

BALANCE SHEETS
as of 31 December 2009 dan 2008
(in Million IDR)

No.	DESCRIPTION	2009	2008
ASSETS			
1	Cash	86.903	106.481
2	Current Account with Bank Indonesia		
a.	Current Account with Bank Indonesia	921.616	847.915
b.	Certificates of Bank Indonesia	1.192.964	2.527.850
c.	Others	150.924	117.879
3.	Current Account with other Bank		
a.	Rupiah	48.258	45.183
b.	Foreign Currency	83.889	62.987
4.	Placement with other Bank		
a.	Rupiah	150.000	578.400
b.	Foreign Currency	(1.500)	(5.784)
5.	Allowance for possible losses -/-	7.060.500	4.310.474
a.	Rupiah	(70.605)	(43.105)
b.	Foreign Currency		
6.	Securities		
a.	Rupiah		
i.	Trading	154.346	79.000
ii.	Available for sale	149.233	-
iii.	Held to maturity	200.000	-
b.	Foreign Currency		
i.	Trading		
ii.	Available for sale	101.016	69.250
iii.	Held to maturity	(1.010)	(1.616)
7.	Government Obligations		
a.	Trading	937.788	844.084
b.	Available for sale	638.187	903.141
c.	Held to maturity		
8.	Securities Purchased under Agreement to Resell (Reverse Repo)		
a.	Rupiah	3.437.500	4.971.563
b.	Foreign Currency		
9.	Derivative Assets	2.066.824	6.218.361
a.	Trading	(32.755)	(158.437)
b.	Other		
10.	Loans		
a.	Rupiah		
i.	Commercial	133.542	151.846
ii.	Others	6.963.849	6.335.819
b.	Foreign Currency	(1.013.107)	(708.944)
11.	Allowance for possible losses -/-		
a.	Rupiah	363.550	564.470
b.	Foreign Currency	13.209.765	12.991.851
12.	Acceptance Assets	736.421	1.791.533
a.	Rupiah	(183.863)	(226.118)
b.	Foreign Currency		
13.	Participation		
a.	Rupiah		
b.	Foreign Currency		
14.	Accrued receivables	161.761	250.599
15.	Prepaid taxes	34.191	34.838
16.	Deferred Tax	214.533	150.361
17.	Fixed Assets	173.385	187.906
18.	Allowance for possible losses -/-	(80.312)	(55.334)
19.	Abandoned Property		
20.	Capital lease assets		
a.	Rupiah		
b.	Foreign Currency		
21.	Foreclosed assets		
a.	Rupiah		
b.	Foreign Currency		
22.	Allowance for possible losses -/-		
a.	Rupiah	624.680	437.079
b.	Foreign Currency		
23.	Other assets		
TOTAL ASSETS		38.600.543	43.353.846

PROFIT AND LOSS
as of 31 December 2009 dan 2008
(in Million IDR)

No.	DESCRIPTION	2009	2008
OPERATING INCOME AND EXPENSES			
INTEREST INCOME			
1.1	Interest		
a.	Rupiah	2.109.341	2.120.181
b.	Foreign Currency	508.560	566.669
1.2	Loan provision and commission		
a.	Rupiah	44.264	33.174
b.	Foreign Currency	93.643	116.683
TOTAL INTEREST INCOME		1.305.206	1.090.533
INTEREST EXPENSES			
2.1	Interest Expenses		
a.	Rupiah	872.870	733.203
b.	Foreign Currency	185.923	340.866
2.2	Provision and commission	35.624	-
TOTAL INTEREST EXPENSES -/-		1.249.573	1.241.895
NET INTEREST INCOME		1.506.235	1.594.812
OTHER OPERATING INCOME			
3.1	Provision and commission	692.174	482.836
3.2	Foreign exchange income	619.162	1.069.118
3.3	Gain on sale of marketable securities, net	78.324	-
3.4	Other Income	-	-
TOTAL OTHER OPERATING INCOME		1.389.660	1.551.954
4.	Provision for possible losses on productive	577.514	491.744
5.	Estimated loss off-balance sheet	(19.970)	65.089
OTHER OPERATING EXPENSES			
6.1	Administration and general	898.895	944.562
6.2	Personnel expenses	450.477	468.049
6.3	Gain on sale of marketable securities, net	-	157.280
6.4	Foreign exchange income	-	-
6.5	Promotion	72.341	37.473
6.6	Other Income	-	-
TOTAL OTHER OPERATING EXPENSES -/-		1.421.713	1.607.364
NET OPERATING INCOME (LOSS)		916.638	982.569
NON OPERATING INCOME AND EXPENSES			
7.	Non operating income	23.789	63
8.	Non operating expenses	581	22.998
NET NON OPERATING INCOME (LOSS)		22.532	(2.012)
9.	EXTRA ORDINARY GAIN / LOSS	-	-
PROFIT / (LOSS) BEFORE TAX		939.846	959.634
11.	Provision for Income tax -/-	349.417	407.737
CURRENT YEAR PROFIT / (LOSS)		590.429	551.897
13.	Minority Interest -/-	-	-
14.	Retained earnings (Beginning of year)	329.505	219.168
15.	Remit to Head Office	510.100	441.560
16.	Divident	-	-
17.	Others	-	-
Net profit		409.834	329.505
Net profit per share		-	-

EARNING ASSETS
as of 31 December 2009 dan 2008
(in Million IDR)

