

**BALANCE SHEET**  
**PT BANK NEGARA INDONESIA (PERSERO) Tbk AND SUBSIDIARIES**  
**AS OF 30 SEPT 2006 AND 2005**  
**(IN MILLION RUPIAH)**

No	Accounts	BNI		CONSOLIDATED	
		30-Sep-06 Unaudited	30-Sep-05 Unaudited	30-Sep-06 Unaudited	30-Sep-05 Unaudited
	<b>ASSET</b>				
1.	Cash	2.777.186	2.738.686	2.777.262	2.738.744
2.	Placement With Bank Indonesia				
	a. Current account with Bank Indonesia	13.206.320	10.938.171	13.206.320	10.938.171
	b. Certificates of Bank Indonesia	5.997.628	-	5.997.628	-
	c. Wadiah Certificates of Bank Indonesia	9.000	34.500	9.000	34.500
	d. Others	3.833.004	2.373.018	3.833.004	2.373.018
3.	Current Account With Other Bank - net				
	a. Rupiah	10.398	14.339	16.662	22.555
	b. Foreign currency	1.048.463	237.816	1.043.851	237.816
4.	Placement Account With Other Banks				
	a. Rupiah	3.921.160	2.236.700	4.127.666	2.395.166
	Provision for possible losses -/-	(39.557)	(23.360)	(39.557)	(23.360)
	b. Foreign currency	10.754.412	14.304.301	10.754.412	14.304.301
	Provision for possible losses -/-	(109.164)	(143.043)	(109.164)	(143.043)
5.	Market Securities				
	a. Rupiah				
	i. Traded	-	25.700	201.810	321.245
	ii. Available for sale	440.320	2.190.209	569.132	2.340.132
	iii. Held to maturity	137.528	372.388	313.063	473.644
	Provision for possible losses -/-	(8.321)	(29.988)	(9.573)	(31.350)
	b. Foreign currency				
	i. Traded	180.926	165.487	180.926	165.487
	ii. Available for sale	2.350.511	927.878	2.350.511	927.878
	iii. Held to maturity	1.261.093	2.627.012	1.261.093	2.627.012
	Provision for possible losses -/-	(12.791)	(37.204)	(12.791)	(37.204)
6.	Securities sold under repurchase agreement	-	-	-	-
7.	Government Bonds				
	a. Trading	100.870	59.920	100.870	59.920
	b. Available for sale	8.034.572	3.133.719	8.034.572	3.133.719
	c. Held to maturity	33.599.674	32.566.471	33.599.674	32.566.471
8.	Receivable from securities bought under repurchase agreement				
	a. Rupiah	43.065	-	43.065	-
	Provision for possible losses -/-	-	-	-	-
	b. Foreign currency	-	-	-	-
	Provision for possible losses -/-	-	-	-	-
9.	Derivatif receivable	19.106	73.414	19.106	73.414
	Provision for possible losses -/-	(75)	(56.128)	(75)	(56.128)
10.	Loans				
	a. Rupiah				
	- Related parties	81.740	3.852.697	81.740	3.852.697
	- Third parties	46.676.217	42.428.580	46.676.217	42.428.580
	Provision for possible losses -/-	(3.316.300)	(3.368.674)	(3.316.300)	(3.368.674)
	b. Foreign currency				
	- Related parties	2.747	-	2.747	-
	- Third parties	13.501.325	16.137.052	13.501.325	16.137.052
	Provision for possible losses -/-	(717.526)	(1.275.070)	(717.526)	(1.275.070)
11.	Sharia Financing				
	a. Murabahah financing	798.185	584.584	798.185	584.584
	b. Mudharabah Muqayadah financing	108.250	107.708	108.250	107.708
	c. Musyarakah financing	112.668	80.075	112.668	80.075
	d. Others	48.718	20.166	48.718	20.166
	Provision for possible losses -/-	(37.145)	(15.017)	(37.145)	(15.017)
	Provision for possible losses -/-	(1.251)	(202)	(1.251)	(202)
12.	Acceptance receivables	3.829.756	4.064.325	3.829.756	4.064.325
	Provision for possible losses -/-	(48.396)	(160.987)	(48.396)	(160.987)
13.	Investment	1.957.181	2.482.126	1.389.403	1.927.306
	Provision for possible losses -/-	(512.283)	(1.113.978)	(512.283)	(1.113.978)
14.	Account receivable	1.284.110	902.728	1.287.116	1.070.987
15.	Prepaid expenses	532.732	335.775	549.313	344.305
16.	Prepaid taxes	-	-	-	-
17.	Deferred taxes	152.473	-	156.437	2.208
18.	Fixed assests	6.223.731	5.864.537	6.267.568	5.887.502
	Provision for possible losses -/-	(2.118.451)	(1.271.810)	(2.134.984)	(1.282.279)
19.	Unutilized property-assests	-	-	-	-
	Provision for possible losses -/-	-	-	-	-
20.	Lease assests	-	-	-	-
	Provision for possible losses -/-	-	-	-	-

