

BALANCE SHEET
PT BANK NEGARA INDONESIA (PERSERO) Tbk AND SUBSIDIARIES
AS OF 31 DECEMBER 2005 AND 2004 (Audited)
(IN MILLION RUPIAH)

No	Accounts	BNI		CONSOLIDATED	
		31-Dec-05	31-Dec-04	31-Dec-05	31-Dec-04
	ASSET				
1.	Cash	2,843,695	2,353,337	2,843,779	2,353,575
2.	Placement With Bank Indonesia				
	a. Current account with Bank Indonesia	11,280,678	10,957,785	11,280,678	10,957,785
	b. Certificates of Bank Indonesia	0	3,016,542	0	3,016,542
	c. Wadiah Certificates of Bank Indonesia	12,000	70,000	12,000	70,000
	d. Others	5,532,436	2,762,240	5,532,436	2,762,240
3.	Current Account With Other Bank - net				
	a. Rupiah	74,768	19,337	85,800	24,505
	b. Foreign currency	419,360	472,783	419,386	473,349
4.	Placement Account With Other Banks				
	a. Rupiah	1,913,320	1,416,020	2,069,801	1,449,972
	Provision for possible losses -/-	(38,678)	(18,133)	(38,678)	(18,133)
	b. Foreign currency	12,086,261	6,507,691	12,093,320	6,507,691
	Provision for possible losses -/-	(108,005)	(61,444)	(108,005)	(61,444)
5.	Market Securities				
	a. Rupiah				
	i. Traded	1,928	5,000	399,155	277,782
	ii. Available for sale	624,996	290,657	756,252	540,927
	iii. Held to maturity	352,644	220,832	352,644	219,557
	Provision for possible losses -/-	(14,652)	(15,170)	(16,034)	(15,170)
	b. Foreign currency				
	i. Traded	238,188	0	238,188	0
	ii. Available for sale	1,885,656	1,805,282	1,885,656	1,805,282
	iii. Held to maturity	2,082,144	2,165,551	2,082,144	2,165,551
	Provision for possible losses -/-	(48,389)	(186,867)	(48,389)	(189,310)
6.	Securities sold under repurchase agreement			0	0
7.	Government Bonds				
	a. Trading	603,560	158,949	613,324	158,949
	b. Available for sale	3,966,960	4,384,999	3,966,960	4,384,999
	c. Held to maturity	32,367,923	33,733,492	32,367,923	33,733,492
8.	Receivable from securities bought under repurchase agreement				
	a. Rupiah	0	49,688	0	49,688
	Provision for possible losses -/-	0	0	0	0
	b. Foreign currency	0	0	0	0
	Provision for possible losses -/-	0	0	0	0
9.	Derivatif receivable	51,301	382,836	51,301	382,836
	Provision for possible losses -/-	(513)	(3,828)	(513)	(3,828)
10.	Loans				
	a. Rupiah				
	- Related parties	2,864,781	721,441	2,864,781	721,441
	- Third parties	44,001,107	42,677,399	44,001,107	42,677,399
	Provision for possible losses -/-	(3,264,839)	(2,207,112)	(3,264,839)	(2,207,112)
	b. Foreign currency				
	- Related parties	201,661	0	201,661	0
	- Third parties	14,764,019	13,798,289	14,764,019	13,798,289
	Provision for possible losses -/-	(1,040,387)	(912,983)	(1,040,387)	(912,983)
11.	Sharia Receivable & Financing				
	a. Murabahah financing	614,544	522,316	614,544	522,316
	b. Mudharabah Muqayadah financing	101,156	83,645	101,156	83,645
	c. Musyarakah financing	87,181	64,561	87,181	64,561
	d. Others	24,324	14,145	24,324	14,145
	Provision for possible losses - sharia receivable & financing -/-	(22,026)	(9,950)	(22,026)	(9,950)
	Provision for possible losses - other receivable -/-	(360)	(146)	(360)	(146)
12.	Acceptance receivables	3,565,318	1,704,370	3,565,318	1,704,370
	Provision for possible losses -/-	(68,064)	(22,617)	(68,064)	(22,617)
13.	Investment	2,098,314	2,881,396	1,548,690	2,320,090
	Provision for possible losses -/-	(770,165)	(1,243,180)	(770,165)	(1,243,180)
14.	Account receivable	1,400,573	994,927	1,403,385	996,075
15.	Prepaid expenses	275,193	235,139	280,145	244,719
16.	Prepaid taxes	0	0	0	0
17.	Deferred taxes	152,473	100,487	156,437	101,765
18.	Fixed assets	6,037,728	6,446,048	6,063,621	6,464,505

