

2008 Performance Highlights

Loan Growth

25%

Outstanding loans grew by 25% to Rp 67 trillion driven by mass market business.

Deposits rose by 27% to Rp 75 trillion.

Deposit Growth

27%

Net Interest Income Growth

17%

Net interest income increased by 17% to Rp 8,354 billion.

Net interest margin expanded to 11.1%.

Net Interest Margin

11.1%

Consolidated CAR

15.4%

Consolidated CAR stood at 15.4%.

NPL gross ratio stood at 2.3%.

NPL Gross

2.3%
