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

NI-	DECORIDATION	BA	NK	CONSOL	IDATED
No.	DESCRIPTION	June 30, 2010	June 30, 2009	June 30, 2010	June 30, 2009
ASSE	<u>rs</u>				
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				
	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
	TOTAL	319,941,519	267,241,016	323,803,079	267,995,252

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

NI-	DECORIDATION	BA	NK	CONSOL	IDATED
No.	DESCRIPTION	June 30, 2010	June 30, 2009	June 30, 2010	June 30, 2009
	ITIES AND SHAREHOLDERS' EQUITY				
	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
	Invesment 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
	Margin deposits received	468,686	489,174	469,250	489,292
13.	Inter office liabilities				
	Operational activities conducted in Indonesia	22,834	1,096	24,108	1,096
	Operational activities conducted outside Indonesia	645	-	645	-
	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
	Invesment 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 -/-	-	-	-	-
	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 comperhansive income (losses)	-	-	-	-
	f. Others	1,010,042	339,178	1,010,042	339,178
	g. Funds for paid - up capital	-	-	-	-
	Premises and equipment revaluation increment	-	-	-	-
	Difference arising from quasi reorganisation				
	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	BA	NK	CONSOL	IDATED
		June 30, 2010	June 30, 2009	June 30, 2010	June 30, 2009
	ATING INCOME AND EXPENSES				
	rest Income and Interest expenses Interest income	1	1		
	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
	Interest expenses	000,000	100,000	000,000	100,000
	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
	Net interest income (expenses)	13,550,811	10,931,067	13,719,025	11,000,483
	er Operating Income and Expenses				
	Other Operating Income	1	1		
	a. Increase in fair value of financial assets (mark to market)		400.070		100.070
	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 admnistrative	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.	Other Operating Evyponess				
	Other Operating Expenses a. Decrease in fair value of financial assets (mark to market)	1	1		
	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	3,020,040	3,031,093	3,040,313	3,003,117
	iv. Other financial assets	_	39,754	-	39,754
	f. Allowance for possible losses of administrative account transacti	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 admnistrative	-	8	-	8
	j. Losses from decreses in value of non financial assets	-	-	-	-
	k. Allowance for decrease in value of other assets	-	7,592	-	7,592
	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	131,20
	n. Other expenses	2,569,618	2,093,024	2,637,971	2,093,806
	Other Operating Income (expenses)	(7,975,778)	(6,939,395)	(8,148,224)	(7,007,059
	INCOME FROM OPERATIONS	5,575,033	3,991,672	5,570,801	3,993,424

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	BA	NK	CONSOL	IDATED
NO.	DESCRIPTION	June 30, 2010	June 30, 2009	June 30, 2010	June 30, 2009
NON (PERATING INCOME AND EXPENSES	•	•		
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
	NON OPERATING PROFIT (LOSS)	(126,888)	518,040	(122,656)	519,696
	PROFIT (LOSS) BEFORE INCOME TAX	5,448,145	4,509,712	5,448,145	4,513,120
1. 2.	Profit (Loss) transferred to Head Office Income tax expenses	-	-	-	-
۷.	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
	PROFIT (LOSS) AFTER INCOME TAX - NET	4,318,008	3,516,076	4,318,008	3,516,076
	PROFIT (LOSS) OF MINORITY INTEREST	-	-	-	-
	PROFIT (LOSS) AFTER MINORITY INTEREST	4,318,008	3,516,076	4,318,008	3,516,076
	DIVIDEND	-	-	-	-
	EARNINGS PER SHARE Basic (full amount) Dilution (full amount)		- -	360.17 354.51	293.27 286.47

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

NI-	DESCRIPTION	BA	NK	CONSOL	IDATED
No.	DESCRIPTION	June 30, 2010	June 30, 2009	June 30, 2010	June 30, 2009
ı	COMMITMENT RECEIVABLES				
	1 Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	Outstanding sales position on spot and derivative	2,032,475	255,188	2,032,475	255,188
	3 Others				
Ш	COMMITMENT PAYABLES				
	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
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				<u> </u>
	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
IV.	CONTINGENT PAYABLES				
	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)

