653	5,706,573	5,352,950	5,745,119
	b. Foreign currencies	330,952	202,999	330,952	202,999
	<b>Net interest income (expenses)</b>	<b>13,550,811</b>	<b>10,931,067</b>	<b>13,719,025</b>	<b>11,000,483</b>
<b>B. Other Operating Income and Expenses</b>					
1.	<b>Other Operating Income</b>				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	-	126,272	-	126,272
	ii. Loans	-	-	-	-
	iii. Spot and derivative	-	-	-	-
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	90,267	45,921	90,267	45,921
	ii. Loans	-	-	-	-
	iii. Other financial assets	2,898	-	2,898	-
	d. Gain from spot and derivative transaction (realised)	158,659	588,746	158,659	588,746
	e. Dividend, gain from investment in shares with equity method, fees/commissions and administrative	1,237,718	1,080,038	1,217,590	1,039,792
	f. Correction on allowance for impairment, allowance for impairment on non- performing assets and allowance for possible losses of administrative account transaction	389	935	389	935
	g. Other income	101,491	241,518	125,044	245,134
2.	<b>Other Operating Expenses</b>				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	90,571	-	90,571	-
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	25,863	-	25,863	-
	iv. Other financial assets	-	-	-	-
	b. Increase in fair value of financial assets (mark to market)	-	-	-	-
	c. Losses from sale of financial assets				
	i. Securities	63	43,631	63	43,631
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Losses from spot and derivative transaction (realised)	-	176,216	-	176,216
	e. Impairment				
	i. Securities	-	-	-	-
	ii. Loans	3,028,646	3,031,695	3,048,513	3,003,117
	iii. Syaria financing	-	-	-	-
	iv. Other financial assets	-	39,754	-	39,754
	f. Allowance for possible losses of administrative account transaction	291,772	4,938	291,772	4,938
	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	-	8	-	8
	j. Losses from decreases in value of non financial assets	-	-	-	-
	k. Allowance for decrease in value of other assets	-	7,592	-	7,592
	l. Salaries and employee benefits	3,412,845	3,495,654	3,491,561	3,553,596
	m. Promotion expenses	147,822	130,313	156,757	131,201
	n. Other expenses	2,569,618	2,093,024	2,637,971	2,093,806
	<b>Other Operating Income (expenses)</b>	<b>(7,975,778)</b>	<b>(6,939,395)</b>	<b>(8,148,224)</b>	<b>(7,007,059)</b>
	<b>INCOME FROM OPERATIONS</b>	<b>5,575,033</b>	<b>3,991,672</b>	<b>5,570,801</b>	<b>3,993,424</b>

**STATEMENTS OF PROFIT AND LOSS**  
**For the periods from January 1 to June 30, 2010 and 2009**  
(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2010	June 30, 2009	June 30, 2010	June 30, 2009
<b>NON OPERATING INCOME AND EXPENSES</b>					
1.	Gain (losses) from sale of premises and equipment	1,778	1,642	1,778	1,642
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	(128,666)	516,398	(124,434)	518,054
	<b>NON OPERATING PROFIT (LOSS)</b>	<b>(126,888)</b>	<b>518,040</b>	<b>(122,656)</b>	<b>519,696</b>
	<b>PROFIT (LOSS) BEFORE INCOME TAX</b>	<b>5,448,145</b>	<b>4,509,712</b>	<b>5,448,145</b>	<b>4,513,120</b>
1.	Profit (Loss) transferred to Head Office	-	-	-	-
2.	Income tax expenses				
	a. Estimated current tax -/-	(870,482)	(1,003,494)	(870,482)	(1,007,177)
	b. Deffered tax income (expenses)	(259,655)	9,858	(259,655)	10,133
	<b>PROFIT (LOSS) AFTER INCOME TAX - NET</b>	<b>4,318,008</b>	<b>3,516,076</b>	<b>4,318,008</b>	<b>3,516,076</b>
	<b>PROFIT (LOSS) OF MINORITY INTEREST</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>PROFIT (LOSS) AFTER MINORITY INTEREST</b>	<b>4,318,008</b>	<b>3,516,076</b>	<b>4,318,008</b>	<b>3,516,076</b>
	<b>DIVIDEND</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>EARNINGS PER SHARE</b>				
	Basic (full amount)	-	-	360.17	293.27
	Dilution (full amount)	-	-	354.51	286.47

