

Share Highlights

Quarterly share price movement: Jakarta Stock Exchange for the 2004 - 2005 Fiscal Year

Quarterly	I		II		III		IV	
	2005	2004	2005	2004	2005	2004	2005	2004
The Lowest Price Shares (IDR)	4,500	2,025	4,825	2,400	3,725	2,800	3,900	3,375
The Highest Price of Shares (IDR)	5,900	3,175	5,550	3,625	4,425	4,000	4,900	4,450
The Lowest Volume of Share Transactions	100,567,500	38,042,000	50,716,000	79,794,000	56,566,000	59,026,000	39,602,000	99,356,500
The Highest Volume of Share Transactions	134,202,500	277,916,000	70,304,000	180,527,000	227,831,500	101,683,000	70,889,500	312,604,000

Quarterly share price movement: Surabaya Stock Exchange for the 2004 - 2005 Fiscal Year

Quarterly	I		II		III		IV	
	2005	2004	2005	2004	2005	2004	2005	2004
The Lowest Price of Shares (IDR)	4,100	2,850	4,475	2,550	3,825	2,750	3,400	3,500
The Highest Price of Shares (IDR)	5,700	2,850	5,450	3,500	5,600	3,350	4,875	4,300
The Lowest Volume of Share Transactions	12,500	835,000	**	3,000,000	**	3,000,000	**	1,475,000
The Highest Volume of Share Transactions	12,500	835,000	**	30,000,000	**	10,000,000	**	50,439,000

** No Bank's shares Transaction

Share Performance in 2005



Dividend Policy

	2005	2004	2003	2002	2001
Total Dividend (million Rupiah)	TBD	1,204,060	611,200	569,041	143,527
Number of Shares (in million) ^{a)}	4,913	4,907	4,907	4,907	4,907
Dividend Payout Ratio (%)	TBD	50	40	60	20
Earnings per Share (Rp)	407.71	490.75	311.72	193.28	147.41
Dividend Payment Date					
Interim Dividend	TBD	22 Dec 04	8 Apr 04	27 Dec 02	28 Dec 01
Final Dividend	TBD	30 Jun 05	14 May 04	7 Jul 03	-
Price Earnings Ratio (x)	11.65	6.57	4.72	10.04	22.67
Book Value of Shares (Rp) ^{b)}	1,745	1,590	1,390	948	850

^{a)} After reverse stock splits

^{b)} Based on average share price during the year after reverse stock splits