				BANK		
NO.	TRANSACTION	Notional Amount	Purpos	se	Derivative Receival	oles & Payables
		Notional Amount	Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
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	-	-	-	-	-
В.	Interest Rate Related					
1.	Forward	-	-	-	-	=
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	=	-
	b. Written	-	-	-	-	=
3.	Future	-	-	-	=	-
4.	Swap	-	-	-	=	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL	2973320	2973320	_	107,458	358,606

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

		BANK											
No.	DESCRIPTION			June 3	0, 2010					June 3	0, 2009		
NO.		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
I.	RELATED PARTIES												
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	-		_	-	-	-	-	-	-	-	-	-
5.	b. Foreign currencies Securities purchased with agreement to resell	-	-	-	_	-	-	-	-	-	-	-	-
5.													
	(reverse repo)				_								
	a. Rupiah b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	-	_	-	-	-	-	_	_	-	-	-
7.	Loans	-	_	_	_	-	-	-	_	_	-	-	-
٧.	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	22,171	-	_	_	_	22,171	25,391	_	_	_	_	25,391
	ii. Foreign currencies	-	_	_	_	_	22,171	20,001	_	_	_	-	20,001
	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 invesment	-	-	-	_	-	-	-	-	_	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	-	-	-	_	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	_	-	-	-	-	-	-	-	-
11.	Repossessed assets	-	-	-	_	-	-	-	-	-	-	-	-
	·												
II.	THIRD PARTIES						•						
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									1			
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
l _	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell												
	(reverse repo)									1			
	a. Rupiah	502,390	-	-	-	-	502,390	405,608	-	-	-	-	405,608
1	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

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

							BAN	IK					
No.	DESCRIPTION			June 3	0, 2010					June 3	0, 2009		
NO.	DESCRIPTION	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		2,442,431	149,831,043
	ii. Foreign currencies b. Non UMKM	669,941	43,440	30,401	-	130,583	874,365	676,106	83,279	83,169	43,892	93,498	979,944
	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	12,010,742	100,020	400,732	70,010	100,001	10,000,400	0,505,671	310,332	00,121	00,221	107,700	3,7 34,333
	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 invesment	-	-	-	-	-	-	-	-	-	-	-	-
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
III.	OTHER INFORMATIONS												
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						0.007.000						0.000.047
4.	earning assets Percentage of UMKM loans to total loans						8,937,803 81.33%						6,626,217 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. Chanelling 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						-						-
<u> </u>													

QUALITY OF ASSETS AND OTHER INFORMATION

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

							BAN	IK					
No.	DESCRIPTION			June 3	0, 2010					June 3	0, 2009		
NO.	DESCRIPTION	Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total

ALLOWANCES FOR POSSIBLE LOSSES

			June 30,	2010			June 30), 2009	
No.	DESCRIPTION Allowance for		r Impairment	Required Allowancefor Possible Losses on Earning		Allowance	for Impairment	Required Allowancefor Possible Losses on Earning	
		Individual	Collective	General	Specific	Individual	Collective	General	Specific
1.	Placements with other banks	-	3,834	192,650	-	612,450	4,317	80,547	612,450
2.	Spot and derivative receivables	-	-	1,075	-	-	-	1,241	-
3.	Securities	-	12,801	67,604	-	-	7,247	73,446	-
4.	Securities sold with agreement to repurchase	-	-	-	-	-	-	-	-
5.	Securities purchased with agreement to resell								
	(reverse repo)	-	-	-	-	-	-	-	-
6.	Acceptances receivables	-	195	195	-	-	3,703	3,703	-
7.	Loans	-	14,085,713	2,049,298	7,568,539	-	10,763,375	1,676,967	5,181,031
8.	Investments in shares	536	-	1,187	536	536	-	1,010	536
9.	Temporary invesment	-	-	-	-	-	-	-	-

