

**BALANCE SHEETS**  
As of March 31, 2011 and 2010

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2011	March 31, 2010	March 31, 2011	March 31, 2010
<b>ASSETS</b>					
1.	Cash	8.534.125	7.436.206	8.610.983	7.465.022
2.	Placements with Bank Indonesia	50.129.291	26.319.117	51.895.128	26.653.410
3.	Placements with other banks	17.207.017	22.777.330	17.312.647	22.466.734
4.	Spot and derivative receivables	123.641	119.735	123.641	119.735
5.	Securities				
	a. Designated at fair value through profit/loss	895.611	352.011	895.611	352.011
	b. Available for sale	22.617.513	11.384.813	22.835.592	11.384.813
	c. Held to maturity	17.330.020	26.956.126	17.776.048	27.149.208
	d. Loans and receivables	1.102.685	469.114	1.102.685	469.114
6.	Securities sold with agreement to repurchase	699.725	-	699.725	-
7.	Securities purchased with agreement to resell (reverse repo)	1.370.203	1.466.271	1.370.203	1.466.271
8.	Acceptances receivables	869.248	553.375	933.446	553.375
9.	Loans				
	a. Designated at fair value through profit/loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	249.164.659	208.962.411	251.269.319	208.962.411
10.	Syaria financing	-	-	5.653.290	3.268.034
11.	Investments in shares	1.449.726	594.620	143.399	115.554
12.	Allowance for impairment -/-				
	a. Securities	(11.027)	(12.850)	(12.562)	(14.360)
	b. Loans	(15.539.833)	(12.617.452)	(15.739.332)	(12.701.024)
	c. Others	(10.581)	(9.918)	(29.212)	(11.023)
13.	Intangible assets	-	-	127.134	36.237
	Accumulated amortisation for intangible assets -/-	-	-	(28.558)	(16.307)
14.	Premises and equipment	5.352.467	4.989.118	5.569.940	5.102.548
	Accumulated depreciation -/-	(3.813.353)	(3.598.216)	(3.920.603)	(3.644.851)
15.	Abandoned properties	6.347	10.114	7.507	11.405
16.	Repossessed assets	29.146	26.623	49.852	36.733
17.	Suspense account	-	-	-	-
18.	Inter office assets				
	a. Operational activities conducted in Indonesia	-	-	164	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
19.	Allowance for decrease in value of other assets -/-	-	-	-	-
20.	Allowance for non earning assets -/-	(205.513)	(543.293)	(215.517)	(543.293)
21.	Finance leased	-	-	-	-
22.	Deferred tax assets	2.524.305	1.888.745	2.539.350	1.897.053
23.	Other assets	6.908.539	6.319.238	7.186.487	6.398.591
	<b>TOTAL</b>	<b>366.733.961</b>	<b>303.843.238</b>	<b>376.156.367</b>	<b>306.977.401</b>

**BALANCE SHEETS**  
As of March 31, 2011 and 2010

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2011	March 31, 2010	March 31, 2011	March 31, 2010
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>					
1.	Demand deposits	44.266.345	36.548.287	44.731.183	36.687.868
2.	Savings deposits	117.795.216	97.289.764	117.947.995	97.691.599
3.	Time deposits	128.513.405	107.658.845	130.645.220	109.493.923
4.	Investment fund - revenue sharing	-	-	5.553.069	-
5.	Liabilities to Bank Indonesia	138.976	147.096	155.509	147.096
6.	Liabilities to other banks	5.671.761	5.471.467	6.320.813	6.176.472
7.	Spot and derivative payable	157.456	325.532	157.456	325.532
8.	Securities sold with repo agreements to repurchase	511.856	530.532	511.856	530.532
9.	Acceptances payable	869.248	553.375	933.446	553.375
10.	Securities issued	2.156.353	2.178.690	2.156.353	2.178.690
11.	Fund borrowings	10.316.317	11.422.472	10.531.613	11.422.472
12.	Margin deposits received	252.485	609.101	253.133	609.778
13.	Inter office liabilities				
	a. Operational activities conducted in Indonesia	228	3.560	228	3.560
	b. Operational activities conducted outside Indonesia	249	287	249	287
14.	Deferred tax liabilities	-	-	-	-
15.	Allowance for possible losses of administrative account transactions	89.800	90.852	90.345	90.898
16.	Other liabilities	15.756.283	10.766.504	15.897.961	10.818.445
17.	Investment fund - profit sharing	-	-	-	-
18.	Minority interests	-	-	31.955	-
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	45.905	92.485	45.905	92.485
	e. Other comprehensive income (losses)	-	-	-	-
	f. Others	867.336	1.008.230	867.336	1.008.230
	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	19.148.204	11.083.404	19.148.204	11.083.404
	b. Current year	3.260.432	2.150.601	3.260.432	2.150.601
	<b>TOTAL</b>	<b>366.733.961</b>	<b>303.843.238</b>	<b>376.156.367</b>	<b>306.977.401</b>