**BALANCE SHEET**  
**PT BANK NEGARA INDONESIA (PERSERO) Tbk AND SUBSIDIARIES**  
**AS OF 30 SEPT 2006 AND 2005**  
**(IN MILLION RUPIAH)**

No	Accounts	BNI		CONSOLIDATED	
		30-Sep-06 Unaudited	30-Sep-05 Unaudited	30-Sep-06 Unaudited	30-Sep-05 Unaudited
21.	Forclosed assets	275.261	277.432	275.261	277.432
	Provision for possible losses -/-	(50.000)	-	(50.000)	-
22.	Others assets	359.283	2.225.253	977.507	2.664.255
	<b>TOTAL ASSETS</b>	<b>156.698.353</b>	<b>146.887.306</b>	<b>157.512.793</b>	<b>147.675.083</b>
	<b>LIABILITIES</b>				
1.	Current Account				
	a. Rupiah	26.982.855	23.136.429	26.959.762	23.096.730
	b. Foreign currency	9.410.154	10.374.362	9.405.402	10.374.362
2.	Wadiah current account	229.322	75.681	229.322	75.681
3.	Other Current Liabilities	1.670.078	1.880.883	1.670.997	1.896.678
4.	Saving Deposits	34.203.107	35.420.775	34.203.107	35.420.775
5.	Mudharabah Saving Deposits	435.167	391.549	435.167	391.549
6.	Time Deposits				
	a. Rupiah				
	- Related parties	34.500	92.494	34.500	92.494
	- Third parties	43.386.699	29.884.924	43.386.679	29.853.113
	b. Foreign currency				
	- Related parties	-	5.145	-	5.145
	-Foreign parties	11.362.487	12.016.548	11.354.553	12.016.548
7.	Mudharabah Time Deposits	318.021	441.362	313.521	441.362
8.	Certificates of Deposits				
	a. Rupiah	-	-	-	-
	b. Foreign currency	-	-	-	-
9.	Deposits of Other Banks	1.679.544	705.276	1.679.544	705.276
10.	Securities sold under repurchase agreement	-	-	-	-
11.	Derivatif liabilities	11.012	170.302	11.012	170.302
12.	Acceptance liabilities	3.568.319	4.962.975	3.568.319	4.962.975
13.	Securities issued				
	a. Rupiah	2.009.379	2.073.447	2.009.379	2.073.447
	b. Foreign currency	572.167	659.212	572.167	659.212
14.	Fund borrowing				
	a. Short term loans facilities from Bank Indonesia	245.672	843.694	245.672	843.694
	b. Others				
	i. Rupiah				
	- Related parties	-	-	-	-
	- Third parties	545.921	2.969.806	567.042	3.175.606
	ii. Foreign Currency				
	- Related parties	-	-	-	-
	- Third parties	1.928.536	3.859.979	2.110.496	3.859.979
15.	Estimation for losses on commitment & contingencies	101.045	126.132	101.045	126.132
16.	Liabilities in direct financing leases	-	-	-	-
17.	Payable expenses	433.045	272.700	445.967	280.294
18.	Provision for income tax	262.004	528.863	262.004	528.863
19.	Liabilities in deferred tax	-	-	-	-
20.	Other liabilities	1.889.015	2.139.286	2.503.062	2.744.055
21.	Subordinated borrowings				
	a. Related parties	-	-	-	-
	b. Third parties	2.292.860	2.635.442	2.292.860	2.635.442
22.	Capital loans				
	a. Related parties	-	-	-	-
	b. Third parties	-	-	-	-
23.	Minority interest	-	-	23.770	25.328
24.	<b>EQUITY</b>				
	a. Paid-in Capital	7.042.194	7.042.194	7.042.194	7.042.194
	b. Additional pain-in capital	2.525.661	2.525.661	2.525.661	2.525.661
	c. Donation capital	-	-	-	-
	d. Cumulative translation adjustments	-	-	-	-
	e. Revaluation increment in premises and equipment	(17.278)	5.641	(17.278)	5.641
	f. Unrealised gains/(loss) available for sale securities	-	-	-	-
	g. General and allocated reserves	200.565	(666.778)	200.565	(666.778)
	h. Retained earnings/(deficit)	-	-	-	-
	i. Cadangan umum dan Tujuan	1.157.279	703.102	1.157.279	703.102
	j. Saldo laba (rugi) *	2.219.023	1.610.221	2.219.023	1.610.221
	<b>TOTAL LIABILITIES AND EQUITY</b>	<b>156.698.353</b>	<b>146.887.306</b>	<b>157.512.793</b>	<b>147.675.083</b>