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

		CAPITAL COMPONENT	June 3 Bank	0, 2010 Consolidated	June 3 Bank	0, 2009 Consolidated
l.	_	PITAL COMPONENT				
	A.	Core Capital	25,274,296	25,535,886	21,231,206	21,505,619
		1. Paid- Up Capital	6,164,926	6,164,926	6,163,803	6,163,803
		2. Disclosed Reserves	19,412,450		15,367,193	15,367,193
		2.1. Additional	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				
		g. Colon karang jaman penyecaaran maa wajar aan metanion kecangan aaram kadang 200k	_	_	_	_
		3. Innovative Capital		-	-	_
		3.1. Subordinated bonds (non cummulative perpetual)	-	-	-	_
		3.2. Subordinated bands (non cummulative perpetual)		_		_
		3.3. Other innovative capital Instrumen		_	_	_
		4. Core Capital Deduction	(303,080)	(41,490)	(299,790)	(25,377)
		4.1. Goodwill	(303,000)	18,118	(233,130)	25,366
		4.2. Other intangible assets		10,110		23,300
		4.2. Other mangible assets 4.3. Investments in shares of stock (50%)	(202.000)	(FO COO)	(299,790)	(50.742)
		\ /	(303,080)	(59,608)	(299,790)	(50,743)
		4.4. Shortage of capital on insurance subsidiaries (50%)		-		-
		5. Minority Interest		-		-
\vdash	-	Complemental Capital	4 040 272	4 202 070	4 000 640	2.062.047
	В.	Supplemental Capital 1. Upper Tier 2	4,019,372	4,302,970	1,800,649	2,063,917
			2,397,089	2,437,215	1,900,242	1,914,463
		1.1. Preference shares (cummulative perpetual)	-	-	-	-
		1.2. Subordinated bonds (cummulative perpetual)	-	-	-	-
į į		1.3. Subordinated loans (cummulative perpetual)	-	-	-	-
		1.4. Mandatory convertible bond	-	-	-	-
		Mandatory convertible bond Innovative capital not included as core capital	- - -	- - -	- - -	- - -
		1.4. Mandatory convertible bond 1.5. Innovative capital not included as core capital 1.6. Other supplemental capital (upper tier 2)	- - -	- - -	- - -	- - -
		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	-	- - - -	-	- - - -
		1.4. 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
		1.4. 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	-	2,437,215	-	- - - - 1,914,463
		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) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%)	2,397,089	-	- 1,900,242 -	-
		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) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares	-	-	- 1,900,242 -	- - - 1,914,463
		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) 1.9. Other comprehensive income: Gain from increase in fair value of investment in shares classified as Available for sale (45%)	2,397,089 - 1,925,363	-	- 1,900,242 -	-
		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) 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	2,397,089 - 1,925,363	1,925,363	1,900,242 - 200,197	200,197
		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) 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 2.1. Redeemable preference shares	2,397,089 - 1,925,363	1,925,363 -	- 1,900,242 - 200,197 -	200,197
		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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds	2,397,089 - 1,925,363 - 1,925,363	1,925,363 - 1,925,363	- 1,900,242 - 200,197 - 200,197	200,197 - 200,197
		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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2)	2,397,089 - 1,925,363 - 1,925,363	1,925,363 - 1,925,363 - (59,608)	- 1,900,242 - 200,197 - 200,197	200,197 - 200,197
		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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) Supplemental Capital Deduction	2,397,089 - 1,925,363 - 1,925,363 - (303,080)	1,925,363 - 1,925,363 - (59,608)	- 1,900,242 - 200,197 - 200,197 - (299,790)	200,197 - 200,197 - (50,743)
		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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%)	2,397,089 - 1,925,363 - 1,925,363 - (303,080)	1,925,363 - 1,925,363 - (59,608)	- 1,900,242 - 200,197 - 200,197 - (299,790)	200,197 - 200,197 - (50,743) (50,743)
		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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%)	2,397,089 - 1,925,363 - 1,925,363 - (303,080)	1,925,363 - 1,925,363 - (59,608)	- 1,900,242 - 200,197 - 200,197 - (299,790)	200,197 - 200,197 - (50,743) (50,743)
		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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%)	2,397,089 - 1,925,363 - 1,925,363 - (303,080)	1,925,363 - 1,925,363 - (59,608)	- 1,900,242 - 200,197 - 200,197 - (299,790) (299,790)	200,197 - 200,197 - (50,743) (50,743)
		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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%)	2,397,089 - 1,925,363 - 1,925,363 - (303,080)	1,925,363 - 1,925,363 - (59,608)	- 1,900,242 - 200,197 - 200,197 - (299,790) (299,790)	200,197 - 200,197 - (50,743) (50,743)
