

BALANCE SHEETS
As of June 30, 2011 and 2010

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2011	June 30, 2010	June 30, 2011	June 30, 2010
ASSETS					
1.	Cash	8,761,038	7,739,025	8,869,233	7,778,872
2.	Placements with Bank Indonesia	44,598,926	29,949,798	45,878,217	29,979,798
3.	Placements with other banks	10,172,904	19,264,964	10,517,405	19,274,169
4.	Spot and derivative receivables	48,518	107,458	48,518	107,458
5.	Securities				
	a. Designated at fair value through profit/loss	110,018	298,819	110,018	298,819
	b. Available for sale	21,594,606	19,762,441	21,800,933	19,762,441
	c. Held to maturity	20,335,231	18,122,387	20,982,435	18,524,583
	d. Loans and receivables	2,750,352	432,987	2,750,352	432,987
6.	Securities sold with agreement to repurchase	704,125	632,090	704,125	632,090
7.	Securities purchased with agreement to resell (reverse repo)	-	502,390	70,507	502,390
8.	Acceptances receivables	2,005,776	19,503	2,005,776	19,503
9.	Loans				
	a. Designated at fair value through profit/loss	-	-	-	-
	b. Available for sale	-	-	-	-
	c. Held to maturity	-	-	-	-
	d. Loans and receivables	265,820,002	226,242,453	267,746,060	226,242,453
10.	Syaria financing	-	-	5,989,438	4,249,128
11.	Investments in shares	1,483,874	606,160	149,892	119,216
12.	Allowance for impairment -/-				
	a. Securities	(27,504)	(12,801)	(29,014)	(14,311)
	b. Loans	(16,687,180)	(14,085,713)	(16,903,515)	(14,198,604)
	c. Others	(20,354)	(4,565)	(21,832)	(4,659)
13.	Intangible assets	-	-	123,567	36,237
	Accumulated amortisation for intangible assets -/-	-	-	(30,389)	(18,118)
14.	Premises and equipment	5,454,114	5,138,897	5,690,821	5,269,793
	Accumulated depreciation -/-	(3,901,987)	(3,662,722)	(4,018,394)	(3,715,461)
15.	Abandoned properties	6,154	10,117	7,314	11,408
16.	Repossessed assets	28,407	26,374	57,202	36,489
17.	Suspense account	-	-	-	-
18.	Inter office assets				
	a. Operational activities conducted in Indonesia	13,952	-	13,952	-
	b. Operational activities conducted outside Indonesia	-	-	-	-
19.	Allowance for decrease in value of other assets -/-	-	-	-	-
20.	Allowance for non earning assets -/-	(204,787)	(542,938)	(214,791)	(558,238)
21.	Finance leased	-	-	-	-
22.	Deferred tax assets	2,560,026	1,798,978	2,572,810	1,807,286
23.	Other assets	4,697,158	7,595,417	4,965,519	7,227,350
	TOTAL	370,303,369	319,941,519	379,836,159	323,803,079

BALANCE SHEETS
As of June 30, 2011 and 2010

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2011	June 30, 2010	June 30, 2011	June 30, 2010
LIABILITIES AND SHAREHOLDERS' EQUITY					
1.	Demand deposits	45,343,899	45,226,156	45,856,689	45,226,156
2.	Savings deposits	123,757,332	102,230,625	123,946,954	102,230,625
3.	Time deposits	125,524,868	108,597,265	127,265,299	108,597,265
4.	Investment fund - revenue sharing	-	-	6,350,381	3,288,371
5.	Liabilities to Bank Indonesia	133,350	141,198	147,383	141,198
6.	Liabilities to other banks	5,270,161	5,272,946	5,494,788	5,773,819
7.	Spot and derivative payable	32,320	358,606	32,320	358,606
8.	Securities sold with repo agreements to repurchase	505,908	710,178	505,908	710,178
9.	Acceptances payable	2,005,776	19,503	2,076,283	19,503
10.	Securities issued	2,146,327	2,166,819	2,146,327	2,166,819
11.	Fund borrowings	11,131,550	9,772,283	11,360,954	9,772,283
12.	Margin deposits received	101,509	468,686	102,720	469,250
13.	Inter office liabilities				
	a. Operational activities conducted in Indonesia	-	22,834	-	24,108
	b. Operational activities conducted outside Indonesia	-	645	-	645
14.	Deferred tax liabilities	-	-	-	-
15.	Allowance for possible losses of administrative account transactions	74,541	107,251	75,180	107,294
16.	Other liabilities	12,966,589	14,323,404	13,123,564	14,393,839
17.	Investment fund - profit sharing	-	-	-	-
18.	Minority interests	-	-	42,170	-
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	46,814	47,312	46,814	47,312
	e. Other comprehensive income (losses)	-	-	-	-
	f. Others	599,627	1,010,042	599,627	1,010,042
	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	5,239,081	4,952,272	5,239,081	4,952,272
26.	Retained Earning				
	a. Previous years	16,674,549	8,285,526	16,674,549	8,285,526
	b. Current year	6,785,334	4,318,008	6,785,334	4,318,008
	TOTAL	370,303,369	319,941,519	379,836,159	323,803,079