No.	DESCRIPTION	2009					2008							
		L	DPK	KL	D	M	TOTAL	L	DPK	KL	D	M	TOTAL	
I RELATED PARTY														
A PRODUCTIVE ASSETS														
1	Placement with Other Banks	3.162.618	-	-	-	-	3.162.618	3.664.840	-	-	-	-	-	3.664.840
2	Marketable Securities to third party and Central Bank	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
a.	Small Scale Business Credit (KUK)	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Property	-	-	-	-	-	-	-	-	-	-	-	-	-
-	Restructured	-	-	-	-	-	-	-	-	-	-	-	-	-
-	Unrestructured	-	-	-	-	-	-	-	-	-	-	-	-	-
c.	Other Restructured Loan	-	-	-	-	-	-	-	-	-	-	-	-	-
d.	Others	497.092	-	-	-	-	497.092	581.862	-	-	-	-	-	581.862
4	Participation	-	-	-	-	-	-	-	-	-	-	-	-	-
a.	Financial Institution	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	In terms of Credit Restructuring	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other Receivables	43.817	-	-	-	-	43.817	110.240	-	-	-	-	-	110.240
6	Commitments & Contingencies	412.223	-	-	-	-	412.223	939.505	-	-	-	-	-	939.505
B NON PRODUCTIVE ASSETS														
1	Abandoned Property	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Transferred Collateral	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Inter Office & Suspense Accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
II NON RELATED PARTY														
A PRODUCTIVE ASSETS														
1	Placement with Other Banks	13.773.463	-	-	-	-	13.773.463	11.667.956	-	-	-	-	-	11.667.956
2	Marketable Securities to third party and Central Bank	3.316.900	-	-	-	-	3.316.900	4.518.097	23.077	-	-	-	-	4.541.174
3	Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
a.	Small Scale Business Credit (KUK)	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	Property	-	-	-	-	-	-	-	-	-	-	-	-	-
-	Restructured	-	-	-	-	-	-	-	-	-	-	-	-	-
-	Unrestructured	-	-	-	-	-	-	-	-	-	-	-	-	-
c.	Other Restructured Loan	55.347	173.545	6.975	10.057	1.324	247.248	29.355	29.079	5.646	4.158	124	68.362	
d.	Others	13.491.933	527.123	379.893	34.964	936.116	15.370.029	14.673.318	1,017.963	378.698	22.318	632.626	16.724.923	
4	Participation	-	-	-	-	-	-	-	-	-	-	-	-	-
a.	Financial Institution	-	-	-	-	-	-	-	-	-	-	-	-	-
b.	In terms of Credit Restructuring	-	-	-	-	-	-	-	-	-	-	-	-	-
c.	Others	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other Receivables	1.356.024	15.533	1.800	929.860	-	2.303.217	4.231.028	52.162	1,104.568	-	-	5.387.758	
6	Commitments & Contingencies	9.427.761	202.195	201.477	2.094	-	9.833.527	9,023.428	156.920	88.062	-	-	9,268.410	
B NON PRODUCTIVE ASSETS														
1	Abandoned Property	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Transferred Collateral	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Inter Office & Suspense Accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL		45.537.178	918.396	590.145	976.975	937.440	48.960.134	49,439.629	1,279.201	1,576.974	26.476	633.053	52,955.333	
1	a. Required allowance for Productive Assets	289.131	45.494	88.380	368.244	937.440	1,728.689	373.623	59.657	141.300	13.238	632.750	1,220.568	
2	b. Required allowance for Non Productive Assets	-	-	-	-	-	-	-	-	-	-	-	303	
c.	Total	289.131	45.494	88.380	368.244	937.440	1,728.689	373.623	59.657	141.300	13.238	633.053	1,220.871	
2	a. Allowance for Productive Assets	423.716	45.494	88.380	368.244	937.440	1,863.274	496.822	59.657	141.300	13.238	632.750	1,343.767	
3	b. Allowance for Non Productive Assets	-	-	-	-	-	-	-	-	-	-	-	303	
c.	Total	-	-	-	-	-	-	-	-	-	-	-	303	
3	Bank Assets pledged as Collateral	-	-	-	-	-	1,863.274	-	-	-	-	-	1,344.070	
a.	To Bank Indonesia	-	-	-	-	-	-	-	-	-	-	-	-	
b.	Other Parties	-	-	-	-	-	-	-	-	-	-	-	-	
4	% of KUK to Total Loans	-	-	-	-	-	-	-	-	-	-	-	-	
5	% of KUK debtor to total debtor	-	-	-	-	-	-	-	-	-	-	-	-	
6	% of UMKM to Total Loans	-	-	-	-	-	1.60%	-	-	-	-	-	18.60%	
7	% of UMKM debtor to total debtor	-	-	-	-	-	0.55%	-	-	-	-	-	74.39%	

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTION
as of 31 December 2009
(in Million IDR)

No.	TRANSACTION	Market Value of Contract		Tagihan dan Kewajiban Derivatif		Contract Value with Netting Agreement
		Hedging	Others	Receivable	Payable	
A Related with Exchange Rate						
1.	Spot	-	461	-	-	-
2.	Forward	-	40.065.048	529.040	379.044	-
3.	Option	-	-	-	-	-
a.	Purchased	-	21.844	121.843	-	-
b.	Written	-	18.402	-	18.402	-
4.	Future	-	-	-	-	-
5.	Swap	-	59.278.676	1,110.211	734.923	-
6.	Lainnya	-	3.229.782	45.929	121.148	-
B Related with Interest Rate						