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
As of June 30, 2010 and 2009  
(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2010	June 30, 2009	June 30, 2010	June 30, 2009
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>				
	1 Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Outstanding sales position on spot and derivative	2,032,475	255,188	2,032,475	255,188
	3 Others				
<b>II</b>	<b>COMMITMENT PAYABLES</b>				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	16,090,809	4,943,408	16,090,809	4,943,408
	- Foreign currencies	1,489,927	2,572,120	1,489,927	2,572,120
	ii. Uncommitted				
	- Rupiah	-	-	-	-
	- Foreign currencies	-	-	-	-
	b. Others				
	i. Committed	30,809,977	30,037,358	30,898,107	30,157,967
	ii. Uncommitted	-	-	-	-
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	-	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	4,586,000	6,830,458	4,586,000	6,830,458
	ii. Foreign currencies	5,272,631	7,033,166	5,272,631	7,033,166
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	6,479,354	5,954,698	6,479,354	5,954,698
	b. Local letters of credit	343,129	373,629	343,129	373,629
	4 Outstanding sales position on spot and derivative	2,624,872	234,773	2,624,872	234,773
	5 Others	544	542	544	542
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>				
	1 Guarantees received				
	a. Rupiah	-	-	527	107
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	2,191,135	1,315,468	2,206,534	1,337,783
	b. Other interest	-	-	-	-
	3 Others	590,029	373,360	590,029	373,360
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>				
	1 Guarantees issued				
	a. Rupiah	1,739,572	1,392,372	1,742,284	1,394,635
	b. Foreign currencies	2,163,039	1,415,946	2,163,039	1,415,946
	2 Others	-	-	-	-

**FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS**

As of June 30, 2010

(In Millions of Rupiah)

NO.	TRANSACTION	BANK				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
<b>A.</b>	<b>Exchange Rate Related</b>					
1.	Spot	344,470	344,470	-	1,157	979
2.	Forward	-	-	-	-	-
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	2,628,850	2,628,850	-	106,301	357,627
6.	Others	-	-	-	-	-
<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>	2973320	2973320	-	107,458	358,606

**QUALITY OF ASSETS AND OTHER INFORMATION**  
As of June 30, 2010 and 2009  
(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		June 30, 2010					June 30, 2009						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
<b>I.</b>	<b>RELATED PARTIES</b>												
1.	Placements with other banks												
	a. Rupiah	-	-	-	-	-	-	420,000	-	-	-	-	420,000
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
2.	Spot and derivative receivables												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
3.	Securities												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
4.	Securities sold with agreement to repurchase												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	-	-	-	-	-	-	-	-	-	-
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	22,171	-	-	-	-	22,171	25,391	-	-	-	-	25,391
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	347,771	-	-	-	-	347,771	376,871	-	-	-	-	376,871
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	d. Property loans	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	117,570	-	-	-	-	117,570	99,841	-	-	-	-	99,841
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
11.	Repossessed assets	-	-	-	-	-	-	-	-	-	-	-	-
<b>II.</b>	<b>THIRD PARTIES</b>												
1.	Placements with other banks												
	a. Rupiah	19,982,776	-	-	-	-	19,982,776	15,570,263	-	-	-	612,450	16,182,713
	b. Foreign currencies	17,877,047	-	-	-	-	17,877,047	7,809,328	-	-	-	-	7,809,328
2.	Spot and derivative receivables												
	a. Rupiah	-	-	-	-	-	-	268	-	-	-	-	268
	b. Foreign currencies	107,458	-	-	-	-	107,458	123,799	-	-	-	-	123,799
3.	Securities												
	a. Rupiah	31,738,257	-	-	-	-	31,738,257	34,417,228	-	-	-	-	34,417,228
	b. Foreign currencies	7,510,467	-	-	-	-	7,510,467	7,755,736	-	-	-	-	7,755,736
4.	Securities sold with agreement to repurchase												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	502,390	-	-	-	-	502,390	405,608	-	-	-	-	405,608
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