	Provision for possible losses -/-	(1,632,887)	(1,640,577)	(1,646,072)	(1,651,763)
19.	Unutilized property-asests	0	0	0	0
	Provision for possible losses -/-	0	0	0	0
20.	Lease asests	0	0	0	0
	Provision for possible losses -/-	0	0	0	0
21.	Forclosed assets	277,028	249,934	277,028	249,934
	Provision for possible losses -/-	(50,000)	0	(50,000)	0
22.	Others assets	1,364,062	1,121,540	1,881,594	1,619,731
	TOTAL ASSETS	147,108,315	136,066,651	147,812,206	136,582,071
	LIABILITIES				
1.	Current Account				
	a. Rupiah	23,365,151	21,726,871	23,357,502	21,711,256
	b. Foreign currency	7,211,484	6,786,201	7,209,249	6,747,873
2.	Wadiah current account	69,091	74,514	69,091	74,514
3.	Other Current Liabilities	1,436,318	1,234,205	1,436,318	1,234,205
4.	Saving Deposits	36,075,833	38,717,636	36,066,205	38,714,219
5.	Mudharabah Saving Deposits	397,469	334,094	397,469	334,094
6.	Time Deposits				
	a. Rupiah				
	- Related parties	90,204	113,931	14,654	103,152
	- Third parties	33,090,858	28,368,990	33,090,858	28,368,990
	b. Foreign currency				
	- Related parties	0	9,659	0	83
	-Foreign parties	14,786,873	8,587,233	14,777,295	8,587,233
7.	Mudharabah Time Deposits	390,087	371,722	390,087	371,722
8.	Certificates of Deposits				
	a. Rupiah	0	1,570	0	1,570
	b. Foreign currency	0	0	0	0
9.	Deposits of Other Banks	2,377,659	3,782,881	2,377,644	3,782,881
10.	Securities sold under repurchase agreement	50,270	0	50,270	0
11.	Derivatif liabilities	139,078	125,093	139,078	125,093
12.	Acceptance liabilities	3,545,051	1,703,647	3,545,051	1,703,647
13.	Securities issued				
	a. Rupiah	1,488,059	1,486,624	1,488,059	1,487,849
	b. Foreign currency	628,948	625,608	628,948	625,608
14.	Fund borrowing				
	a. Short term loans facilities from Bank Indonesia	620,355	745,957	620,355	745,957
	b. Others				
	i. Rupiah				
	- Related parties	0	0	0	0
	- Third parties	535,916	259,692	546,250	259,692
	ii. Foreign Currency				
	- Related parties	0	0	0	0
	- Third parties	3,418,996	3,036,293	3,629,065	3,253,694
15.	Estimation for losses on commitment & contingencies	126,343	219,896	126,343	219,896
16.	Liabilities in direct financing leases	0	0	0	0
17.	Payable expenses	557,426	584,589	573,291	596,963
18.	Provision for income tax	175,733	50,577	175,733	52,917
19.	Liabilities in deferred tax	0	0	0	0
20.	Other liabilities	2,203,167	2,086,466	2,749,140	2,418,155
21.	Subordinated borrowings				
	a. Relatied parties	0	0	0	0
	b. Third parties	2,433,032	2,408,870	2,433,032	2,408,870
22.	Capital loans				
	a. Relatied parties	0	0	0	0
	b. Third parties	0	0	0	0
23.	Minority interest	0	0	26,305	28,106
24.	EQUITY				
	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	0	0	0	0
	d. Cumulative translation adjustments	0	0	0	0
	e. Revaluation increment in premises and equipment	(7,871)	(3,242)	(7,871)	(3,242)
	f. Unrealised gains/(loss) available for sale securities	0	0	0	0
	g. General and allocated reserves	(380,637)	80,539	(380,637)	80,539
	h. Retained earnings/(deficit)	0	0	0	0
	i. Cadangan umum dan Tujuan	824,135	77,059	824,135	77,059
	j. Saldo laba (rugi)	1,891,432	2,901,621	1,891,432	2,901,621
	TOTAL LIABILITIES AND EQUITY	147,108,315	136,066,651	147,812,206	136,582,071

BALANCE SHEET
PT BANK NEGARA INDONESIA (PERSERO) Tbk AND SUBSIDIARIES
AS OF 31 DECEMBER 2005 AND 2004 (Audited)
(IN MILLION RUPIAH)