	C.	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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%)	2,397,089 - 1,925,363 - 1,925,363 - (303,080)	1,925,363 - 1,925,363 - (59,608)	- 1,900,242 - 200,197 - 200,197 - (299,790) (299,790)	200,197 - 200,197 - (50,743) (50,743)
	C.	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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) Core Capital and Supplemental Capital Deduction Securitisation exposure	2,397,089 - 1,925,363 - 1,925,363 - (303,080) (303,080)	1,925,363 - 1,925,363 - (59,608) (59,608) - -	- 1,900,242 - 200,197 - 200,197 - (299,790) (299,790)	200,197 - 200,197 - (50,743) (50,743)
	C.	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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) Core Capital and Supplemental Capital Deduction Securitisation exposure Additional Supplemental Capital Fulfilling Requirment (Tier 3)	2,397,089 - 1,925,363 - 1,925,363 - (303,080) (303,080)	1,925,363 - 1,925,363 - (59,608) (59,608) - -	- 1,900,242 - 200,197 - 200,197 - (299,790) (299,790)	200,197 - 200,197 - (50,743) (50,743)
	C.	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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) Core Capital and Supplemental Capital Deduction Securitisation exposure	- 2,397,089 - 1,925,363 - 1,925,363 - (303,080) (303,080)	1,925,363 - 1,925,363 - (59,608) (59,608) 	- 1,900,242 - 200,197 - 200,197 - (299,790) (299,790)	200,197 - 200,197 - (50,743) (50,743)
	C.	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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) Core Capital and Supplemental Capital Deduction Securitisation exposure Additional Supplemental Capital Fulfilling Requirment (Tier 3)	- 2,397,089 - 1,925,363 - 1,925,363 - (303,080) (303,080)	1,925,363 - 1,925,363 - (59,608) (59,608) 	- 1,900,242 - 200,197 - 200,197 - (299,790) (299,790)	200,197 - 200,197 - (50,743) (50,743)
II.	C. D. E.	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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) Core Capital and Supplemental Capital Deduction Securitisation exposure Additional Supplemental Capital Fulfilling Requirment (Tier 3) ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK	- 2,397,089 - 1,925,363 - 1,925,363 - (303,080) (303,080)	1,925,363 - 1,925,363 - (59,608) (59,608) 	- 1,900,242 - 200,197 - 200,197 - (299,790) (299,790)	200,197 - 200,197 - (50,743) (50,743)
II.	C. D. E. TO	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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) Core Capital and Supplemental Capital Deduction Securitisation exposure Additional Supplemental Capital Fulfilling Requirment (Tier 3) ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK TAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL	2,397,089 1,925,363 1,925,363 (303,080) (303,080) 29,293,668	1,925,363 - 1,925,363 - (59,608) (59,608) 	- 1,900,242 - 200,197 - 200,197 - (299,790) (299,790) - - - - 23,031,855	200,197 - 200,197 - (50,743) (50,743)
II. III.	C. D. E. TO AL	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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) Core Capital and Supplemental Capital Deduction Securitisation exposure Additional Supplemental Capital Fulfilling Requirment (Tier 3) ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK TAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL LOCATED TO ANTICIPATE MARKET RISK	- 2,397,089 - 1,925,363 - 1,925,363 - (303,080) (303,080) - - - - - 29,293,668 29,293,668	1,925,363 - 1,925,363 - (59,608) (59,608) 	- 1,900,242 - 200,197 - 200,197 - (299,790) (299,790) - - - - 23,031,855	200,197 - 200,197 - (50,743) (50,743)
II. III.	C. E. TO AL CR	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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) Core Capital and Supplemental Capital Deduction Securitisation exposure Additional Supplemental Capital Fulfilling Requirment (Tier 3) ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK TAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL LOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) EDIT RISK - WEIGHTED ASSETS	2,397,089 1,925,363 1,925,363 (303,080) (303,080) 29,293,668 29,293,668 191,767,116	1,925,363 1,925,363 1,925,363 (59,608) (59,608) - - - - - - 29,838,856 29,838,856 195,604,962	- 1,900,242 - 200,197 - 200,197 - (299,790) (299,790) - - - - 23,031,855	200,197 - 200,197 - (50,743) (50,743)