**QUALITY OF ASSETS AND OTHER INFORMATION**  
As of June 30, 2010 and 2009  
(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		June 30, 2010					June 30, 2009						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
6.	Acceptances receivables	19,503	-	-	-	-	19,503	370,259	-	-	-	-	370,259
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	164,162,884	10,544,912	1,595,321	1,450,993	4,666,909	182,421,019	136,651,967	8,452,333	1,161,965	1,122,347	2,442,431	149,831,043
	ii. Foreign currencies	669,941	43,440	30,401	-	130,583	874,365	676,106	83,279	83,169	43,892	93,498	979,944
	b. Non UMKM												
	i. Rupiah	26,911,316	881,737	61,020	179,604	909,952	28,943,629	20,996,498	1,034,345	324,477	275,073	965,078	23,595,471
	ii. Foreign currencies	12,815,742	183,523	453,792	76,810	103,631	13,633,498	8,969,871	510,992	60,121	86,221	167,750	9,794,955
	c. Restructured loans												
	i. Rupiah	5,568,274	476,237	601,988	130,718	95,440	6,872,657	4,229,382	204,215	173,229	24,553	10,000	4,641,379
	ii. Foreign currencies	501,995	183,916	400,974	76,810	38,292	1,201,987	896,872	102,890	86,140	86,221	44,098	1,216,221
	d. Property loans	2,933,392	53,590	54,919	12,517	244,670	3,299,088	1,941,549	304,093	85,649	108,451	19,558	2,459,300
8.	Investments in shares	488,054	-	-	-	536	488,590	499,203	-	-	-	536	499,739
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	53,784,063	-	-	-	-	53,784,063	1,506,874	13,553	-	-	-	1,520,427
	b. Foreign currencies	17,251,841	-	-	-	-	17,251,841	7,616,219	-	-	-	-	7,616,219
11.	Repossessed assets	13,634	-	9,677	-	3,063	26,374	3,888	-	13,246	3,837	-	20,971
<b>III.</b>	<b>OTHER INFORMATIONS</b>												
1.	Value of bank's assets pledge as collateral :												
	a. To Bank Indonesia						-						-
	b. To others						-						-
2.	Total allowance for impairment of financial assets to earning assets						12,640,221						9,694,535
3.	Total required allowance for possible losses on earning assets						8,937,803						6,626,217
4.	Percentage of UMKM loans to total loans						81.33%						81.74%
5.	Percentage of UMK loans to total loans						74.23%						73.91%
6.	Percentage of UMKM debtors to total debtors						99.99%						99.99%
7.	Percentage of UMK debtors to total debtors						99.98%						99.97%
8.	Others												
	a. Channelling of loans						15,286,635						14,346,065
	b. Mudharabah Muqayyadah financing						-						-
	c. Written off on earning assets						361,067						129,119
	d. Recovery of written off on earning assets						199,904						121,735
	e. Written off on earning assets with elimination of right to collect						-						-