**STATEMENTS OF PROFIT AND LOSS**  
For the periods from January 1 to March 31, 2011 and 2010

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2011	March 31, 2010	March 31, 2011	March 31, 2010
<b>OPERATING INCOME AND EXPENSES</b>					
<b>A. Interest Income and Interest expenses</b>					
<b>1.</b>	<b>Interest income</b>				
	a. Rupiah	11.132.478	9.255.474	11.320.603	9.369.063
	b. Foreign currencies	202.836	150.299	202.836	150.299
<b>2.</b>	<b>Interest expenses</b>				
	a. Rupiah	3.145.393	2.598.741	3.241.398	2.648.300
	b. Foreign currencies	108.656	168.280	108.656	168.280
	<b>Net interest income (expenses)</b>	<b>8.081.265</b>	<b>6.638.752</b>	<b>8.173.385</b>	<b>6.702.782</b>
<b>B. Other Operating Income and Expenses</b>					
<b>1.</b>	<b>Other Operating Income</b>				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	48.936	-	48.936	-
	ii. Loans	-	-	-	-
	iii. Spot and derivative	-	48.980	-	48.980
	iv. Other financial assets	-	-	-	-
	b. Decrease in fair value of financial assets (mark to market)	-	-	-	-
	c. Gain from sale of financial assets				
	i. Securities	-	30.008	-	30.008
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Gain from spot and derivative transaction (realised)	-	88.395	-	88.395
	e. Dividend, gain from investment in shares with equity method, fees/commissions and administrative	790.153	590.184	786.146	579.746
	f. Correction on allowance for impairment, allowance for impairment on non-performing assets and allowance for possible losses of administrative account	3.609	73	3.609	73
	g. Other income	384.635	263.864	432.851	279.005
<b>2.</b>	<b>Other Operating Expenses</b>				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	-	89.017	-	89.017
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	23.558	28.009	23.558	28.009
	iv. Other financial assets	-	-	-	-
	b. Increase in fair value of financial assets (mark to market)	-	-	-	-
	c. Losses from sale of financial assets				
	i. Securities	4.548	-	4.548	-
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Losses from spot and derivative transaction (realised)	45.619	-	45.619	-
	e. Impairment				
	i. Securities	3.609	-	3.609	-
	ii. Loans	2.019.263	1.619.704	2.019.263	1.619.704
	iii. Syaria financing	-	-	7.183	6.929
	iv. Other financial assets	2.602	1.487	2.629	1.487
	f. Allowance for possible losses of administrative account transactions	-	93.154	-	93.154
	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	4	-	4	-
	j. Losses from decreases in value of non financial assets	-	-	-	-
	k. Allowance for decrease in value of other assets	46.007	-	46.007	-
	l. Salaries and employee benefits	1.686.745	1.554.856	1.750.802	1.590.547
	m. Promotion expenses	81.642	72.522	84.464	74.780