II. III. IV. V.	C. D. E. TO AL CR	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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) Core Capital and Supplemental Capital Deduction Securitisation exposure Additional Supplemental Capital Fulfilling Requirment (Tier 3) ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK TAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL LOCATED TO ANTICIPATE MARKET RISK TAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL LOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) EDIT RISK - WEIGHTED ASSETS ERATIONAL RISK - WEIGHTED ASSETS	2,397,089 1,925,363 1,925,363 (303,080) (303,080) 29,293,668 29,293,668 191,767,116 13,565,456	1,925,363 - 1,925,363 - (59,608) (59,608) 	- 1,900,242 - 200,197 - 200,197 - (299,790) (299,790) 	200,197 - 200,197 - (50,743) (50,743)
II. III. IV. V.	C. D. TO AL CR OP	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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) Core Capital and Supplemental Capital Deduction Securitisation exposure Additional Supplemental Capital Fulfilling Requirment (Tier 3) ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK TAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B- C) TAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL LOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) EEDIT RISK - WEIGHTED ASSETS IRKET RISK - WEIGHTED ASSETS	2,397,089 1,925,363 1,925,363 (303,080) (303,080) 29,293,668 29,293,668 191,767,116	1,925,363 1,925,363 1,925,363 (59,608) (59,608) - - - - - - 29,838,856 29,838,856 195,604,962	- 1,900,242 - 200,197 - 200,197 - (299,790) (299,790) - - - - 23,031,855	200,197 - 200,197 - (50,743) (50,743)
II. III. IV. V. VI.	C. E. TO AL CR OP MARE	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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) Core Capital and Supplemental Capital Deduction Securitisation exposure Additional Supplemental Capital Fulfilling Requirment (Tier 3) ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK TAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL LOCATED TO ANTICIPATE MARKET RISK TAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL LOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) EDIT RISK - WEIGHTED ASSETS ERATIONAL RISK - WEIGHTED ASSETS RKET RISK - WEIGHTED ASSETS QUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK	2,397,089 1,925,363 1,925,363 (303,080) (303,080) 29,293,668 29,293,668 191,767,116 13,565,456 2,336,944	1,925,363 - 1,925,363 - (59,608) (59,608) 	- 1,900,242 - 200,197 - 200,197 - (299,790) (299,790) 	200,197 - 200,197 - (50,743) (50,743)
II. III. IV. V. VI. VII.	C. D. TO AL CR OP MARE {II:	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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) Core Capital and Supplemental Capital Deduction Securitisation exposure Additional Supplemental Capital Fulfilling Requirment (Tier 3) ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK TAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL (A+B- C) TAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL LOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) EDIT RISK - WEIGHTED ASSETS ERATIONAL RISK - WEIGHTED ASSETS URKET RISK - WEIGHTED ASSETS QUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK (IV+V)	2,397,089 1,925,363 1,925,363 (303,080) (303,080) 29,293,668 29,293,668 191,767,116 13,565,456	1,925,363 - 1,925,363 - (59,608) (59,608) 	- 1,900,242 - 200,197 - 200,197 - (299,790) (299,790) 	200,197 - 200,197 - (50,743) (50,743)
II. III. IV. V. VI. VII.	C. D. E. TO AL CR OP MARE {II:	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) 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 2.1. Redeemable preference shares 2.2. Subordinated loans and bonds 2.3. Other supplemental capital (lower tier 2) 3. Supplemental Capital Deduction 3.1. Investments in shares of stock (50%) 3.2. Shortage of capital on insurance subsidiaries (50%) Core Capital and Supplemental Capital Deduction Securitisation exposure Additional Supplemental Capital Fulfilling Requirment (Tier 3) ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK TAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL LOCATED TO ANTICIPATE MARKET RISK TAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL LOCATED TO ANTICIPATE MARKET RISK (A+B-C+E) EDIT RISK - WEIGHTED ASSETS ERATIONAL RISK - WEIGHTED ASSETS RKET RISK - WEIGHTED ASSETS QUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK	2,397,089 1,925,363 1,925,363 (303,080) (303,080) 29,293,668 29,293,668 191,767,116 13,565,456 2,336,944	1,925,363 1,925,363 1,925,363 (59,608) (59,608) - - - - 29,838,856 29,838,856 195,604,962 13,565,456 2,336,944 14.27%	- 1,900,242 - 200,197 - 200,197 - (299,790) (299,790) 	200,197 - 200,197 - (50,743) (50,743)