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to June 30, 2011 and 2010

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2011	June 30, 2010	June 30, 2011	June 30, 2010
OPERATING INCOME AND EXPENSES					
A. Interest Income and Interest expenses					
1.	Interest income				
	a. Rupiah	22,488,120	18,782,417	23,104,243	19,065,928
	b. Foreign currencies	582,097	336,999	582,106	336,999
2.	Interest expenses				
	a. Rupiah	6,136,394	5,237,653	6,471,970	5,352,950
	b. Foreign currencies	288,340	330,952	288,402	330,952
	Net interest income (expenses)	16,645,483	13,550,811	16,925,977	13,719,025
B. Other Operating Income and Expenses					
1.	Other Operating Income				
	a. Increase in fair value of financial assets (mark to market)				
	i. Securities	8,403	-	8,403	-
	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	33,020	90,204	35,703	90,204
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	2,898	-	2,898
	d. Gain from spot and derivative transaction (realised)	-	158,659	-	158,659
	e. Dividend, gain from investment in shares with equity method, fees/commissions and administrative	1,613,243	1,237,718	1,600,517	1,217,590
	f. Correction on allowance for impairment, allowance for impairment on non-performing assets and allowance for possible losses of administrative account	19,002	389	46,085	389
	g. Other income	945,542	589,790	1,038,206	613,344
2.	Other Operating Expenses				
	a. Decrease in fair value of financial assets (mark to market)				
	i. Securities	-	90,571	-	90,571
	ii. Loans	-	-	-	-
	iii. Spot dan derivative	30,978	25,863	30,978	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	-	-	-	-
	ii. Loans	-	-	-	-
	iii. Other financial assets	-	-	-	-
	d. Losses from spot and derivative transaction (realised)	257,680	-	257,680	-
	e. Impairment				
	i. Securities	12,172	-	12,565	-
	ii. Loans	3,792,292	3,516,945	3,828,000	3,516,945
	iii. Syaria financing	-	-	5,370	19,867
	iv. Other financial assets	13,880	-	16,235	-
	f. Allowance for possible losses of administrative account transactions	-	291,772	704	291,772
	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	78	-	2,805	-
	j. Losses from decreases in value of non financial assets	-	-	-	-
	k. Allowance for decrease in value of other assets	45,447	-	45,447	-
	l. Salaries and employee benefits	3,536,379	3,412,845	3,703,984	3,491,561
	m. Promotion expenses	168,275	147,822	173,681	156,757

STATEMENTS OF PROFIT AND LOSS
For the periods from January 1 to June 30, 2011 and 2010

(In Millions of Rupiah, unless otherwise stated)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2011	June 30, 2010	June 30, 2011	June 30, 2010
	n. Other expenses	3,556,376	2,569,618	3,730,800	2,637,972
	Other Operating Income (expenses)	(8,794,347)	(7,975,778)	(9,079,335)	(8,148,224)
	INCOME FROM OPERATIONS	7,851,136	5,575,033	7,846,642	5,570,801
NON OPERATING INCOME AND EXPENSES					
1.	Gain (losses) from sale of premises and equipment	6,447	1,778	6,457	1,778
2.	Gain (Losses) from foreign currencies translation	-	-	-	-
3.	Other non operating income (expenses)	178,305	(128,666)	188,264	(124,434)
	NON OPERATING PROFIT (LOSS)	184,752	(126,888)	194,721	(122,656)
	PROFIT (LOSS) BEFORE INCOME TAX	8,035,888	5,448,145	8,041,363	5,448,145
1.	Profit (Loss) transferred to Head Office	-	-	-	-
2.	Income tax expenses				
	a. Estimated current tax -/-	(1,336,838)	(870,482)	(1,340,746)	(870,482)
	b. Deferred tax income (expenses)	86,284	(259,655)	86,284	(259,655)
	PROFIT (LOSS) AFTER INCOME TAX - NET	6,785,334	4,318,008	6,786,901	4,318,008
	PROFIT (LOSS) OF MINORITY INTEREST	-	-	1,567	-
	PROFIT (LOSS) AFTER MINORITY INTEREST	6,785,334	4,318,008	6,785,334	4,318,008
	DIVIDEND	1,727,950	1,628,551	1,727,950	1,628,551
	EARNINGS PER SHARE				
	Basic (full amount)	282.92	360.17	282.92	360.17
	Dilution (full amount)	280.33	354.51	280.33	354.51