**CALCULATION OF CAPITAL ADEQUACY RATIO**  
As of June 30, 2010 and 2009  
(In Millions of Rupiah)

CAPITAL COMPONENT		June 30, 2010		June 30, 2009	
		Bank	Consolidated	Bank	Consolidated
<b>I.</b>	<b>CAPITAL COMPONENT</b>				
	<b>A. Core Capital</b>	<b>25,274,296</b>	<b>25,535,886</b>	<b>21,231,206</b>	<b>21,505,619</b>
	1. Paid- Up Capital	6,164,926	6,164,926	6,163,803	6,163,803
	2. Disclosed Reserves	19,412,450	19,412,450	15,367,193	15,367,193
	2.1. Additional	19,412,450	19,412,450	15,367,193	15,367,193
	a. Agio	2,722,349	2,722,349	2,712,352	2,712,352
	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	3,465,940	3,465,940
	e. Previous years profit (100%)	6,379,000	6,379,000	4,321,060	4,321,060
	f. Current year profit (50%)	2,288,832	2,288,832	1,753,110	1,753,110
	g. Differences arising from translation of financial statement (excess)	47,312	47,312	92,046	92,046
	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	(303,080)	(41,490)	(299,790)	(25,377)
	4.1. Goodwill	-	18,118	-	25,366
	4.2. Other intangible assets	-	-	-	-
	4.3. Investments in shares of stock (50%)	(303,080)	(59,608)	(299,790)	(50,743)
	4.4. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	5. Minority Interest	-	-	-	-
	<b>B. Supplemental Capital</b>	<b>4,019,372</b>	<b>4,302,970</b>	<b>1,800,649</b>	<b>2,063,917</b>
	1. Upper Tier 2	2,397,089	2,437,215	1,900,242	1,914,463
	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)	2,397,089	2,437,215	1,900,242	1,914,463
	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	1,925,363	1,925,363	200,197	200,197
	2.1. Redeemable preference shares	-	-	-	-
	2.2. Subordinated loans and bonds	1,925,363	1,925,363	200,197	200,197
	2.3. Other supplemental capital (lower tier 2)	-	-	-	-
	3. Supplemental Capital Deduction	(303,080)	(59,608)	(299,790)	(50,743)
	3.1. Investments in shares of stock (50%)	(303,080)	(59,608)	(299,790)	(50,743)
	3.2. Shortage of capital on insurance subsidiaries (50%)	-	-	-	-
	<b>C. Core Capital and Supplemental Capital Deduction</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	Securitisation exposure	-	-	-	-
	<b>D. Additional Supplemental Capital Fulfilling Requirement (Tier 3)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>E. ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>II.</b>	<b>TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B- C)</b>	<b>29,293,668</b>	<b>29,838,856</b>	<b>23,031,855</b>	<b>23,569,536</b>
<b>III.</b>	<b>TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)</b>	<b>29,293,668</b>	<b>29,838,856</b>	<b>23,031,855</b>	<b>23,569,536</b>
<b>IV.</b>	<b>CREDIT RISK - WEIGHTED ASSETS</b>	<b>191,767,116</b>	<b>195,604,962</b>	<b>152,019,358</b>	<b>153,336,148</b>
<b>V.</b>	<b>OPERATIONAL RISK- WEIGHTED ASSETS</b>	<b>13,565,456</b>	<b>13,565,456</b>	<b>-</b>	<b>-</b>
<b>VI.</b>	<b>MARKET RISK - WEIGHTED ASSETS</b>	<b>2,336,944</b>	<b>2,336,944</b>	<b>5,706,420</b>	<b>5,706,420</b>
<b>VII.</b>	<b>REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK (II:(IV+V))</b>	<b>14.27%</b>	<b>14.27%</b>	<b>15.15%</b>	<b>15.37%</b>
<b>VIII.</b>	<b>REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK (III:(IV+V+VI))</b>	<b>14.11%</b>	<b>14.11%</b>	<b>14.60%</b>	<b>14.82%</b>

**CALCULATION OF FINANCIAL RATIOS**  
As of June 30, 2010 and 2009

Rasio		June 30, 2010	June 30, 2009
<b>Performance Ratios</b>			
1.	Capital Adequacy Ratio	14.11%	14.60%
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	2.57%	2.85%
3.	Non performing earning assets to total earning assets	3.17%	2.84%
4.	Allowance for impairment of financial assets to earning assets	4.63%	4.57%
5.	NPL <i>gross</i>	4.27%	3.70%
6.	NPL <i>net</i>	1.18%	1.16%
7.	Return on Asset (ROA)	3.51%	3.61%
8.	Return on Equity (ROE)	33.41%	33.78%
9.	Net Interest Margin (NIM)	9.40%	9.29%
10.	Operating Expenses to Operating Income (BOPO)	73.08%	78.64%
11.	Loan to Deposit Ratio (LDR)	88.36%	85.33%
<b>Compliance</b>			
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	5.08%	5.06%
	b. Reserve requirement - Foreign currencies	1.00%	1.00%
3.	Net Open Position (overall)	7.19%	14.23%

