

# Financial Highlights

(In billion Rupiah, unless stated otherwise)	2007	2006	2005	2004	2003
<b>Consolidated Balance Sheets</b>					
Assets	89,410	82,073	67,803	58,821	52,682
Earning Assets	78,907	73,326	59,968	52,555	51,188
Government Bonds	15,808	18,702	14,102	17,324	21,234
Loans <sup>a), b)</sup>	53,330	42,986	36,757	30,294	22,718
Third Party Deposits <sup>c)</sup>	60,937	56,930	47,089	40,765	40,215
Total Funding	72,387	66,281	53,342	45,044	41,790
Shareholder's Equity	10,833	9,442	8,589	7,804	6,822
<b>Consolidated Statements of Income</b>					
Interest Income	12,048	10,896	8,129	6,395	5,789
Interest Expenses	(4,912)	(5,251)	(3,526)	(2,376)	(3,238)
Net Interest Income	7,136	5,645	4,603	4,019	2,551
Normalized Fee Income	1,741	1,358	1,080	690	552
Normalized Operating Income	8,877	7,003	5,683	4,709	3,103
Normalized Operating Expenses	(4,255)	(3,428)	(2,909)	(1,963)	(1,595)
Pre-Provision Operating Profit	4,622	3,575	2,774	2,746	1,508
Normalized Cost of Credit	(1,240)	(1,332)	(814)	(833)	(1,326)
Normalized Net Profit before Tax	3,382	2,243	1,960	1,913	599
Goodwill & Minority Interest	(222)	(202)	(206)	(163)	-
Normalized Income Tax	(1,043)	(652)	(559)	(637)	(43)
Normalized Net Profit after Tax	2,117	1,389	1,195	1,113	556
Non Recurring Items (after Tax)	-	(64)	808	1,295	974
Reported Net Profit after Tax	2,117	1,325	2,003	2,408	1,530
Earnings Per Share (in Rupiah)	423.27	268.91	407.71	490.75	311.72
<b>Key Financial Ratios (%)</b>					
Net Interest Margin	10.4	9.6	8.9	8.6	5.5
Cost to Income	47.9	48.9	48.8	41.5	45.1
Normalized Return on Average Assets	2.4	1.8	1.8	2.1	1.1
Normalized Return on Average Equity	22.9	15.6	15.2	17.9	9.7
Reported Return on Average Assets	2.4	1.8	3.1	4.5	3.2
Reported Return on Average Equity	22.9	15.6	24.2	38.6	30.5
Loan to Deposits <sup>c)</sup>	88.1	75.5	80.8	72.2	56.5
Non-Performing Loans to Total Loans	2.3	3.3	2.6	4.0	6.8
Loan Loss Allowances to Non-Performing Loans <sup>d)</sup>	161.2	141.7	145.7	136.5	159.7
Capital Adequacy Ratio	19.3	20.4	22.7	25.6	26.8
<b>Others</b>					
Number of Employees	35,242 <sup>e)</sup>	31,227	28,829	26,185	13,225
Number of Branches	1,426 <sup>f)</sup>	1,392	1,327	929	477
Number of ATMs	690	754	779	804	777

a) Loans include consumer financing receivables

b) Loans purchased at IBRA are stated at purchase price

c) Includes deposits from other banks

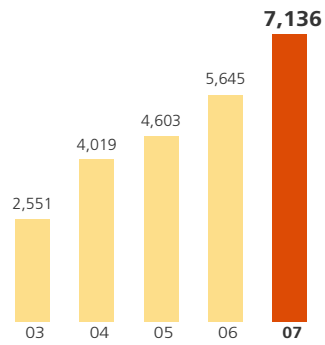
d) Includes collateral value

e) Includes 13,008, 1,637 and 601 employees of Adira Finance, Adira Quantum and Adira Insurance, respectively

f) Includes 253, 46, and 31 branches of Adira Finance, Adira Quantum and Adira Insurance, respectively

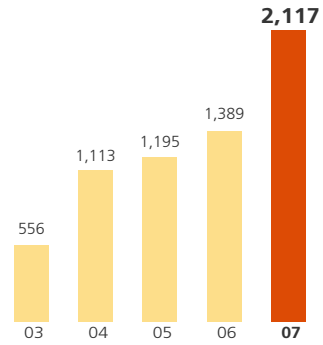
### Net Interest Income

(Rp billion)



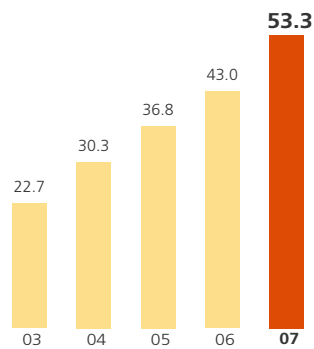
### Normalized Net Income

(Rp billion)



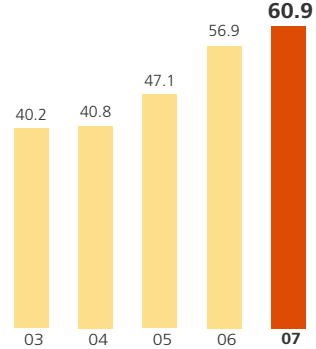
### Outstanding Loans

(Rp trillion)



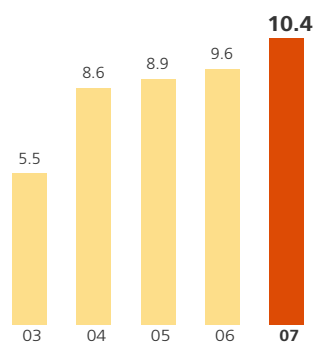
### Third Party Deposits

(Rp trillion)



### Net Interest Margin

(%)



### Normalized Return on Average Equity

(%)