**INCOME STATEMENT**  
**PT BANK NEGARA INDONESIA (PERSERO) Tbk AND SUBSIDIARIES**  
**AS OF 30 SEPT 2006 AND 2005**  
**(IN MILLION RUPIAH)**

No	Accounts	BNI		CONSOLIDATED	
		01-Jan-06	01-Jan-05	01-Jan-06	01-Jan-05
		s/d 30-Sep-06	s/d 30-Sep-05	s/d 30-Sep-06	s/d 30-Sep-05
<b>INCOME AND EXPENSES FROM OPERATIONS</b>					
1.	<b>INTEREST INCOME</b>				
	1.1. Interest Income				
	a. Rupiah	10.321.865	8.253.479	10.362.039	8.693.048
	b. Foreign Currency	707.968	612.712	707.968	612.712
	1.2. Fees and commissions				
	a. Rupiah	158.837	268.128	158.837	268.128
	b. Foreign Currency	8.597	11.593	8.597	11.593
	<b>Total Interest Income</b>	<b>11.197.267</b>	<b>9.145.912</b>	<b>11.237.441</b>	<b>9.585.481</b>
2.	<b>Interest expenses</b>				
	2.1. Interest expenses				
	a. Rupiah	4.699.517	3.070.903	4.711.573	3.439.622
	b. Foreign Currency	973.152	559.887	973.152	559.887
	2.2 Provision and commission	4.872	236.080	4.872	236.080
	<b>Total Interest Expenses -/-</b>	<b>5.677.541</b>	<b>3.866.870</b>	<b>5.689.597</b>	<b>4.235.589</b>
	<b>Net Interest Income</b>	<b>5.519.726</b>	<b>5.279.042</b>	<b>5.547.844</b>	<b>5.349.892</b>
3.	<b>Sharia Income</b>				
	3.1 Margin Murabaha	63.494	56.933	63.494	56.933
	3.2. Murabahah Income	38.434	18.567	38.434	18.567
	<b>Total Sharia income</b>	<b>101.928</b>	<b>75.500</b>	<b>101.928</b>	<b>75.500</b>
4.	<b>Sharia Expenses</b>				
	4.1. Expenses	31.503	42.244	31.503	42.244
	4.2. Wadiah Expenses	1.426	541	1.426	541
	<b>Total Sharia Expenses</b>	<b>32.929</b>	<b>42.785</b>	<b>32.929</b>	<b>42.785</b>
	<b>Net Income Sharia Investment</b>	<b>68.999</b>	<b>32.715</b>	<b>68.999</b>	<b>32.715</b>
5.	<b>Other Operating Income</b>				
	5.1. Other provision, commissions, and	975.766	885.149	997.727	940.593
	5.2. Foreign exchange income	210.902	72.334	211.216	68.572
	5.3. Increase in securities trading value income	194.251	-	243.751	-
	5.4. Others	235.584	300.042	409.693	290.468
	<b>Total Other Operational Income</b>	<b>1.616.503</b>	<b>1.257.525</b>	<b>1.862.387</b>	<b>1.299.633</b>
