

BALANCE SHEETS
as of 31 March 2008 dan 2007
(in Million IDR)

No.	DESCRIPTION	2008	2007
ASSETS			
1	Cash	54,252	33,925
2	Current Account with Bank Indonesia		
a.	Current Account with Bank Indonesia	1,194,664	847,783
b.	Certificates of Bank Indonesia	2,718,229	3,085,541
c.	Others	-	-
3	Current Account with other Bank		
a.	Rupiah	19,604	55,105
b.	Foreign Currency	50,088	10,897
4	Placement with other Bank		
a.	Rupiah	37,000	200,000
b.	Foreign Currency	(370)	(2,000)
5	Allowance for possible losses -/-		
a.	Rupiah	629,856	1,825,000
b.	Foreign Currency	(6,298)	(18,250)
6	Securities		
a.	Rupiah		
i.	Trading	329,309	83,179
ii.	Available for sale	-	-
iii.	Held to maturity	-	793
b.	Foreign Currency	(420)	(840)
7	Allowance for possible losses -/-		
a.	Rupiah	-	-
b.	Foreign Currency	92,127	540,310
8	Allowance for possible losses -/-		
a.	Rupiah	(928)	(14,209)
9	Securities Reverse Repo		
a.	Trading	3,033,573	1,355,971
b.	Available for sale	346,941	683,112
c.	Held to maturity	-	-
10	Securities Purchased under Agreement to Resell (Reverse Repo)		
a.	Rupiah	2,471,562	3,401,562
b.	Foreign Currency	-	-
11	Allowance for possible losses -/-		
a.	Rupiah	-	-
b.	Foreign Currency	-	-
12	Derivative Assets	812,397	729,755
13	Allowance for possible losses -/-		
a.	Rupiah	(7,791)	(6,852)
14	Loans		
a.	Rupiah		
i.	Affiliates	4,910	425,365
ii.	Others	6,037,367	4,964,043
b.	Foreign Currency	(635,841)	(374,882)
15	Allowance for possible losses -/-		
a.	Rupiah	-	-
b.	Foreign Currency	-	-
16	Acceptance Assets	2,076,609	693,410
17	Allowance for possible losses -/-		
a.	Rupiah	(16,853)	(5,442)
18	Participation		
a.	Allowance for Possible Loss -/-		
b.	Accrued receivables	159,215	198,051
19	Prepayment	42,979	45,867
20	Prepaid taxes	-	53,835
21	Deferred Tax	138,432	284,175
22	Fixed Assets	152,099	126,615
23	Accumulated depreciation -/-	(124,198)	(104,681)
24	Abandoned Property	-	-
25	Accumulated Depreciation -/-	-	-
26	Capital lease assets	-	-
27	Accumulated depreciation -/-	-	-
28	Foreclosed assets	303	303
29	Allowance for possible losses -/-	(152)	(45)
30	Other assets	598,755	266,769
TOTAL ASSETS		30,232,108	25,006,617

PROFIT AND LOSS
as of 31 March 2008 dan 2007
(in Million IDR)

