

Balance sheet summary

(Rp billion)	Dec-05	Mar-06	Jun-06	Sep-06	Dec-06	Mar-07	YoY Change
Total Assets	150,181	150,458	157,653	163,755	176,799	178,838	18.9%
Secondary Reserves – Gross	15,643	19,422	24,237	28,623	30,279	33,858	74.3%
Loans - Gross	54,131	51,963	52,871	53,688	61,422	57,330	10.3%
Marketable Securities							
<i>Government Bonds (Recap BCA - Investments)</i>	34,001	34,001	32,623	28,935	28,935	25,047	(26.3)%
<i>Others*</i>	21,895	20,297	20,551	24,500	25,421	31,193	53.7%
Third Party Funds							
<i>Savings</i>	63,560	60,222	62,587	65,639	71,568	74,109	23.1%
<i>Demand Deposits</i>	28,965	29,089	30,362	31,976	34,234	33,160	14.0%
<i>Time Deposits</i>	37,030	39,475	41,905	42,533	46,934	46,830	18.6%
Equity (Bank only)							
Tier 1	12,816	14,768	14,105	14,521	14,722	16,990	15.0%
Tier 2	1,778	1,794	1,872	1,894	1,975	1,977	10.2%
Exchange Rate – Rp/USD	9,830	9,066	9,263	9,225	9,003	9,125	0.7%

* Including Government recap bonds, T Bonds, SUN and others

Income statement summary

(Rp billion)	4Q 05	1Q 06	2Q 06	3Q 06	4Q 06	1Q 07	YoY Change
Net Interest Income	2,031	2,306	2,371	2,365	2,441	2,291	(0.7)%
Other Operating Income							
Other fees and commissions	386	390	401	417	425	451	15.6%
Gain on foreign exchange - net	44	14	74	57	54	61	335.7%
Gain (Loss) from increase/decrease in fair value of trading account sec. held	17	3	1	5	16	(11)	(466.7)%
Others	149	80	87	81	120	125	56.3%
Provision	124	85	184	179	136	(36)	(142.4)%
Operating Expenses							
General and administrative	642	525	570	602	750	584	11.2%
Salaries and employees' benefits	471	759	645	563	549	839	10.5%
Others	11	35	30	35	52	35	0.0%
Income from Operations	1,379	1,389	1,505	1,546	1,569	1,495	7.6%
Non-Operating Income - net	9	11	11	17	19	17	54.5%
Profit before Income Tax	1,388	1,400	1,516	1,563	1,588	1,512	8.0%
Net Profit	971	981	1,062	1,078	1,122	1,062	8.3%

Financial ratios

(Bank only)

(%)	Dec-05	Mar-06	Jun-06	Sep-06	Dec-06	Mar-07
ROA	3.4	3.7	3.8	3.8	3.8	3.4
ROE	28.2	26.8	27.9	28.6	29.1	25.3
NIM	6.0	7.4	7.4	7.3	7.2	6.2
CAR	21.5	25.1	23.8	23.9	22.1	24.9
LDR	41.8	40.3	39.2	38.3	40.3	37.3
Cost Efficiency Ratio	42.9	47.0	44.5	43.3	43.6	50.0
NPL Ratio - gross	1.7	1.3	1.6	1.6	1.3	1.6
NPL Ratio - net	0.8	0.7	0.8	0.5	0.3	0.4
Provision/NPL	145.7	198.7	182.9	195.3	217.1	186.2
NOP	3.4	3.4	2.6	1.7	0.6	0.8

	Dec-05	Mar-06	Jun-06	Sep-06	Dec-06	Mar-07
EPS (Rp)	292	80	166	254	345	86
Book Value/Share (Rp)	1,287	1,346	1,336	1,417	1,453	1,543