6.	<b>Provision for possible losses on earning assets</b>	1.057.505	1.325.030	1.057.976	1.333.649
7.	<b>Estimation for losses on commitment and contingencies</b>	-	-	-	-
8.	<b>Other Operation Expenses</b>				
	8.1. expenses	1.544.640	1.300.349	1.571.270	1.336.442
	8.2. Personnel expenses	2.127.268	1.938.547	2.160.008	1.951.850
	8.3. expenses	-	47.621	-	47.621
	8.4. Foreign exchange expenses	-	-	-	-
	8.5. Promotion expenses	134.199	139.399	134.902	139.399
	8.6. Other expenses	280.884	107.020	492.958	160.004
	<b>Other Operation Expenses</b>	<b>4.086.991</b>	<b>3.532.936</b>	<b>4.359.138</b>	<b>3.635.316</b>
	<b>Total Other Operating Income/(Expenses)</b>	<b>2.060.732</b>	<b>1.711.316</b>	<b>2.062.116</b>	<b>1.713.275</b>
9.	<b>NON OPERATING INCOME/(EXPENSES)</b>				
	NON OPERATING INCOME/(EXPENSES)	160.394	148.581	161.107	148.660
10.	Non Operating Expenses -/-	201.285	97.022	201.534	97.673
	<b>Net Non Operating Income/(Expenses)</b>	<b>(40.891)</b>	<b>51.559</b>	<b>(40.427)</b>	<b>50.987</b>
11.	<b>Extra Ordinary Income/(Expenses)</b>	-	-	-	-
12.	<b>Profit/(loss) Before Deferred Tax</b>	<b>2.019.841</b>	<b>1.762.875</b>	<b>2.021.689</b>	<b>1.764.262</b>
	<b>Deferred Tax Income/(Expenses)</b>				
13.	Deferred tax income	-	-	-	-
14.	Provision for deferred tax	-	-	-	-
15.	<b>PROFIT/(LOSS) BEFORE TAX</b>	<b>2.019.841</b>	<b>1.762.875</b>	<b>2.021.689</b>	<b>1.764.262</b>
16.	Income tax -/-				
	- current year	615.000	528.863	615.000	528.863
17.	<b>Current year Profit/(Loss)</b>	<b>1.404.841</b>	<b>1.234.013</b>	<b>1.406.689</b>	<b>1.235.399</b>
18.	Minority Interest -/-	-	-	1.848	1.386
19.	Retained earning in the beginning year	2.012.465	3.136.091	2.012.465	3.136.091
20.	Dividen -/-	707.369	1.568.169	707.369	1.568.169
21.	Other -/-	490.914	1.191.714	490.914	1.191.714
22.	<b>Retained Earning (end of period)</b>	<b>2.219.023</b>	<b>1.610.221</b>	<b>2.219.023</b>	<b>1.610.221</b>
23.	<b>Earning Per share (Full amount)</b>			<b>106</b>	<b>93</b>