No.	DESCRIPTION	2008	2007
LIABILITY			
Current Account			
1	a. Rupiah	1,961,634	1,439,511
2	b. Foreign Currency	3,317,693	2,423,699
3	Other current liabilities	53,407	33,385
4	Savings	1,369,550	1,454,293
5	Fixed Deposits		
a.	Rupiah		
i.	Affiliates	618,000	897,722
ii.	Others	3,943,009	3,750,228
b.	Foreign Currency	-	-
6	Loans from other banks	4,257,532	4,794,610
7	Securities for sale repo	2,477,359	1,088,457
8	Derivatif liabilities	686,436	562,913
9	Acceptance liabilities	1,608,688	533,957
10	Securities		
a.	Rupiah	-	-
b.	Foreign Currency	-	-
11	Borrowings		
a.	Short Term Funding Facilities from Bank Indonesia	-	-
b.	Others	-	-
i.	Rupiah	-	-
ii.	Affiliates	-	-
iii.	Others	-	-
12	Estimated loss from off balance sheet transaction	85,074	56,205
13	Obligation under capital lease	-	-
14	Accrued expenses	46,610	70,948
15	Tax payable	821	-
16	Deferred Tax Liabilities	77,093	270,530
17	Other liabilities	4,120,523	4,173,825
18	Subordinate Loan		
a.	Affiliates	-	-
b.	Others	-	-
19	Borrowed Capital		
a.	Affiliates	-	-
b.	Others	-	-
20	Minority interest	-	-
21	Equity		
a.	Paid-up Capital	867	867
b.	Agio (disagio)	-	-
c.	Donated capital	-	-
d.	Fund for Paid Up Capital	-	-
e.	Exchange rate difference on financial statement	-	-
f.	Reserve for Assets Revaluation	-	-
g.	Unrealized gain from increase in market price of marketable securities	(8,454)	84,867
h.	Other Comprehensive Income	-	-
i.	Unremitted profit	180,554	48,684
TOTAL LIABILITY		30,232,108	25,006,617

PROFIT AND LOSS
as of 31 March 2008 dan 2007
(in Million IDR)

No.	DESCRIPTION	2008	2007
OPERATING INCOME AND EXPENSES			
INTEREST INCOME			
1	1.1 Interest		
a.	Rupiah	432,026	424,891
b.	Foreign Currency	133,239	117,532
2	1.2 Loan provision and commission		
a.	Rupiah	10,033	14,603
b.	Foreign Currency	32,532	26,980
TOTAL INTEREST INCOME		607,830	584,006
INTEREST EXPENSES			
1	2.1 Interest Expenses		
a.	Rupiah	157,333	325,903
b.	Foreign Currency	96,564	27,783
2	2.2 Provision and commission	16,972	-
TOTAL INTEREST EXPENSES -/-		270,869	353,686
NET INTEREST INCOME		336,961	230,320
OTHER OPERATING INCOME			
1	3.1 Provision and commission	146,986	168,388
2	3.2 Foreign exchange income	186,735	59,114
3	3.3 Gain on sale of marketable securities, net	-	194,866
4	3.4 Other Income	3,477	5,526
TOTAL OTHER OPERATING INCOME		338,197	427,894
1	4 Provision for possible losses on productive	95,923	86,443
2	5 Estimated loss off-balance sheet	-	-
OTHER OPERATING EXPENSES			
1	6.1 Administration and general	60,542	59,037
2	6.2 Personnel expenses	105,792	87,215
3	6.3 Gain on sale of marketable securities, net	328	-
4	6.4 Foreign exchange income	-	-
5	6.5 Promotion	9,096	5,088
6	6.6 Other Income	97,364	109,928
TOTAL OTHER OPERATING EXPENSES -/-		273,122	261,268
NET OTHER OPERATING INCOME (LOSS)		306,114	310,503
NON OPERATING INCOME AND EXPENSES			
1	7. Non operating income	3,587	772
2	8. Non operating expenses	-	26
NET NON OPERATING INCOME (LOSS)		3,587	746
EXTRA ORDINARY GAIN / LOSS			
1	9. PROFIT / (LOSS) BEFORE TAX	309,701	311,249
1	11. Provision for Income tax -/-	130,035	130,607
CURRENT YEAR PROFIT / (LOSS)		179,666	180,642
1	13. Minority Interest -/-	-	-
2	14. Retained earnings (Beginning of year)	95,888	-
3	15. Remit to Head Office	95,000	131,958
4	16. Dividend	-	-
5	17. Others	-	-
NET PROFIT		180,554	48,684
NET PROFIT PER SHARE			

EARNING ASSETS
as of 31 March 2008 dan 2007
(in Million IDR)