No	Accounts	BNI		CONSOLIDATED	
		1-Jan-05 until 31-Dec-05	1-Jan-04 until 31-Dec-04	1-Jan-05 until 31-Dec-05	1-Jan-04 until 31-Dec-04
	INCOME AND EXPENSES FROM OPERATIONS				
1.	INTEREST INCOME				
	1.1. Interest Income				
	a. Rupiah	11,812,883	10,280,244	11,826,171	10,288,013
	b. Foreign Currency	570,566	1,211,213	570,566	1,211,213
	1.2. Fees and commissions				
	a. Rupiah	344,102	296,891	344,102	296,891
	b. Foreign Currency	1,988	21,510	1,988	21,510
	Total Interest Income	12,729,538	11,809,858	12,742,826	11,817,627
2.	Interest expenses				
	2.1. Interest expenses				
	a. Rupiah	5,167,554	3,991,050	5,180,822	3,991,236
	b. Foreign Currency	299,648	640,268	299,648	649,287
	2.2 Provision and commission	324,254	340,191	324,254	340,191
	Total Interest Expenses -/-	5,791,456	4,971,509	5,804,724	4,980,714
	Net Interest Income	6,938,083	6,838,349	6,938,103	6,836,913
3.	Sharia Income				
	3.1 Margin Murabahah	72,046	70,603	72,046	70,603
	3.2. Murabahah Income	53,583	16,457	53,583	16,457
	Total Sharia income	125,629	87,060	125,629	87,060
4.	Sharia Expenses				
	4.1. Expenses	57,779	38,678	57,779	38,678
	4.2. Wadiah Expenses	759	586	759	586
	Total Sharia Expenses	58,538	39,264	58,538	39,264
	Net Income Sharia Investment	67,091	47,796	67,091	47,796
5.	Other Operating Income				
	5.1. Other provision, commissions, and fees	1,155,724	1,261,149	1,155,724	1,261,149
	5.2. Foreign exchange income	109,132	221,088	109,544	221,720
	5.3. Increase in securities trading value income	80,139	612,139	67,051	646,494
	5.4. Others	413,989	420,514	1,002,683	730,451
	Total Other Operational Income	1,758,984	2,514,890	2,335,002	2,859,814
6.	Provision for possible losses on earning assets	1,245,960	2,102,592	1,255,802	2,127,939
7.	Estimation for losses on commitment and contingencies	0	0	0	0
8.	Other Operation Expenses				
	8.1. General affair expenses	2,216,625	1,550,618	2,248,672	1,582,438
	8.2. Personnel expenses	2,596,009	2,223,995	2,637,164	2,260,518
	8.3. Decrease of securities expenses	0	0	0	0
	8.4. Foreign exchange expenses	0	0	0	0
	8.5. Promotion expenses	214,403	185,069	214,403	185,069
	8.6. Other expenses	204,452	251,770	685,672	498,382
	Other Operation Expenses	5,231,489	4,211,452	5,785,911	4,526,407
	Total Other Operating Income/(Expenses)	2,286,709	3,086,991	2,298,483	3,090,177
	NON OPERATING INCOME/(EXPENSES)				
9.	Non Operating Income	99,662	173,610	99,662	174,281
10.	Non Operating Expenses -/-	142,253	189,939	142,362	190,622
	Net Non Operating Income/(Expenses)	(42,591)	(16,329)	(42,700)	(16,341)
11.	Extra Ordinary Income/(Expenses)	0	0	0	0
12.	Profit/(loss) Before Deferred Tax	2,244,118	3,070,662	2,255,783	3,073,836
	Deferred Tax Income/(Expenses)				
13.	Deferred tax income	51,986	19,628	51,986	19,628
14.	Provision for deferred tax	0	0	0	530
15.	PROFIT/(LOSS) BEFORE TAX	2,296,104	3,090,290	2,307,769	3,092,934
16.	Income tax -/-				
	- current year	(881,366)	0	(890,665)	0
17.	Current year Profit/(Loss)	1,414,738	3,090,290	1,417,104	3,092,934
18.	Minority Interest -/-	0	0	2,365	2,644
19.	Retained earning in the beginning year	2,901,621	231,173	2,901,621	231,173
20.	Dividen -/-	1,568,169	314,909	1,568,169	314,909
21.	Other -/-	856,759	104,933	856,759	104,933
22.	Retained Earning (end of period)	1,891,431	2,901,621	1,891,432	290,162
23.	Earning Per share (Full amount)			106	231