**CAPITAL ADEQUACY RATIO**  
**PT. BANK NEGARA INDONESIA (PERSERO) Tbk**  
As of 30 SEPT 2006 and 2005  
(IN MILLION Rp)

NO.	SUBJECTS	BNI	
		30-Sep-06	30-Sep-05
<b>I</b>	<b>CAPITAL COMPOSITION</b>		
<b>A.</b>	<b>Core Capital (Tier I Capital)</b>	<b>8.561.226</b>	<b>7.204.232</b>
1.	Paid-up Capital	7.042.194	7.042.194
2.	Disclosed Reserves		
	a. Additonal Paid-up Capital	2.525.661	2.525.661
	b. Disagio -/-	-	-
	c. Capital Donation	-	-
	d. General and Special Reserve	1.157.279	703.102
	e. Prior year profit after tax	814.181	376.207
	f. Prior year losses -/-	-	-
	g. Current year profir before deferred tax (50%)	702.421	881.437
	h. Current year loss -/-	-	-
	i. Different in foreign currency translation of overseas branches	(17.278)	5.641
	j. Injected in Capital Funds	-	-
	k. Decline in fair value of available securities for sale -/-	-	(666.778)
3.	Goodwill -/-	-	-
4.	Difference Revaluation of Assets & Liabilities From Quasi-Reorganisation	(3.663.232)	(3.663.232)
<b>B</b>	<b>Supplementary Capital (TIER II CAPITAL)</b>	<b>5.698.469</b>	<b>7.411.989</b>
1.	Revaluation increment in premises and equipment	-	-
2.	Difference revaluation of assets & liabilities from quasi-reorganisation	3.663.232	3.663.232
3.	Allowance for provisions (max. 1.25% of RWA)	1.025.260	1.119.729
4.	Capital Borrowings	-	-
5.	Subordinated Loans (max. 50% of TIER I Capital)	922.500	2.629.028
6.	Increase in stock price value of portfolio available for sale (45%)	90.254	-
<b>C</b>	<b>Requirement Additional Supplementary Capital</b>	<b>-</b>	<b>-</b>
<b>D</b>	<b>Additional Supplementary Capital Allocated for Market Risk</b>	<b>-</b>	<b>-</b>
<b>II.</b>	<b>TOTAL CORE CAPITAL AND SUPLEMANTARY CAPITAL (A+B)</b>	<b>14.262.472</b>	<b>14.616.221</b>
<b>III.</b>	<b>TOTAL Core, supplementary &amp; Additional Supplementary Capital For Market Risk (A+B+D)</b>	<b>14.262.472</b>	<b>14.616.221</b>
<b>IV.</b>	<b>INVESTMENT -/-</b>	<b>702.198</b>	<b>714.447</b>
<b>V.</b>	<b>TOTAL CAPITAL FOR KREDIT RISK (II-IV)</b>	<b>13.560.274</b>	<b>13.901.774</b>
<b>VI.</b>	<b>TOTAL CAPITAL FOR KREDIT RISK (II-IV) &amp; MARKET RISK (III-IV)</b>	<b>13.560.274</b>	<b>13.901.774</b>
<b>VII.</b>	<b>CREDIT - RISK WEIGHTED ASSETS (RWA)</b>	<b>77.165.019</b>	<b>86.603.243</b>
<b>VIII.</b>	<b>MARKET - RISK WEIGHTED ASSETS (RWA)</b>	<b>4.855.781</b>	<b>2.975.062</b>
<b>IX.</b>	<b>AVAILABLE CAR FOR CREDIT RISK (V : VII)</b>	<b>17,57%</b>	<b>16,05%</b>
<b>X.</b>	<b>AVAILABLE CAR FOR CREDIT RISK (V : VII) &amp; MARKET RISK (VI : (VII + VIII))</b>	<b>16,53%</b>	<b>15,52%</b>
<b>XI.</b>	<b>IN EXCESS ADDITIONAL SUPPLEMENTARY CAPITAL RATIO ((C-D) : (VII + VII))</b>	<b>0,00%</b>	<b>0,00%</b>
<b>XII.</b>	<b>REQUIRED CAR</b>	<b>8,00%</b>	<b>8,00%</b>

**FINANCIAL RATIOS**  
**PT BANK NEGARA INDONESIA (PERSERO) Tbk.**  
**AS OF 30 SEPT 2006 AND 2005**

No.	RATIOS %	30-Sep-06	30-Sep-05
<b>I.</b>	<b>Capital</b>		
1.	CAR incl. Loan Risk	17,57%	16,05%
2.	CAR incl. Market Risk	16,53%	15,52%
3.	Fixed assets to capital	30,48%	33,13%
<b>II.</b>	<b>Earning Assets</b>		
1.	Non performing earning assets	8,06%	7,89%
2.	Provisions to earning assets	3,31%	4,52%
3.	Requirement for provisions of earning assets	136,92%	100,45%
4.	Requirement for provisions of non earning assets	0,00%	0,00%
5.	NPL	16,58%	14,44%
6.	NPL NET	11,58%	8,30%
<b>III.</b>	<b>Rentability</b>		
1.	ROA	1,81%	1,71%
2.	ROE	22,20%	14,06%
3.	NIM	5,46%	5,49%
4.	Operational Expense to Operational Income	84,38%	84,37%
<b>IV.</b>	<b>Liquidity</b>		
	LDR	48,55%	56,56%
<b>V.</b>	<b>Compliance</b>		
1.a.	Percentage of LLL violation		
	a.1. Related parties	0,00%	0,00%
	a.2. Third parties	0,00%	0,00%
	b. Percentage of LLL excess		
	b.1. Related parties	0,00%	25,67%
	b.2. Third parties	0,00%	0,00%
2.	RR of Rupiah	12,08%	11,05%
3.	NOP	5,58%	12,81%

