

# Balance sheet highlights

(Rp billion)	Dec-04	Mar-05	Jun-05	Sep-05	Dec-05	Mar-06	YoY Change
<b>Total Assets</b>	149,169	<b>148,057</b>	148,732	148,550	150,181	<b>150,458</b>	1.6 %
<b>Secondary Reserves – Gross</b>	32,699	<b>29,213</b>	25,236	12,305	15,643	<b>19,422</b>	(33.5)%
<b>Loans - Gross</b>	40,360	<b>41,591</b>	43,710	50,974	54,128	<b>51,963</b>	24.9 %
<b>Marketable Securities</b>							
<i>Government Bonds (Recap BCA - Investments)</i>	36,956	<b>34,456</b>	34,456	34,456	34,001	<b>34,001</b>	(1.3)%
<i>Others*</i>	20,805	<b>24,038</b>	27,316	25,578	21,895	<b>20,297</b>	(15.6)%
<b>Third Party Funds</b>							
<i>Saving</i>	69,066	<b>66,877</b>	66,974	65,581	63,560	<b>60,222</b>	(9.9)%
<i>Demand Deposits</i>	28,772	<b>29,135</b>	29,223	30,853	28,965	<b>29,089</b>	(0.2)%
<i>Time Deposits</i>	33,788	<b>32,033</b>	32,116	30,912	37,030	<b>39,475</b>	23.2%
<b>Equity (Bank only)</b>							
<b>Tier 1</b>	11,061	<b>12,732</b>	13,212	12,613	12,816	14,768	16.0%
<b>Tier 2</b>	1,599	<b>1,618</b>	1,673	1,755	1,778	1,794	10.9%

\*) Including Recap Bonds other banks, T Bonds, SUN, Others

# Income statement highlights

(Rp billion)	Dec-04	Mar-05	Jun-05	Sep-05	Dec-05	Mar-06	YoY Change
<b>Net Interest Income</b>	6,585	<b>1,807</b>	3,656	5,622	7,653	<b>2,306</b>	27.6 %
<b>Other Operating Income</b>							
<b>Other fees and commissions</b>	1,227	<b>355</b>	718	1,100	1,486	<b>390</b>	9.9 %
<b>Gain on foreign exchange - net</b>	200	<b>44</b>	84	167	211	<b>14</b>	(68.2)%
<b>Gain (Loss) from increase/decrease in fair value of trading account sec. held</b>	7	<b>(70)</b>	(34)	(221)	(204)	<b>3</b>	104.3%
<b>Others</b>	312	<b>80</b>	215	336	485	<b>80</b>	0.0 %
<b>Provision</b>	219	<b>24</b>	174	234	358	<b>85</b>	254.2 %
<b>Operating Expenses</b>							
<b>General and administrative</b>	1,651	<b>391</b>	827	1,339	1,981	<b>525</b>	34.3 %
<b>Salaries and employees' benefits</b>	1,849	<b>595</b>	1,171	1,646	2,117	<b>759</b>	27.6 %
<b>Others</b>	135	<b>27</b>	74	160	171	<b>35</b>	29.6 %
<b>Income from Operations</b>	4,477	<b>1,179</b>	2,393	3,625	5,004	<b>1,389</b>	17.8 %
<b>Non-Operating Income - net</b>	52	<b>19</b>	94	111	120	<b>11</b>	(42.1)%
<b>Profit before Income Tax</b>	4,529	<b>1,198</b>	2,487	3,736	5,124	<b>1,400</b>	16.9 %
<b>Net Profit</b>	3,196	<b>837</b>	1,756	2,627	3,598	<b>981</b>	17.2 %

# Financial ratio summary

(Bank only)

	%	Dec-04	Mar-05	Jun-05	Sep-05	Dec-05	Mar-06
<b>ROA</b>		3.2	<b>3.2</b>	3.3	3.4	3.4	<b>3.7</b>
<b>ROE</b>		28.3	<b>26.6</b>	27.4	27.4	28.2	<b>26.8</b>
<b>NIM</b>		5.3	<b>5.6</b>	5.7	5.8	6.0	<b>7.4</b>
<b>CAR</b>		24.0	<b>26.6</b>	25.8	22.2	21.5	<b>25.1</b>
<b>LDR</b>		30.6	<b>32.4</b>	34.0	40.0	41.8	<b>40.3</b>
<b>Cost Efficiency Ratio</b>		43.3	<b>43.9</b>	43.1	42.1	42.9	<b>47.0</b>
<b>NPL Ratio - gross</b>		1.3	<b>1.5</b>	1.7	1.7	1.7	<b>1.3</b>
<b>NPL Ratio - net</b>		0.6	<b>0.6</b>	0.7	0.7	0.8	<b>0.7</b>
<b>Provision/NPL</b>		207.9	<b>179.5</b>	158.2	150.9	145.7	<b>198.7</b>
<b>NOP</b>		1.1	<b>0.8</b>	0.3	0.6	3.4	<b>3.4</b>
		<b>Dec-04</b>	<b>Mar-05</b>	<b>Jun-05</b>	<b>Sep-05</b>	<b>Dec-05</b>	<b>Mar-06</b>
<b>EPS (Rp)</b>		260	<b>68</b>	143	213	292	<b>80</b>
<b>Book Value/Share (Rp)</b>		1,134	<b>1,197</b>	1,272	1,254	1,287	<b>1,346</b>