STATEMENTS OF COMMITMENTS AND CONTINGENCIES
As of June 30, 2011 and 2010

(In Millions of Rupiah)

No.	DESCRIPTION	BANK		CONSOLIDATED	
		June 30, 2011	June 30, 2010	June 30, 2011	June 30, 2010
I	COMMITMENT RECEIVABLES				
	1 Unused fund borrowings facilities				
	a. Rupiah	-	-	-	-
	b. Foreign currencies	-	-	-	-
	2 Outstanding sales position on spot and derivative	-	-	-	-
	3 Others	-	-	1,738	-
II	COMMITMENT PAYABLES				
	1 Unused loan facilities granted to customer				
	a. State-owned enterprises				
	i. Committed				
	- Rupiah	-	-	-	-
	- Foreign currencies	-	-	-	-
	ii. Uncommitted				
	- Rupiah	12,977,898	16,090,809	13,044,951	16,090,809
	- Foreign currencies	6,385,781	1,489,927	6,385,781	1,489,927
	b. Others				
	i. Committed	-	-	50,256	-
	ii. Uncommitted	26,852,260	30,809,977	27,225,897	30,898,107
	2 Unused loan facilities granted to other banks				
	a. Committed				
	i. Rupiah	-	-	68	-
	ii. Foreign currencies	-	-	-	-
	b. Uncommitted				
	i. Rupiah	654	2,049	4,968	2,049
	ii. Foreign currencies	-	30,185	-	30,185
	3 Outstanding irrevocable letters of credit				
	a. Foreign letters of credit	4,863,334	6,479,354	4,863,334	6,479,354
	b. Local letters of credit	515,394	343,129	517,132	343,129
	4 Outstanding sales position on spot and derivative	-	-	-	-
	5 Others	95	544	639	544
III.	CONTINGENT RECEIVABLES				
	1 Guarantees received				
	a. Rupiah	-	-	485	527
	b. Foreign currencies	-	-	-	-
	2 Unrecognized interest income				
	a. Interest loans	734,588	2,191,135	868,851	2,206,534
	b. Other interest	-	-	-	-
	3 Others	721,444	590,029	721,444	590,029
IV.	CONTINGENT PAYABLES				
	1 Guarantees issued				
	a. Rupiah	190,135	1,739,572	208,245	1,742,284
	b. Foreign currencies	1,885,231	2,163,039	1,885,231	2,163,039
	2 Others	-	-	20,417	-

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
As of June 30, 2011

(In Millions of Rupiah)

NO.	TRANSACTION	BANK				
		Notional Amount	Purpose		Derivative Receivables & Payables	
			Trading	Hedging	Receivables	Payables
A.	Exchange Rate Related					
1.	Spot	34,302	34,302	-	4,145	13,358
2.	Forward	-	-	-	-	-
3.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	1,303,476	1,303,476	-	8,291	243
6.	Others	-	-	-	-	-
B.	Interest Rate Related					
1.	Forward	-	-	-	-	-
2.	Option	-	-	-	-	-
	a. Purchased	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	-	-	-	-	-
5.	Others	-	-	-	-	-
C.	Others	6,688,890	6,688,890	-	36,082	18,719
	TOTAL	8,026,668	8,026,668	-	48,518	32,320

QUALITY OF ASSETS AND OTHER INFORMATION
As of June 30, 2011 and 2010

(In Millions of Rupiah)