**PT. BANK NEGARA INDONESIA (PERSRO) Tbk**  
**EARNING ASSETS QUALITY & OTHER INFORMATIONS**  
**AS OF 30 SEPT 2006 AND 2005**  
**(IN MILLION)**

No.	SUBJECT	As of 30 SEPT 2006 (Unaudited)					As of 30 SEPT 2005 (Unaudited)						
		Current	Special Mention	Substandard	Doubful	Loss	Total	Current	Special Mention	Substandard	Doubful	Loss	Total
<b>I.</b>	<b>Related Parties</b>												
<b>A.</b>	<b>Earning Assets</b>												
1.	Placement with other Banks	-	-	-	-	-	-	-	-	-	-	-	-
2.	Marketable securities to third party and BI	-	-	-	-	-	-	-	-	-	-	-	-
3.	Loans to related parties	84.387	-	100	-	-	84.487	3.852.697	-	-	-	-	3.852.697
	a. Small business	-	-	-	-	-	-	-	-	-	-	-	-
	b. Property	-	-	-	-	-	-	-	-	-	-	-	-
	i. Restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	ii. Unrestructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	c. Other restructured loans	-	-	-	-	-	-	-	-	-	-	-	-
	d. Others	84.387	-	100	-	-	84.487	3.852.697	-	-	-	-	3.852.697
4.	Sharia financing	-	-	-	-	-	-	-	-	-	-	-	-
5.	Investment in related parties	702.207	-	-	-	2.536	704.743	721.313	-	-	-	2.536	723.849
	a. Financial institution (No Banks)	569.010	-	-	-	2.536	571.546	586.372	-	-	-	2.536	588.908
	b. Financial institution (Banks)	133.197	-	-	-	-	133.197	134.942	-	-	-	-	134.942
	c. Loan restructuring program	-	-	-	-	-	-	-	-	-	-	-	-
6.	Acceptance receivable	-	-	-	-	-	-	-	-	-	-	-	-
7.	Commitments and Contingencies	-	-	-	-	-	-	-	-	-	-	-	-
<b>B.</b>	<b>Non Earning Assets</b>												
1.	Unutilized property-assets	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed assets	-	-	-	-	-	-	-	-	-	-	-	-
3.	Inter-office account & suspense account	-	-	-	-	-	-	-	-	-	-	-	-
<b>II.</b>	<b>Third Parties</b>												
<b>A.</b>	<b>Earning Assets</b>												
1.	Placement with other Banks	19.567.437	-	-	-	-	19.567.437	16.793.156	-	-	-	-	16.793.156
2.	Marketable securities to third party and BI	52.146.241	-	4.937	4.009	-	52.155.187	44.476.302	-	-	-	-	44.476.302
3.	Loans to related parties	41.675.892	8.435.338	3.523.386	1.508.659	5.034.267	60.177.542	40.355.488	9.144.388	2.234.166	1.467.142	5.364.448	58.565.632
	a. Small business a)	10.159.593	932.759	192.369	212.679	1.012.188	12.509.588	18.880.735	2.023.437	712.397	208.442	611.688	22.436.699
	b. Property	-	-	-	-	-	-	-	-	-	-	-	-
	i. Restructured loans	137.215	-	147.934	8.500	113.126	406.775	-	14.381	-	-	-	14.381
	ii. Unrestructured loans	4.021.515	413.066	27.073	98.602	64.117	4.624.373	3.010.045	221.253	32.383	20.541	64.086	3.348.308
