

Financial Highlights

(in Rupiah billion, unless ratios in %)	2006	2005	2004	2003	2002
Consolidated Balance Sheets					
Assets	82,073	67,803	58,821	52,682	46,911
Earning Assets	73,445	59,981	53,170	49,855	42,774
Government Bonds	18,702	14,102	17,324	21,234	15,640
Loans ^{a), b)}	42,986	36,757	30,294	22,718	18,197
Third Party Funds	57,834	47,089	40,765	40,215	35,330
Interest Bearing Liabilities	69,051	56,459	46,885	42,343	38,315
Shareholder's Equity	9,442	8,589	7,804	6,822	4,653
Consolidated Statements of Income					
Interest Income	10,896	8,129	6,395	5,789	6,561
Interest Expenses	(5,251)	(3,526)	(2,376)	(3,238)	(4,824)
Net Interest Income	5,645	4,603	4,019	2,551	1,737
Non-Interest Income	1,598	1,341	1,322	1,812	898
Total Operating Income	7,243	5,944	5,341	4,363	2,635
Manpower Costs	(1,888)	(1,691)	(1,129)	(734)	(504)
G&A Expenses	(1,468)	(1,232)	(939)	(861)	(613)
Others	(312)	43	(175)	(94)	(250)
Other Operating Expenses	(3,669)	(2,879)	(2,243)	(1,689)	(1,367)
Provision	(1,026)	210	397	(1,326)	(279)
Net Operating Income	2,549	3,274	3,493	1,348	989
Net Non-Operating Income / (Expenses)	(446)	(276)	(115)	225	(0)
Income Before Tax	2,103	2,998	3,378	1,573	989
Income Tax	(652)	(876)	(895)	(43)	(41)
Minority Interest	(126)	(119)	(75)	0	0
Net Income	1,325	2,003	2,408	1,530	948
Earnings Per Share (in Rupiah)	268.91	407.71	490.75	311.72	193.28
Key Financial Ratios					
Net Interest Margin	9.3	8.9	8.6	5.5	4.1
Cost to Income	48.9	48.8	41.5	45.1	45.0
Return on Average Assets	1.8	3.1	4.5	3.2	2.0
Return on Average Equity	15.1	24.2	38.6	30.5	22.3
Loan to Deposits ^{c)}	75.5	80.8	72.2	56.5	51.5
Non-Performing Loans to Total Loans	3.3	2.6	4.0	6.8	4.4
Loan Loss Allowances to Non-Performing Loans ^{d)}	141.7	145.7	136.5	159.7	132.8
Capital Adequacy Ratio	20.4	22.7	25.6	26.8	25.3
Others					
Number of Employees	31,227 ^{e)}	28,357 ^{f)}	26,185	13,225	13,156
Number of Offices ^{g)}	1,107	1,113	746	477	471
Number of ATMs	754	779	804	777	739

a) Loans includes consumer financing receivables

b) Loans purchased from IBRA are stated at purchased price

c) Includes deposits from other banks

d) LLP/NPL includes collateral value

e) Includes 10,583, 1,024 and 533 employees of Adira Finance, Adira Quantum, and Adira Insurance respectively

f) Includes 10,300 employees of Adira Finance

g) Includes 718 and 739 units of DSP in 2006 and 2005 respectively