CAPITAL ADEQUACY RATIO
PT. BANK NEGARA INDONESIA (PERSERO) Tbk
As of 31 DECEMBER 2005 and 2004 (Audited)
(IN MILLION Rp)

NO.	SUBJECTS	BNI	
		31-Dec-05	31-Dec-04
I	CAPITAL COMPOSITION		
A.	Core Capital (Tier I Capital)	7,397,834	11,177,003
1.	Paid-up Capital	7,042,194	7,042,194
2.	Disclosed Reserves		
	a. Additional Paid-up Capital	2,525,661	2,525,661
	b. Disagio -/-	-	-
	c. Capital Donation	-	-
	d. General and Special Reserve	824,135	77,059
	e. Prior year profit after tax	376,207	-
	f. Prior year losses -/-	-	-
	g. Current year profit before deferred tax (50%)	681,377	1,535,331
	h. Current year loss -/-	-	-
	i. Different in foreign currency translation of overseas branches	(7,871)	(3,242)
	j. Injected in Capital Funds	-	-
	k. Decline in fair value of available securities for sale -/-	(380,637)	-
3.	Goodwill -/-	-	-
4.	Difference Revaluation of Assets & Liabilities From Quasi-Reorganisation	(3,663,232)	-
B	Supplementary Capital (TIER II CAPITAL)	7,299,985	3,409,824
1.	Revaluation increment in premises and equipment	-	-
2.	Difference revaluation of assets & liabilities from quasi-reorganisation	3,663,232	-
3.	Allowance for provisions (max. 1.25% of RWA)	1,094,098	964,711
4.	Capital Borrowings	-	-
5.	Subordinated Loans (max. 50% of TIER I Capital)	2,542,655	2,408,870
6.	Increase in stock price value of portfolio available for sale (45%)	-	36,243
C	Requirement Additional Supplementary Capital	-	-
D	Additional Supplementary Capital Allocated for Market Risk	-	-
II.	TOTAL CORE CAPITAL AND SUPPLEMENTARY CAPITAL (A+B)	14,697,819	14,586,827
III.	TOTAL Core, supplementary & Additional Supplementary Capital For Market Risk (A+B+D)	14,697,819	14,586,827
IV.	INVESTMENT -/-	697,956	682,680
V.	TOTAL CAPITAL FOR CREDIT RISK (II-IV)	13,999,863	13,904,147
VI.	TOTAL CAPITAL FOR CREDIT RISK (II-IV) & MARKET RISK (III-IV)	13,999,863	13,904,147
VII.	CREDIT - RISK WEIGHTED ASSETS (RWA)	83,987,576	77,770,669
VIII.	MARKET - RISK WEIGHTED ASSETS (RWA)	3,540,235	3,600,619
IX.	AVAILABLE CAR FOR CREDIT RISK (V : VII)	16.67%	17.88%
X.	AVAILABLE CAR FOR CREDIT RISK & MARKET RISK (VI : (VII + VIII))	15.99%	17.09%
XI.	IN EXCESS ADDITIONAL SUPPLEMENTARY CAPITAL RATIO ((C-D) : (VII + VIII))	0.00%	0.00%
XII.	REQUIRED CAR	8.00%	8.00%

FINANCIAL RATIOS
PT BANK NEGARA INDONESIA (PERSERO) Tbk.
AS OF 31 DECEMBER 2005 AND 2004 (Audited)

No.	RATIOS (%)	31-Dec-05	31-Dec-04
I.	Capital		
	1. CAR incl. Credit Risk	16.67%	17.88%
	2. CAR incl. Market Risk	15.99%	17.09%
	3. Fixed assets to capital	31.55%	34.61%
II.	Earning Assets		
	1. Non performing earning assets	7.23%	3.84%
	2. Provisions to earning assets	3.98%	3.75%
	3. Requirement for provisions of earning assets	102.29%	159.24%
	4. Requirement for provisions of non earning assets	-	-
	5. NPL	13.70%	4.60%
	6. NPL NET	8.36%	1.39%
III.	Rentability		
	1. ROA	1.61%	2.41%
	2. ROE	12.64%	29.21%
	3. NIM	5.35%	5.59%
	4. Operational Expense to Operational Income	84.88%	78.82%
IV.	Liquidity		
	LDR	54.24%	55.12%
V.	Compliance *)		
	1.a. Percentage of LLL violation		
	a.1. Related parties	21.22%	-
	a.2. Third parties	-	-
	b. Percentage of LLL excess		
	b.1. Related parties	-	-
	b.2. Third parties	-	-
	2. RR of Rupiah	11.42%	12.11%
	3. NOP	8.18%	4.69%