	c. Other restructured loans	1.998.423	4.622.150	2.802.141	704.523	1.811.683	11.938.920	1.442.091	3.377.008	1.286.053	883.978	955.035	7.944.165
	d. Others	25.359.146	2.467.363	353.869	484.355	2.033.153	30.697.886	17.022.617	3.508.309	203.333	354.181	3.733.639	24.822.079
4.	Sharia financing	871.851	94.338	38.207	3.219	60.206	1.067.821	693.423	39.291	19.182	7.982	32.655	792.533
5.	Investment in related parties	-	-	-	1.252.438	-	1.252.438	-	-	1.758.277	-	-	1.758.277
	a. Financial institution (No Banks)	-	-	-	-	-	-	-	-	-	-	-	-
	b. Financial institution (Banks)	-	-	-	-	-	-	-	-	-	-	-	-
	c. Loan restructuring program	-	-	-	1.252.438	-	1.252.438	-	-	1.758.277	-	-	1.758.277
6.	Acceptance receivable	3.655.036	171.254	10.568	5.005	6.999	3.848.862	4.137.739	-	-	-	-	4.137.739
7.	Commitments and Contingencies	8.579.028	141.133	36.949	14.193	12.539	8.783.842	8.623.628	295.994	132.648	-	72.388	9.124.658
<b>B.</b>	<b>Non Earning Assets</b>												
1.	Unutilized property-assets	-	-	-	-	-	-	-	-	-	-	-	-
2.	Foreclosed assets	275.261	-	-	-	-	275.261	277.432	-	-	-	-	277.432
3.	Inter-office account & suspense account	-	-	-	-	434.362	434.362	-	-	-	-	-	-
	<b>TOTAL</b>	<b>127.557.340</b>	<b>8.842.063</b>	<b>3.614.147</b>	<b>2.787.523</b>	<b>5.550.909</b>	<b>148.351.982</b>	<b>119.931.178</b>	<b>9.479.673</b>	<b>4.144.273</b>	<b>1.475.124</b>	<b>5.472.027</b>	<b>140.502.275</b>
1.	a. Required provision for earning assets *)	614.342	189.023	214.094	888.926	1.591.779	3.498.164	817.434	408.873	584.245	364.495	4.146.055	6.321.101
	b. Required provision for non earning assets	2.752	-	-	-	434.362	437.114	-	-	-	-	-	-
	c. Total required provision	617.094	189.023	214.094	888.926	2.026.141	3.935.278	817.434	408.873	584.245	364.495	4.146.055	6.321.101
2.	a. Available provision for earning assets	1.362.073	322.666	436.659	362.712	2.419.745	4.903.855	817.434	408.873	605.249	371.971	4.146.055	6.349.581
	b. Available provision for non earning assets	50.000	-	-	-	434.362	484.362	-	-	-	-	-	-
	c. total available provision	1.412.073	322.666	436.659	362.712	2.854.107	5.388.217	817.434	408.873	605.249	371.971	4.146.055	6.349.581
3.	Total for guaranteed bank assets												
	a. In Bank Indonesia						-						-
	b. In third parties						-						-
4.	Persentase KUK terhadap total kredit						20,4%						35,5%
5.	Persentase terhadap jumlah debitur						7,8%						16,0%
6.	Persentase UMKM terhadap total kredit						22,4%						20,9%
7.	Persentase UMKM terhadap total debitur						8,0%						16,1%