No.	DESCRIPTION	2008					2007							
		L	DPK	KL	D	M	TOTAL	L	DPK	KL	D	M	TOTAL	
I RELATED PARTY														
A PRODUCTIVE ASSETS														
1	1. Placement with Other Banks	2,739,792	-	-	-	-	2,739,792	3,058,754	-	-	-	-	-	3,058,754
2	2. Marketable Securities to third party and Central Bank	-	-	-	-	-	-	-	-	-	-	-	-	-
3	3. Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
a.	Small Scale Business Credit (KUK)	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Property	-	-	-	-	-	-	-	-	-	-	-	-	-
i.	Restructured	-	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Unrestructured	-	-	-	-	-	-	-	-	-	-	-	-	-
c.	Other Restructured Loan	-	-	-	-	-	-	-	-	-	-	-	-	-
d.	Others	511,602	-	-	-	-	511,602	886,295	-	-	-	-	-	886,295
4	4. Participation	-	-	-	-	-	-	-	-	-	-	-	-	-
a.	Financial Institution	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	In terms of Credit Restructuring	-	-	-	-	-	-	-	-	-	-	-	-	-
5	5. Other Receivables	291,087	-	-	-	-	291,087	42,316	-	-	-	-	-	42,316
6	6. Commitments & Contingencies	622,210	-	-	-	-	622,210	126,823	-	-	-	-	-	126,823
B NON PRODUCTIVE ASSETS														
1	1. Abandoned Property	-	-	-	-	-	-	-	-	-	-	-	-	-
2	2. Transferred Collateral	-	-	-	-	-	-	-	-	-	-	-	-	-
3	3. Inter Office & Suspense Accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
II NON RELATED PARTY														
A PRODUCTIVE ASSETS														
1	1. Placement with Other Banks	4,040,973	-	-	-	-	4,040,973	3,854,404	-	-	-	-	-	3,854,404
2	2. Marketable Securities to third party and Central Bank	6,478,179	-	-	-	-	6,478,179	5,643,088	105,818	-	-	-	-	5,748,906
3	3. Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
a.	Small Scale Business Credit (KUK)	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Property	-	-	-	-	-	-	-	-	-	-	-	-	-
i.	Restructured	-	-	-	-	-	-	-	-	-	-	-	-	-
ii.	Unrestructured	-	-	-	-	-	-	-	-	-	-	-	-	-
c.	Other Restructured Loan	27,296	29,065	6,392	5,211	-	67,964	19,460	36,268	7,258	517,000	-	-	63,503
d.	Others	10,617,866	1,116,403	266,485	29,165	518,454	12,548,373	7,731,373	1,121,801	27,837	31,190	362,948	9,275,149	
4	4. Participation	-	-	-	-	-	-	-	-	-	-	-	-	-
a.	Financial Institution	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	In terms of Credit Restructuring	-	-	-	-	-	-	-	-	-	-	-	-	-
5	5. Other Receivables	2,231,780	6,209	-	-	-	2,237,989	916,552	5,847	-	-	-	-	922,399
6	6. Commitments & Contingencies	7,199,117	170,542	5,903	-	-	7,375,562	4,916,770	506,730	4,239	8,012	-	-	5,435,751
B NON PRODUCTIVE ASSETS														
1	1. Abandoned Property	-	-	-	-	-	-	-	-	-	-	-	-	-
2	2. Transferred Collateral	-	-	-	303	-	303	-	-	303	-	-	-	303
3	3. Inter Office & Suspense Accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		34,759,902	1,322,219	278,780	34,679	518,454	36,914,034	27,195,835	1,776,464	39,637	39,719	362,948	29,414,603	
1.	a. Required allowance for Productive Assets	261,896	66,111	41,817	17,188	518,454	905,466	166,988	88,823	5,900	19,860	362,948	644,519	
2.	b. Required allowance for Non Productive Assets	-	-	-	152	-	152	-	-	-	45	-	45	
3														