**STATEMENTS OF PROFIT AND LOSS**  
For the periods from January 1 to March 31, 2011 and 2010

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2011	March 31, 2010	March 31, 2011	March 31, 2010
	n. Other expenses	1.515.045	1.154.886	1.584.564	1.180.008
	<b>Other Operating Income (expenses)</b>	(4.201.309)	(3.592.131)	(4.300.708)	(3.657.428)
	<b>INCOME FROM OPERATIONS</b>	3.879.956	3.046.621	3.872.677	3.045.354
<b>NON OPERATING INCOME AND EXPENSES</b>					
1.	Gain (losses) from sale of premises and equipment	3.905	392	3.905	392
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	101.418	(207.508)	108.697	(206.241)
	<b>NON OPERATING PROFIT (LOSS)</b>	105.323	(207.116)	112.602	(205.849)
	<b>PROFIT (LOSS) BEFORE INCOME TAX</b>	3.985.279	2.839.505	3.985.279	2.839.505
1.	Profit (Loss) transferred to Head Office	-	-	-	-
2.	Income tax expenses				
	a. Estimated current tax -/-	(775.411)	(487.439)	(775.411)	(487.439)
	b. Deferred tax income (expenses)	50.564	(201.465)	50.564	(201.465)
	<b>PROFIT (LOSS) AFTER INCOME TAX - NET</b>	3.260.432	2.150.601	3.260.432	2.150.601
	<b>PROFIT (LOSS) OF MINORITY INTEREST</b>	-	-	-	-
	<b>PROFIT (LOSS) AFTER MINORITY INTEREST</b>	3.260.432	2.150.601	3.260.432	2.150.601
	<b>DIVIDEND</b>	-	-	-	-
	<b>EARNINGS PER SHARE</b>				
	Basic (full amount)	135,95	179,38	135,95	179,38
	Dilution (full amount)	134,73	176,11	134,73	176,11

**STATEMENTS OF COMMITMENTS AND CONTINGENCIES**  
As of March 31, 2011 and 2010

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		March 31, 2011	March 31, 2010	March 31, 2011	March 31, 2010
<b>I</b>	<b>COMMITMENT RECEIVABLES</b>				
	1 Unused fund borrowings facilities				
	a. Rupiah	-	-	6.249	-
	b. Foreign currencies	-	-	-	-
	2 Outstanding sales position on spot and derivative	-	-	-	-
	3 Others	-	-	13.862	-
<b>II</b>	<b>COMMITMENT PAYABLES</b>				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	-	-
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	10.461.105	23.117.370	10.522.075	23.117.370
	- Foreign currencies	6.463.783	595.988	6.463.783	595.988
	b. Others				
	i. Committed	-	-	28.753	-
	ii. Uncommitted	14.734.640	26.411.919	15.058.873	26.411.919
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	311	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	546	2.312	10.346	2.312
	ii. Foreign currencies	-	30.301	-	30.301
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	4.920.886	5.678.650	4.920.886	5.678.650
	b. Local letters of credit	456.536	322.932	470.398	322.932
	4 Outstanding sales position on spot and derivative	-	-	-	-
	5 Others	95	544	90.271	88.671
<b>III.</b>	<b>CONTINGENT RECEIVABLES</b>				
	1 Guarantees received				
	a. Rupiah	-	-	-	527
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	735.185	1.919.945	881.361	1.935.562
	b. Other interest	-	-	-	-
	3 Others	542.122	656.173	682.640	656.173
<b>IV.</b>	<b>CONTINGENT PAYABLES</b>				
	1 Guarantees issued				
	a. Rupiah	1.815.120	1.843.679	1.834.882	1.846.522
	b. Foreign currencies	1.787.470	1.239.931	1.787.470	1.239.931
	2 Others	-	-	20.417	-

**FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS**  
As of March 31, 2011

(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	2.037.147	2.037.147	-	3.095	3.199
2.	Forward	-	-	-	-	-
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	191.565	191.565	-	6.485	-
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>	6.312.938	6.312.938	-	114.061	154.257
	<b>TOTAL</b>	8.541.650	8.541.650	-	123.641	157.456