No.	DESCRIPTION	BANK											
		June 30, 2011					June 30, 2010						
		Current	Special Mention	Sub Standard	Doubtful	Loss	Total	Current	Special Mention	Sub Standard	Doubtful	Loss	Total
II. THIRD PARTIES													
1.	Placements with other banks												
	a. Rupiah	2,241,850	-	-	-	-	2,241,850	1,387,917	-	-	-	-	1,387,917
	b. Foreign currencies	7,931,054	-	-	-	-	7,931,054	17,877,047	-	-	-	-	17,877,047
2.	Spot and derivative receivables												
	a. Rupiah	39,823	-	-	-	-	39,823	-	-	-	-	-	-
	b. Foreign currencies	8,695	-	-	-	-	8,695	107,458	-	-	-	-	107,458
3.	Securities												
	a. Rupiah	36,179,055	-	-	-	-	36,179,055	31,622,872	-	-	-	-	31,622,872
	b. Foreign currencies	8,611,152	-	-	-	-	8,611,152	6,993,762	-	-	-	-	6,993,762
4.	Securities sold with agreement to repurchase												
	a. Rupiah	105,521	-	-	-	-	105,521	115,385	-	-	-	-	115,385
	b. Foreign currencies	598,604	-	-	-	-	598,604	516,705	-	-	-	-	516,705
5.	Securities purchased with agreement to resell (reverse repo)												
	a. Rupiah	-	-	-	-	-	-	502,390	-	-	-	-	502,390
	b. Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptances receivables	2,005,776	-	-	-	-	2,005,776	19,503	-	-	-	-	19,503
7.	Loans												
	a. Micro, small and medium loans (UMKM)												
	i. Rupiah	103,920,486	9,613,831	1,169,951	1,501,528	4,342,554	120,548,350	93,060,406	7,173,956	1,306,043	1,191,441	3,805,405	106,537,251
	ii. Foreign currencies	1,989,084	155,850	7,546	34,159	30,801	2,217,440	923,952	106,133	73,836	76,810	264,936	1,445,667
	b. Non UMKM												
	i. Rupiah	116,754,159	5,172,960	933,551	273,132	1,073,186	124,206,988	98,089,199	4,247,170	349,901	439,131	1,740,665	104,866,066
	ii. Foreign currencies	17,922,686	218,947	-	-	299,462	18,441,095	12,412,157	121,873	410,357	-	-	12,944,387
	c. Restructured loans												
	i. Rupiah	5,595,260	437,624	56,681	28,457	113,075	6,231,097	4,249,571	176,613	68,952	83,341	95,657	4,674,134
	ii. Foreign currencies	792,769	146,983	7,546	34,159	241,128	1,222,585	436,051	183,916	58,472	76,810	32,140	787,389
	d. Property loans	2,011,718	84,753	732,066	15,710	136,491	2,980,738	2,929,663	45,590	54,919	60,432	187,838	3,278,442
8.	Investments in shares	1,335,390	-	536	-	-	1,335,926	488,054	-	-	-	536	488,590
9.	Temporary investment	-	-	-	-	-	-	-	-	-	-	-	-
10.	Commitments and contingencies												
	a. Rupiah	34,768,152	-	-	-	-	34,768,152	53,784,063	-	-	-	-	53,784,063
	b. Foreign currencies	18,902,536	-	-	-	-	18,902,536	17,251,841	-	-	-	-	17,251,841
11.	Repossessed assets	12,901	-	8,895	-	6,611	28,407	13,634	-	9,677	-	3,063	26,374

CALCULATION OF CAPITAL ADEQUACY RATIO
As of June 30, 2011 and 2010

(In Millions of Rupiah)