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

	Rasio	June 30, 2010	June 30, 2009
Perfor	mance Ratios		
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 gross	4.27%	3.70%
6.	NPL net	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%
Comp	liance		
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%

MANAGEMENT OF THE BANK		SHARE	SHAREHOLDER	
BOARD OF COMMISSIONERS - President Commissioner (Concurrently Independent C - Commissioner - Commissioner - Commissioner - Independent Commissioner - Independent Commissioner - Independent Commissioner	: Bunasor Sanim ommissioner) : Soedarjono : Agus Suprijanto : Heru Lelono : Aviliani : Baridjussalam Hadi Adhyaksa Dault	Ultimate shareholder: - Negara Republik Indonesia: 56,7 Non ultimate shareholder through - No Non ultimate shareholder not thro - No	capital market (= 5%) :	
BOARD OF DIRECTORS - President Director - Director - Director - Director - Director - Director - Compliance Director - Director	Sofyan Basir Sarwono Sudarto Sulaiman Arif Arianto Agus Toni Soetirto Lenny Sugihat Bambang Soepeno Suprajarto Asmawi Syam Achmad Baiquni Djarot Kusumayakti	Board	, ,	

Notes:

- 1. The financial statements as of and for the year ended June 30, 2010 is unaudited. The above financial information as of and for the year ended June 30, 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 September 14, 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 statement informations presented to comply with :
 - a. Bank Indonesia Regulation No.3/22/PBI/2001 dated 13 December 2001 which was amended by Bank Indonesia Regulation No. 7/50/PBI/2005 dated 29 November 2005 regarding Transparancy of Banking Financial Condition.
 - b. Circular Letter of Bank Indonesia No.12/11/DPNP dated 31 March 2010 regarding The Second Amendment of Circular Letter of Bank Indonesia No.3/30/DPNP dated 14 December 2001 regarding Quarterly Published Financial Statements and Monthly Financial Statements of Commercial Bank.
 - c. Bank Indonesia letter No. 5/559/DPNP/IDPnP dated December 24, 2003 regarding Published Financial Statement of Commercial Bank.
 - d. Rule of Capital Market and Financial Institution Supervisory Agency (BAPEPAM- LK) No. X.K.2, Decision of Chairman of Bapepam- LK No. Kep-36/PM/2003 dated 30 September 2003 regarding Obligation to Submit Periodic Financial Statements.
- 3. Bank assessed asset quality rating based on Bank Indonesia Regulation No. 11/2/PBI/2009 dated January 29, 2009 regarding The third amendment in Bank Indonesia Regulation No.7/2/PBI/2005 dated January 20, 2005 regarding assessment of asset quality.
- 4. Consolidated financial statements as at and for the three months ended 31 March 2010 most of derived base on Statement of Financial Accounting Standard (PSAK) No.50 (revised 2006) and No.55 (revised 2006) and Consolidated financial statements as at and for the three months ended 31 March 2009 are derived base on Statement of Financial Accounting Standard (PSAK) No.31.
- 5. Consolidated financial statements as at and for the three months ended June 30, 2009 as comparative information adjusted to Bank Indonesia's Circular Letter No.12/11/DPNP dated 31 Maret 2010 for Consolidated financial statements as at and for the six months ended June 30, 2010.
- 6. Exchange rate of 1 US Dollar as at June 30, 2010 and 2009 were Rp9,065.00 and Rp10,207.50 respectively.
- 7. 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 os issuance.