**QUALITY OF ASSETS AND OTHER INFORMATION**  
As of March 31, 2011 and 2010

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		March 31, 2011						March 31, 2010					
		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	-	-	-	-	-	-	320.000	-	-	-	-	320.000
	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	333.290	-	-	-	-	333.290	28.726	-	-	-	-	28.726
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non UMKM												
	i. Rupiah	76.043	1.023	-	-	-	77.066	364.715	-	-	-	-	364.715
	ii. Foreign currencies	395	-	-	-	-	395	-	-	-	-	-	-
	c. Restructured loans												
	i. Rupiah	309.452	-	-	-	-	309.452	-	-	-	-	-	-
	ii. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
	d. Property loans	-	-	-	-	-	-	-	-	-	-	-	-
8.	Investments in shares	141.455	-	-	-	-	141.455	113.908	-	-	-	-	113.908
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
11.	Repossessed assets	-	-	-	-	-	-	-	-	-	-	-	-

**QUALITY OF ASSETS AND OTHER INFORMATION**  
As of March 31, 2011 and 2010

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		March 31, 2011					March 31, 2010						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
<b>II. THIRD PARTIES</b>													
1.	Placements with other banks												
	a. Rupiah	1.845.329	-	-	-	-	1.845.329	644.281	-	-	-	-	644.281
	b. Foreign currencies	15.361.688	-	-	-	-	15.361.688	21.813.049	-	-	-	-	21.813.049
2.	Spot and derivative receivables												
	a. Rupiah	117.955	-	-	-	-	117.955	6.318	-	-	-	-	6.318
	b. Foreign currencies	5.687	-	-	-	-	5.687	113.417	-	-	-	-	113.417
3.	Securities												
	a. Rupiah	34.979.155	-	-	-	-	34.979.155	31.922.985	-	-	-	-	31.922.985
	b. Foreign currencies	6.966.674	-	-	-	-	6.966.674	7.239.079	-	-	-	-	7.239.079
4.	Securities sold with agreement to repurchase												
	a. Rupiah	107.983	-	-	-	-	107.983	-	-	-	-	-	-
	b. Foreign currencies	591.742	-	-	-	-	591.742	-	-	-	-	-	-
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	1.370.203	-	-	-	-	1.370.203	1.466.271	-	-	-	-	1.466.271
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	869.248	-	-	-	-	869.248	553.375	-	-	-	-	553.375
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	126.641.343	11.249.897	1.036.895	1.186.491	3.931.506	144.046.132	151.400.507	#####	1.323.525	1.509.320	3.695.837	169.029.534
	ii. Foreign currencies	17.386.683	349.639	86.997	63.942	256.495	18.143.756	682.807	38.888	21.811	15.109	137.718	896.333
	b. Non UMKM												
	i. Rupiah	81.585.512	3.934.242	247.254	224.258	572.754	86.564.020	24.836.161	877.256	128.535	308.770	793.950	26.944.672
	ii. Foreign currencies	-	-	-	-	-	-	10.865.459	196.233	278.421	254.289	104.031	11.698.433
	c. Restructured loans												
	i. Rupiah	4.945.428	411.359	40.197	19.106	159.056	5.575.146	4.483.253	418.986	86.815	133.150	90.034	5.212.238
	ii. Foreign currencies	766.435	158.463	86.997	63.942	165.548	1.241.385	324.269	196.233	225.361	92.582	38.575	877.020
	d. Property loans	1.430.256	904.514	-	-	116.387	2.451.157	2.710.103	33.091	75.695	142.314	162.027	3.123.230
8.	Investments in shares	1.307.735	-	536	-	-	1.308.271	480.176	-	-	-	536	480.712
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	22.085.198	-	-	-	-	22.085.198	53.201.206	-	-	-	-	53.201.206
	b. Foreign currencies	18.554.887	-	-	-	-	18.554.887	66.644.532	-	-	-	-	66.644.532
11.	Repossession assets	12.456	-	9.465	-	7.225	29.146	13.471	-	9.775	-	3.377	26.623





**CALCULATION OF CAPITAL ADEQUACY RATIO**  
As of March 31, 2011 and 2010

(In Millions of Rupiah)

