

Financial Highlights

(In billion Rupiah, unless stated otherwise)	2008	2007	2006	2005	2004
Consolidated Balance Sheets					
Assets	107,268	89,410	82,073	67,803	58,821
Earning Assets	94,980	78,907	73,236	59,968	52,555
Government Bonds	13,083	15,808	18,702	14,102	17,324
Loans ^{a), b)}	66,898	53,330	42,986	36,757	30,294
Deposits ^{c), d)}	75,373	59,528	56,930	47,089	40,765
Total Funding ^{e)}	88,029	70,976	66,281	53,342	45,044
Shareholder's Equity	10,579	10,833	9,442	8,589	7,804
Consolidated Statements of Income					
Interest Income	14,189	12,048	10,896	8,129	6,395
Interest Expense	(5,835)	(4,912)	(5,251)	(3,526)	(2,376)
Net Interest Income	8,354	7,136	5,645	4,603	4,019
Normalized Fee Income	1,997	1,741	1,358	1,080	690
Normalized Operating Income	10,351	8,877	7,003	5,683	4,709
Normalized Operating Expense	(5,604)	(4,255)	(3,428)	(2,909)	(1,963)
Pre-Provision Operating Profit	4,747	4,622	3,575	2,774	2,746
Normalized Cost of Credit	(1,076)	(1,240)	(1,332)	(814)	(833)
Normalized Net Profit Before Tax	3,671	3,382	2,243	1,960	1,913
Goodwill & Minority Interest	(261)	(222)	(202)	(206)	(163)
Normalized Income Tax	(1,076)	(1,043)	(652)	(559)	(637)
Normalized Net Profit After Tax	2,334	2,117	1,389	1,195	1,113
Non Recurring Items (After Tax)	(804)	-	(64)	808	1,295
Reported Net Profit After Tax	1,530	2,117	1,325	2,003	2,408
Earnings Per Share (in Rupiah)	303.70	423.27	268.91	407.71	490.75
Key Financial Ratios (%)					
Net Interest Margin	11.1	10.4	9.6	8.9	8.6
Cost to income	54.1	47.9	48.9	48.8	41.5
Normalized Cost of Credit	1.6	2.3	2.9	3.2	2.1
Normalized Return on Average Assets	2.4	2.4	1.8	1.8	2.1
Normalized Return on Average Equity	22.3	22.9	16.5	15.2	17.9
Reported Return on Average Assets	1.5	2.4	1.8	3.1	4.5
Reported Return on Average Equity	14.6	22.9	15.6	24.2	38.6
Loan to Deposits ^{f)}	86.4	88.1	75.5	80.8	72.2
Non Performing Loans to Total Loans	2.3	2.3	3.3	2.6	4.0
Loan Loss Allowances to Non Performing Loans ^{g)}	136.7	161.2	141.7	145.7	136.5
Capital Adequacy Ratio (Consolidated) ^{h)}	15.4	20.3	20.8	22.7	25.6
Others					
Number of Employees ⁱ⁾	41,617	35,342	31,227	28,829	26,185
Number of Branches ^{j)}	1,871	1,426	1,392	1,327	929
Number of ATMs	814	690	754	779	804