**) At February 22nd 2006, BNI's management already proposed follow-up actions to Bank Indonesia to settle its LLL violation, based on current prevailing rules
BNI's management committed to settle its violation on stipulated schedule*

PT. BANK NEGARA INDONESIA (PERSERO) Tbk
EARNING ASSETS QUALITY & OTHER INFORMATIONS
AS OF 31 DECEMBER 2005 AND 2004 (Audited)
(IN MILLION)

No.	SUBJECT	As of 31 December 2005 (Audited)					As of 31 December 2004 (Audited)						
		Current	Special Mention	Substandard	Doubful	Loss	Total	Current	Special Mention	Substandard	Doubful	Loss	Total
I.	Related Parties												
A.	Earning Assets												
1.	Placement with other Banks												
2.	Marketable securities to third party and BI												
3.	Loans to related parties	3,062,442	4,000				3,066,442	721,441					721,441
	a. Small business												
	b. Property												
	i. Restructured loans												
	ii. Unrestructured loans												
	c. Other restructured loans												
	d. Others	3,062,442	4,000				3,066,442	721,441					721,441
4.	Sharia financing												
5.	Investment in related parties	132,961				2,536	135,497	133,290			2,536		135,826
	a. Financial institution (No Banks)	131,728				2,536	134,264	1,374			2,536		3,910
	b. Financial institution (Banks)	1,233					1,233	131,916					131,916
	c. Loan restructuring program												
6.	Acceptance receivable												
7.	Commitments and Contingencies												
B.	Non Earning Assets												
1.	Unutilized property-assets												
2.	Foreclosed assets												
3.	Inter-office account & suspense account												
II.	Third Parties												
A.	Earning Assets												
1.	Placement with other Banks	20,200,743					20,200,743	8,415,831					8,415,831
2.	Marketable securities to third party and BI	42,674,246					42,674,246	49,071,378	522		11,293	52,128	49,135,321
3.	Loans to related parties	42,132,186	8,144,000	2,366,040	890,517	5,232,383	58,765,126	44,821,618	9,007,359	1,352,215	437,006	857,490	56,475,688
	a. Small business	6,948,176	418,527	79,531	57,171	278,970	7,782,375	7,664,655	392,417	92,704	41,964	42,525	8,234,265
	b. Property												
	i. Restructured loans	99,498	14,381			5,938	119,817		126,092				126,092
	ii. Unrestructured loans	1,322,633	14,600				1,337,233	1,009,724	36,516	2,106	696	63,756	1,112,798
	c. Other restructured loans	779,762	3,270,113	666,636	270,962	1,955,136	6,942,609	3,136,048	4,779,346	821,580	154,579	347,201	9,238,754
	d. Others	32,982,117	4,426,379	1,619,873	562,384	2,992,339	42,583,092	33,011,191	3,672,988	435,825	239,767	404,008	37,763,779
4.	Sharia financing	639,448	95,183	50,813	14,911	26,850	827,205	616,847	50,470	4,896	7,435	5,046	684,667
5.	Investment in related parties			20,078	1,393,115		1,413,193			1,845,546	338,718		2,184,264
	a. Financial institution (Non Banks)												
	b. Financial institution (Banks)												
	c. Loan restructuring program			20,078	1,393,115		1,413,193			1,845,546	338,718		2,184,264
6.	Acceptance receivable	3,609,034	7,585				3,616,619	2,016,417	64,696		6,093		2,087,206
7.	Commitments and Contingencies	8,362,499	187,107	29,229	10,177	52,845	8,641,857	9,834,280	505,778	13,936		73,263	10,427,257
B.	Non Earning Assets												
1.	Unutilized property-assets												
2.	Foreclosed assets	277,028					277,028	249,934					249,934
3.	Inter-office account & suspense account												
	TOTAL	121,090,587	8,437,875	2,466,160	###	5,314,614	139,617,956	115,881,036	9,628,825	3,216,566	800,545	990,463	130,517,435
1.	a. Required provision for earning assets	905,938	416,156	357,605	991,319	2,758,571	5,429,588	717,051	481,441	482,485	400,273	990,463	3,071,713
	b. Required provision for non earning assets												
	c. Total required provision	905,938	416,156	357,605	991,319	2,758,571	5,429,588	717,051	481,441	482,485	400,273	990,463	3,071,713
2.	a. Available provision for earning assets	1,303,051	254,920	361,397	427,628	3,206,806	5,553,802	717,051	481,441	1,939,519	762,902	990,463	4,891,376
	b. Available provision for non earning assets												
	c. total available provision	1,303,051	254,920	361,397	427,628	3,206,806	5,552,802	717,051	481,441	1,939,519	762,902	990,463	4,891,376
3.	Total for guaranteed bank assets												
	a. In Bank Indonesia												
	b. In third parties												
4.	Percentage of small business to total loan						14.20%						14.41%
5.	Percentage of total debtor of small business to total loan debtor						17.03%						23.75%
6.	Percentage of small & medium business to total loan						14.48%						34.69%
7.	Percentage of total debtor of small & medium business to total loan debtor						17.10%						23.85%

