



**PT BANK NEGARA INDONESIA (PERSERO) Tbk & SUBSIDIARIES**  
**CONSOLIDATED BALANCE SHEET (Unaudited)**  
**March 31, 2002 and March 31, 2001**

(In Millions of Rupiah)

<b>ASSETS</b>		<b>2002</b>	<b>2001</b>
1	Cash	1.576.527	1.391.834
2	Placement With Bank Indonesia		
	a. Current account with Bank Indonesia	4.923.786	4.162.775
	b. Certificates of Bank Indonesia	6.192.400	391.500
	c. Others	1.676.202	1.822.592
3	Current Account With Other Banks - net		
	a. Rupiah	43.238	20.323
	b. Foreign Currency	572.068	380.164
4	Placement With Other Banks		
	a. Rupiah	1.021.000	759.959
	b. Foreign Currency	7.222.653	6.403.792
	Provision for possible losses -/-	(81.779)	(172.857)
5	Marketable Securities		
	a. Rupiah		
	i. Trading	16.424	-
	ii. Available for sale	98.087	-
	iii. Held to maturity	416.789	607.807
	b. Foreign Currency		
	i. Trading	97.385	-
	ii. Available for sale	4.926	-
	iii. Held to maturity	4.602.499	5.235.321
	Provision for possible losses -/-	(656.744)	(529.315)
6	Government bond		
	a. Trading	-	675.000
	b. Available for sale	-	-
	c. Held to maturity	59.508.672	62.047.511
7	Securities bought under repurchase agreement	-	-
	Provision for possible losses -/-	-	-
8	Derivative receivables	161.585	15.676
	Provision for possible losses -/-	(1.616)	(155)
9	Loans		
	a. Rupiah		
	- Related parties	870.575	442.551
	- Third parties	17.903.558	17.154.753
	b. Foreign Currency		
	- Related parties	-	374.175
	- Third parties	15.186.285	14.683.984
	Provision for possible losses -/-	(5.201.819)	(4.245.755)
10	Syariah financing		
	a. Murabahah financing	188.914	45.719
	b. Mudharabah Muqayadah financing	-	1.676
	Provision for possible losses -/-	(18.422)	(538)
11	Acceptance receivables	1.024.328	977.076
	Provision for possible losses -/-	(102.433)	(88.825)
12	Investment	1.535.793	1.511.916
	Provision for possible losses -/-	(1.295.682)	(1.502.311)
13	Account receivables	2.228.891	1.824.145
14	Prepaid expenses	294.559	373.146
15	Prepaid taxes	-	-
16	Deferred tax assets	145.308	74.413
17	Premises and equipment	3.209.848	1.729.322
	Accumulated depreciation -/-	(955.922)	(794.507)
18	Foreclosed assets	17.027	36.670
19	Other assets	838.036	1.319.909
<b>TOTAL ASSETS *)</b>		<b>123.262.946</b>	<b>117.129.446</b>

\*) 2001's figure is reclassified in relation with the deferred tax