a) Loans include consumer financing receivables

b) Loans purchased at IBRA are stated at purchase price

c) Reclassification Prima Dollar from current account into saving in 2007

d) Reclassification FRCD from Time Deposit to Borrowings in 2007

e) Includes deposits and long term funding

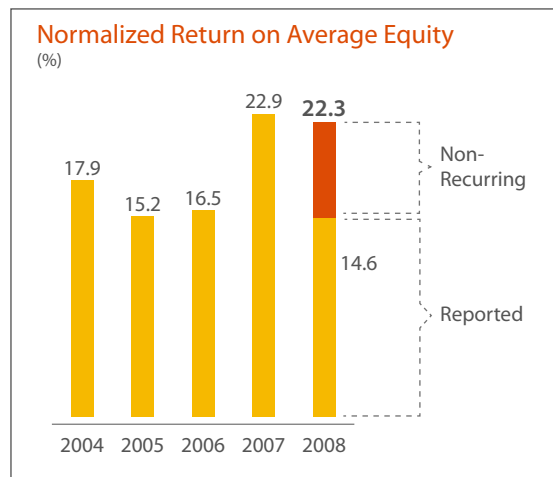
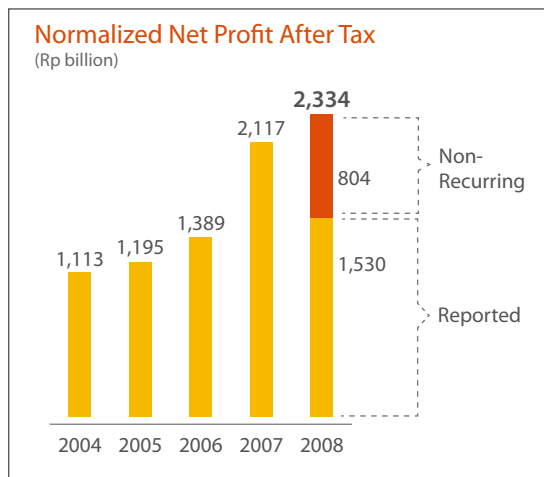
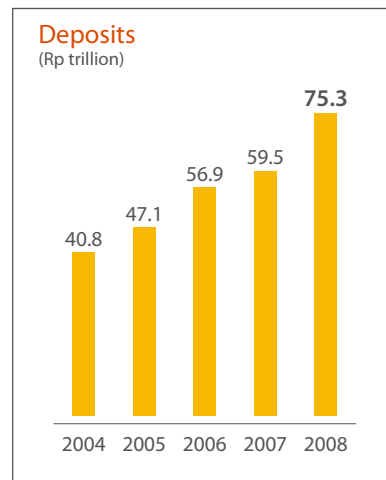
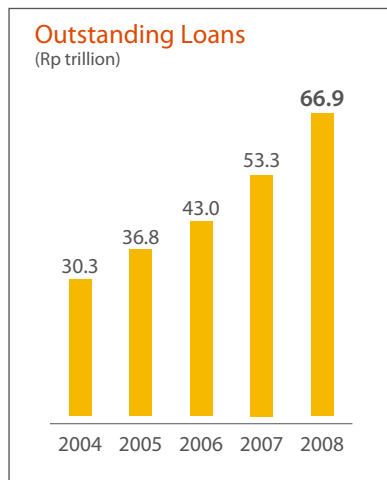
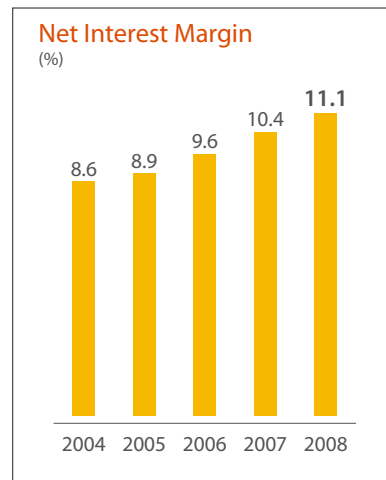
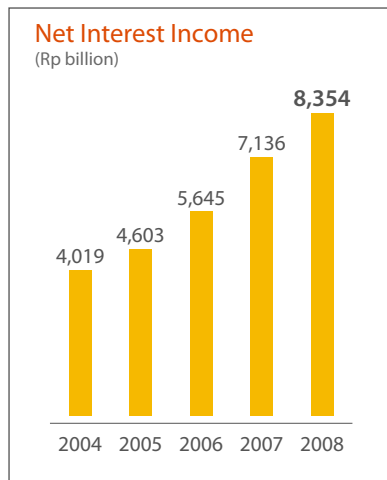
f) Includes deposits from other banks

g) Includes collateral value

h) Consolidated CAR after market risk charge and amortization of subordinated debts for 2006, 2007 & 2008

i) Includes 14,079, 1,536 and 643 employees of Adira Finance, Adira Quantum and Adira Insurance, respectively

j) Includes 300, 46, and 42 branches of Adira Finance, Adira Quantum and Adira Insurance, respectively



Notes : Reported NPAT for 2004, 2005, 2006, 2007 are Rp 2,408 billion, Rp 2,003 billion and Rp 1,325 billion and Rp 2,117 billion respectively.

Notes : Reported ROAE for 2004, 2005, 2006, 2007 are 38.6%, 24.2%, 15.6% and 22.9% respectively.