**CONSOLIDATED STATEMENTS OF COMMITMENTS & CONTINGENCIES**  
**PT. BANK NEGARA INDONESIA (PERSERO) Tbk AND SUBSIDIARIES**  
**As OF 30 SEPT 2006 AND 2005**  
**(IN MILLION RUPIAH)**

No	Accounts	BNI		CONSOLIDATED	
		30-Sep-06	30-Sep-05	30-Sep-06	30-Sep-05
<b>COMMITMENT</b>					
<b><u>Commitments Receivables</u></b>					
1.	Unused fund borrowing facility				
	a. Rupiah	-	200.000	-	200.000
	b. Foreign currency	-	-	-	-
2.	Others	-	-	-	-
	<b>Total Commitments Receivables</b>	-	<b>200.000</b>	-	<b>200.000</b>
<b><u>Commitments payables</u></b>					
1.	Unused loan commitments				
	a. Rupiah	8.084.221	8.050.198	8.084.221	8.050.198
	b. Foreign currency	2.812.546	1.358.624	2.812.546	1.358.624
2.	Irrevocable L/C	4.350.686	3.815.088	4.350.686	3.815.088
3.	Others	-	-	-	-
	<b>Total Commitments Payables</b>	<b>15.247.453</b>	<b>13.223.910</b>	<b>15.247.453</b>	<b>13.223.910</b>
	<b>TOTAL NET COMMITMENTS</b>	<b>(15.247.453)</b>	<b>(13.023.910)</b>	<b>(15.247.453)</b>	<b>(13.023.910)</b>
<b>CONTINGENCIES</b>					
<b><u>Contingencies Receivable</u></b>					
1.	Bank guarantee received				
	a. Rupiah	38.987	64.622	38.987	64.622
	b. Foreign currency	146.786	279.045	146.786	279.045
2.	Interest receivable on non performing assets				
	a. Rupiah	826.192	1.317.670	826.192	1.317.670
	b. Foreign currency	41.120	896.830	41.120	896.830
3.	Others	-	-	-	-
	<b>Total Contingencies Receivables</b>	<b>1.053.085</b>	<b>2.558.167</b>	<b>1.053.085</b>	<b>2.558.167</b>
<b><u>Contingencies Payables</u></b>					
1.	Guarantees issues				
	a. Bank Guarantee				
	- Rupiah	1.289.777	2.426.508	1.289.777	2.426.508
	- Foreign currency	3.143.379	2.883.062	3.143.379	2.883.062
	b. Others	-	-	-	-
2.	Revocable L/C	-	-	-	-
3.	Others	-	-	-	-
	<b>Total Contingencies Payables</b>	<b>4.433.156</b>	<b>5.309.570</b>	<b>4.433.156</b>	<b>5.309.570</b>
	<b>TOTAL NET CONTINGENCIES</b>	<b>(3.380.071)</b>	<b>(2.751.403)</b>	<b>(3.380.071)</b>	<b>(2.751.403)</b>

**FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS**  
**PT BANK NEGARA INDONESIA (PERSERO) Tbk.**  
As of 30 SEPT 2006  
(IN MILLION RUPIAH)

No	Transactions	Market value of contract		BNI (Unaudited)		Contract amount to netting agreement
		Hedging	Others	Receivables and derivatif	Receivables Liabilities	
<b>A.</b>	<b>Related to FX</b>					
1.	Spot	-	730.102	629	683	-
2.	Forward	-	78.606	544	500	-
3.	Option					
	a. Purchase	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	-	467.283	5.293	60	-
6.	Others	-	-	-	-	-
<b>B.</b>	<b>Related to Interest Rate</b>					
1.	Forward	-	-	-	-	-
2.	Options					
	a. Purchase	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	571.397	761.977	12.640	9.769	-
5.	Others	-	-	-	-	-
<b>C.</b>	<b>Others</b>	-	-	-	-	-
	<b>TOTAL</b>			<b>19.106</b>	<b>11.012</b>	

MANAGEMENT				OWNER	
Commissioners		Boards of Directors			
- President Commissioner	: Zaki Baridwan	- Predisent Director	: Sigit Pramono	Negara RI	99,12%
- Vice President Commissioner	: Suwarsono	- Vice President Director	: Gatot M. Suwondo	Masyarakat	0,88%
- Commissioner	: J.B. Kristiadi	- Director	: I. Supomo		
- Commissioner	: Effendi	- Director	: Fero Poerbonegoro	Jumlah	100.00%
- Commissioner	: H.M.S. Latif	- Director	: Achmad Baiquni		
- Independent Commissioner	: Achjar Iljas	- Director	: Tjahjana Tjakrawinata		
- Independent Commissioner	: Felia Salim	- Director	: Bien Subiantoro		
		- Director	: Achil R. Djayadiningrat		
		- Director	: Kemal Ranadireksa		
		- Director	: Suroto Moehadji		

Jakarta, 18 October 2006  
S.E & O  
PT BANK NEGARA INDONESIA (PERSERO) Tbk  
Board of Director,