CAPITAL COMPONENT		June 30, 2011		June 30, 2010	
		Bank	Consolidated	Bank	Consolidated
I. CAPITAL COMPONENT					
A. Core Capital		34,245,313	34,934,451	25,274,296	25,499,650
1. Paid-Up Capital		6,167,291	6,167,291	6,164,926	6,164,926
2. Disclosed Reserves		28,819,959	28,811,411	19,412,450	19,412,450
2.1. Additional		28,819,959	28,811,411	19,412,450	19,412,450
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		5,239,081	5,239,081	4,952,272	4,952,272
e. Previous years profit (100%)		14,387,996	14,379,448	6,379,000	6,379,000
f. Current year profit (50%)		3,349,525	3,349,525	2,288,832	2,288,832
g. Differences arising from translation of financial statement (excess)		46,814	46,814	47,312	47,312
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		741,937	86,421	303,080	77,726
4.1. Goodwill		-	11,475	-	18,118
4.2. Other intangible assets		-	-	-	-
4.3. Investments in shares of stock (50%)		741,937	74,946	303,080	59,608
4.4. Shortage of capital on insurance subsidiaries (50%)		-	-	-	-
5. Minority Interest		-	42,170	-	-
B. Supplemental Capital		3,643,745	4,382,491	4,019,372	4,302,970
1. Upper Tier 2		2,490,164	2,561,919	2,397,089	2,437,215
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)		2,490,164	2,561,919	2,397,089	2,437,215
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		1,895,518	1,895,518	1,925,363	1,925,363
2.1. Redeemable preference shares		-	-	-	-
2.2. Subordinated loans and bonds		1,895,518	1,895,518	1,925,363	1,925,363
2.3. Other supplemental capital (lower tier 2)		-	-	-	-
3. Supplemental Capital Deduction		741,937	74,946	303,080	59,608
3.1. Investments in shares of stock (50%)		741,937	74,946	303,080	59,608
3.2. Shortage of capital on insurance subsidiaries (50%)		-	-	-	-
C. Core Capital and Supplemental Capital Deduction		-	-	-	-
Securitisation exposure		-	-	-	-
D. Additional Supplemental Capital Fulfilling Requirement (Tier 3)		-	-	-	-
E. ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK		-	-	-	-

CALCULATION OF CAPITAL ADEQUACY RATIO
 As of June 30, 2011 and 2010

(In Millions of Rupiah)

CAPITAL COMPONENT	June 30, 2011		June 30, 2010	
	Bank	Consolidated	Bank	Consolidated
II. TOTAL CORE CAPITAL AND SUPPLEMENTAL CAPITAL (A+B-C)	37,889,058	39,316,942	29,293,668	29,802,620
III. TOTAL CORE CAPITAL, SUPPLEMENTAL CAPITAL, AND ADDITIONAL SUPPLEMENTAL CAPITAL ALLOCATED TO ANTICIPATE MARKET RISK (A+B-C+E)	37,889,058	39,316,942	29,293,668	29,802,620
IV. CREDIT RISK - WEIGHTED ASSETS	199,213,097	205,870,982	191,767,116	195,604,962
V. OPERATIONAL RISK-WEIGHTED ASSETS	52,998,112	53,260,095	13,565,456	13,565,456
VI. MARKET RISK - WEIGHTED ASSETS	4,015,187	4,139,788	2,336,944	2,336,944
VII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK AND OPERATIONAL RISK {II:(IV+V)}	15.02%	15.17%	14.27%	14.25%
VIII. REQUIRED MINIMUM CAPITAL ADEQUACY RATIO FOR CREDIT RISK, OPERATIONAL RISK AND MARKET RISK {III:(IV+V+VI)}	14.79%	14.93%	14.11%	14.09%

CALCULATION OF FINANCIAL RATIOS
As of June 30, 2011 and 2010

Rasio		June 30, 2011	June 30, 2010
Performance Ratios			
1.	Capital Adequacy Ratio	14.79%	14.11%
2.	Non performing earning assets and non - performing non earning assets to total earning assets and non earning assets	2.81%	2.71%
3.	Non performing earning assets to total earning assets	2.97%	3.38%
4.	Allowance for impairment of financial assets to earning assets	5.15%	4.93%
5.	NPL <i>gross</i>	3.64%	4.27%
6.	NPL <i>net</i>	1.02%	1.18%
7.	Return on Asset (ROA)	4.44%	3.51%
8.	Return on Equity (ROE)	39.11%	33.41%
9.	Net Interest Margin (NIM)	9.88%	9.40%
10.	Operating Expenses to Operating Income (BOPO)	69.44%	73.70%
11.	Loan to Deposit Ratio (LDR)	90.22%	88.36%
Compliance			
1.	a. Percentage violation of Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
	b. Percentage of lending in excess of the Legal Lending Limit		
	i. Related parties	0.00%	0.00%
	ii. Third parties	0.00%	0.00%
2.	Reserve requirement		
	a. Reserve requirement - Rupiah	8.07%	5.08%
	b. Reserve requirement - Foreign currencies	8.00%	1.00%
3.	Net Open Position (overall)	10.41%	7.19%