CAPITAL COMPONENT		March 31, 2011		March 31, 2010	
		Bank	Consolidated	Bank	Consolidated
<b>I. CAPITAL COMPONENT</b>					
<b>A. Core Capital</b>		<b>34.171.672</b>	<b>34.835.559</b>	<b>26.014.837</b>	<b>26.234.440</b>
1. Paid-Up Capital		6.167.291	6.167.291	6.164.926	6.164.926
2. Disclosed Reserves		28.729.244	28.720.696	20.147.221	20.147.221
2.1. Additional		28.729.244	28.720.696	20.147.221	20.147.221
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	4.002.194	4.002.194
e. Previous years profit (100%)		16.375.495	16.366.947	9.131.475	9.131.475
f. Current year profit (50%)		1.604.934	1.604.934	1.176.033	1.176.033
g. Differences arising from translation of financial statement (excess)		-	-	92.485	92.485
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		724.863	84.383	297.310	77.707
4.1. Goodwill		-	12.683	-	19.930
4.2. Other intangible assets		-	-	-	-
4.3. Investments in shares of stock (50%)		724.863	71.700	297.310	57.777
4.4. Shortage of capital on insurance subsidiaries (50%)		-	-	-	-
5. Minority Interest		-	31.955	-	-
<b>B. Supplemental Capital</b>		<b>3.669.745</b>	<b>4.387.698</b>	<b>3.965.512</b>	<b>4.238.060</b>
1. Upper Tier 2		2.388.660	2.453.450	2.225.183	2.258.198
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)		2.388.660	2.453.450	2.225.183	2.258.198
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		2.005.948	2.005.948	2.037.639	2.037.639
2.1. Redeemable preference shares		-	-	-	-
2.2. Subordinated loans and bonds		2.005.948	2.005.948	2.037.639	2.037.639
2.3. Other supplemental capital (lower tier 2)		-	-	-	-
3. Supplemental Capital Deduction		724.863	71.700	297.310	57.777
3.1. Investments in shares of stock (50%)		724.863	71.700	297.310	57.777
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>

**CALCULATION OF CAPITAL ADEQUACY RATIO**  
 As of March 31, 2011 and 2010

(In Millions of Rupiah)

CAPITAL COMPONENT	March 31, 2011		March 31, 2010	
	Bank	Consolidated	Bank	Consolidated
II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	37.841.417	39.223.257	29.980.349	30.472.500
III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	37.841.417	39.223.257	29.980.349	30.472.500
IV. CREDIT RISK - WEIGHTED ASSETS	191.092.825	197.698.096	178.014.679	181.527.066
V. OPERATIONAL RISK-WEIGHTED ASSETS	49.738.849	49.738.849	13.565.456	13.565.456
VI. MARKET RISK - WEIGHTED ASSETS	1.667.692	1.742.957	2.568.400	2.568.400
VII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}	15,71%	15,85%	15,65%	15,62%
VIII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)}	15,60%	15,74%	15,44%	15,42%

**CALCULATION OF FINANCIAL RATIOS**  
**As of March 31, 2011 and 2010**

Rasio		March 31, 2011	March 31, 2010
<b>Performance Ratios</b>			
1.	Capital Adequacy Ratio	15,60%	15,44%
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	2,38%	2,18%
3.	Non performing earning assets to total earning assets	2,43%	3,13%
4.	Allowance for impairment of financial assets to earning assets	4,98%	4,62%
5.	NPL <i>gross</i>	3,05%	4,10%
6.	NPL <i>net</i>	0,76%	1,21%
7.	Return on Asset (ROA)	4,41%	3,71%
8.	Return on Equity (ROE)	37,73%	33,61%
9.	Net Interest Margin (NIM)	9,67%	9,37%
10.	Operating Expenses to Operating Income (BOPO)	69,12%	70,78%
11.	Loan to Deposit Ratio (LDR)	85,75%	86,53%
<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	8,03%	5,02%
	b. Reserve requirement - Foreign currencies	5,00%	1,00%
3.	Net Open Position (overall)	3,91%	8,20%



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.