CONSOLIDATED STATEMENTS OF COMMITMENTS & CONTINGENCIES
PT. BANK NEGARA INDONESIA (PERSERO) Tbk AND SUBSIDIARIES
As OF 31 DECEMBER 2005 AND 2004 (Audited)
(IN MILLION RUPIAH)

No	Accounts	BNI		CONSOLIDATED	
		31-Dec-05	31-Dec-04	31-Dec-05	31-Dec-04
	COMMITMENT				
	<u>Commitments Receivables</u>				
1.	Unused fund borrowing facility				
	a. Rupiah	200,000	252,283	200,000	252,283
	b. Foreign currency	-	-	-	-
2.	Others	-	-	-	-
	Total Commitments Receivables	200,000	252,283	200,000	252,283
	<u>Commitments payables</u>				
1.	Unused loan commitments				
	a. Rupiah	7,026,768	8,951,609	7,026,768	8,951,609
	b. Foreign currency	933,808	1,510,835	933,808	1,510,835
2.	Irrevocable L/C	4,122,461	5,352,417	4,122,461	5,352,417
3.	Others	-	-	-	-
	Total Commitments Payables	12,083,037	15,814,861	12,083,037	15,814,861
	TOTAL NET COMMITMENTS	(11,883,037)	(15,562,578)	(11,883,037)	(15,562,578)
	CONTINGENCIES				
	<u>Contingencies Receivable</u>				
1.	Bank guarantee received				
	a. Rupiah	40,183	26,935	40,183	26,935
	b. Foreign currency	196,540	253,440	196,540	253,440
2.	Interest receivable on non performing assets				
	a. Rupiah	1,427,312	756,147	1,427,312	756,147
	b. Foreign currency	885,126	740,664	885,126	740,664
3.	Others	-	-	-	-
	Total Contingencies Receivables	2,549,161	1,777,186	2,549,161	1,777,186
	<u>Contingencies Payables</u>				
1.	Guarantees issues				
	a. Bank Guarantee				
	- Rupiah	1,959,743	1,786,078	1,959,743	1,786,078
	- Foreign currency	2,559,653	3,288,762	2,559,653	3,288,762
	b. Others	-	-	-	-
2.	Revocable L/C	-	-	-	-
3.	Others	-	-	-	-
	Total Contingencies Payables	4,519,396	5,074,840	4,519,396	5,074,840
	TOTAL NET CONTINGENCIES	(1,970,235)	(3,297,654)	(1,970,235)	(3,297,654)

FOREIGN EXCHANGE AND DERIVATIVE TRANSACTIONS
PT BANK NEGARA INDONESIA (PERSERO) Tbk.
As of 31 DECEMBER 2005 (Audited)
(IN MILLION RUPIAH)

No	Transactions	BNI (Audited)				
		Market value of contract		Receivables and derivatif liabilities		Contract amount to netting agreement
		Hedging	Others	Receivables	Liabilities	
A.	Related to FX					
1.	Spot	-	-	-	-	-
2.	Forward	-	1,322,193	4,343	9,183	-
3.	Option	-	-	-	-	-
	a. Purchase	-	-	-	-	-
	b. Written	-	-	-	-	-
4.	Future	-	-	-	-	-
5.	Swap	-	1,880,971	7,023	55,761	-
6.	Others	-	-	-	-	-
B.	Related to Interest Rate					
1.	Forward	-	-	-	-	-
2.	Options	-	-	-	-	-
	a. Purchase	-	-	-	-	-
	b. Written	-	-	-	-	-
3.	Future	-	-	-	-	-
4.	Swap	854,620	1,730,270	39,936	74,134	-
5.	Others	-	-	-	-	-
C.	Others	-	-	-	-	-
	TOTAL			51,302	139,078	