MANAGEMENT OF THE BANK	SHAREHOLDER
BOARD OF COMMISSIONERS - President Commissioner : Bunasor Sanim (Concurrently Independent Commissioner) - Commissioner : Soedarjono (Concurrently Independent Commissioner) - Commissioner : Agus Suprijanto - Commissioner : Heru Lelono - Independent Commissioner : Hermanto Siregar - Independent Commissioner : Aviliani - Independent Commissioner : Adhyaksa Dault BOARD OF DIRECTORS - President Director : Sofyan Basir - Director : Sarwono Sudarto - Director : Sulaiman Arif Arianto - Director : Achmad Baiquni - Director : Lenny Sugihat - Director : Agus Toni Soetirto - Director : Asmawi Syam - Director : Suprajarto - Director : Djarot Kusumayakti - Compliance Director : Randi Anto	Ultimate shareholder : - Negara Republik Indonesia : 56,75% Non ultimate shareholder through capital market (≥ 5%) : - No Non ultimate shareholder not through capital market (≥ 5%) : - No <div style="text-align: center;"> Jakarta, July 29, 2011 Board of Directors PT Bank Rakyat Indonesia (Persero) Tbk </div> <div style="display: flex; justify-content: space-around; margin-top: 20px;"> <div style="text-align: center;"> Sofyan Basir President Director </div> <div style="text-align: center;"> Achmad Baiquni Director </div> </div>

Notes :

- Consolidated financial statement as at and for three months ended June 30 2011 and 2010 is derived from the consolidated financial statement (unaudited). Because the above financial information was captured from the Consolidated Financial Statements, Therefore the stated information is not a completed presentation of the Consolidated Financial Statements.
- The Bank adopts the Statement of Financial Accounting Standards ("PSAK") No. 50 (Revised 2006), "Financial Instruments: Presentation and Disclosure", and Statement of Financial Accounting Standards ("PSAK") No. 55 (Revised 2006), "Financial Instruments: Recognition and Measurement".

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

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

In accordance with the Circular Letter of Bank Indonesia 12/516/DPNP/IDPnP dated September 21, 2010, related to the implementation of Statement of Financial Accounting Standards ("PSAK") No. 55 on Financial Instruments: Recognition and Measurement, specifically regarding the establishment of reserves for Impairment Losses (CKPN) reiterated to the Administrative Account Transaction and Non-earning fixed assets was required to form the Elimination of Assets (PPA), according to PBI. 7/2/PBI/2005 dated 20 January 2005 regarding the Asset Quality Rating for Commercial Banks that had been amended by Regulation No. 02/11/2009 (PBI Asset Quality).

- The Information of consolidated financial statements as above have been prepared and presented in accordance with the following matters:
 - Bank Indonesia Regulation No. 3/22/PBI/2001 dated December 13, 2001, that amended by Bank Indonesia Regulation No. 7/50/PBI/2005 dated 29 November 2005 on "Transparency and Financial Disclosure".
 - The Circular Letter of Bank Indonesia No. 12/11/DPNP dated March 31, 2010 regarding the "The second Amendment to the Circular Letter of Bank Indonesia No. 3/30/DPNP dated December 14, 2001 on the Quarterly Financial Report and Monthly Publication of Commercial Banks and a Certain Reports submitted to Bank Indonesia".
 - Letter of Bank Indonesia No. 5/559/DPNP/IDPnP dated December 24, 2003 on "The Condensed Financial Statements of Banks".
 - The Regulation No. X.K.2, Chairman of the Capital Market Supervisory Agency (Bapepam) No. Kep-36/PM/2003 September 30, 2003 on "The Obligation of Periodic Financial Reporting".
- The Information Presentation of Financial Statements as comparative information has been encoded with the Circular Letter of Bank Indonesia No. 12/11/DPNP dated March 31, 2010 regarding the "Second Amendment to Bank Indonesia Circular Letter No. 3/30/DPNP dated 14 December 2001, concerning "Financial Reports Quarterly and Monthly Publication of Commercial Banks and Certain Reports submitted to Bank Indonesia".

5. The Foreign currency exchange rate for 1 USD as of June 30, 2010 and 2009 are respective Rp8.575,50 and Rp9.065,00.
6. The Consolidated net income per share is calculated by dividing the consolidated net income by the weighted average number of the issued shares and fully paid during the year, while consolidated net income per diluted share is calculated after making necessary adjustments to the weighted average common shares which are outstanding with the assumption that all stock options held at the publication.

