

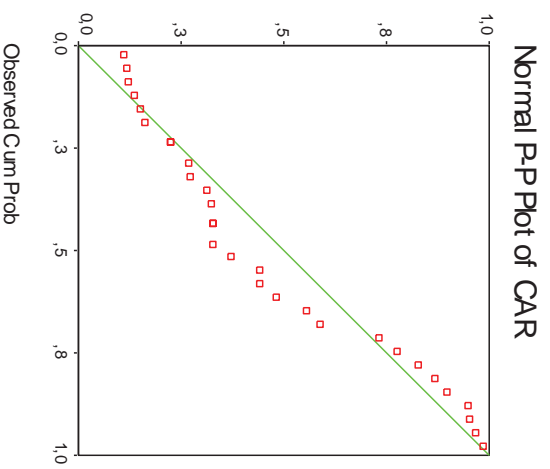
**LAMPIRAN 1 – DATA RASIO KEUANGAN PERIODE TAHUN 2005-2009**

Periode	CAR						RORA					
	Bank Mandiri	BRI	BNI	BCA	Bank Niaga	Bank Danamon	Bank Mandiri	BRI	BNI	BCA	Bank Niaga	Bank Danamon
2005	23,65%	16,25%	16,23%	21,66%	17,31%	23,48%	9,27%	11,84%	8,74%	11,74%	10,96%	13,28%
2006	25,30%	19,97%	16,25%	22,22%	17,30%	24,27%	10,74%	12,42%	9,15%	12,63%	12,04%	12,55%
2007	21,11%	16,66%	17,65%	18,59%	16,13%	20,45%	10,23%	10,72%	10,51%	12,43%	10,56%	12,89%
2008	15,72%	13,67%	14,38%	15,17%	13,55%	13,99%	9,38%	10,37%	8,23%	12,60%	14,65%	10,69%
2009	14,20%	13,77%	15,66%	16,27%	15,17%	18,29%	9,72%	10,62%	9,41%	13,85%	11,46%	16,96%

Periode	NPM						ROA					
	Bank Mandiri	BRI	BNI	BCA	Bank Niaga	Bank Danamon	Bank Mandiri	BRI	BNI	BCA	Bank Niaga	Bank Danamon
2005	2,90%	22,06%	10,99%	27,22%	14,73%	22,16%	0,23%	3,10%	0,96%	2,40%	1,32%	2,95%
2006	9,22%	20,21%	12,89%	24,74%	12,17%	11,34%	0,91%	2,75%	1,14%	2,40%	1,39%	1,61%
2007	18,16%	20,82%	6,04%	27,50%	15,25%	15,71%	1,36%	2,37%	0,49%	2,06%	1,40%	2,37%
2008	19,44%	21,21%	7,35%	29,93%	6,75%	9,49%	1,48%	2,42%	0,61%	2,35%	0,98%	1,43%
2009	18,96%	20,44%	12,77%	29,47%	13,06%	10,25%	1,26%	1,92%	1,09%	1,87%	1,14%	1,36%

Periode	LDR					
	Bank Mandiri	BRI	BNI	BCA	Bank Niaga	Bank Danamon
2005	41,34%	62,96%	45,78%	36,30%	73,72%	66,06%
2006	42,99%	57,63%	40,94%	34,62%	73,61%	58,10%
2007	44,50%	56,75%	49,77%	38,12%	77,89%	68,07%
2008	49,68%	66,96%	58,21%	46,45%	76,33%	73,72%
2009	52,05%	71,15%	53,88%	41,10%	77,37%	74,71%

## LAMPIRAN 2



## One-Sample Kolmogorov-Smirnov Test

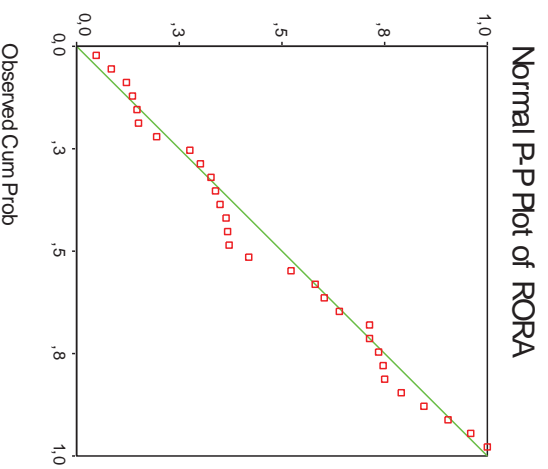
N		VAR00007	30
Normal Parameters a,b	Mean		17,8107
	Std. Deviation		3,47436
Most Extreme Differences	Absolute Positive		,171
	Negative		-,110
Kolmogorov-Smirnov Z			,938
Asy mp. Sig. (2-tailed)			,342

a. Test distribution is Normal.

b. Calculated from data.

**Gambar 5.1**  
**Hasil Uji Normalitas CAR**

## LAMPIRAN 3



## One-Sample Kolmogorov-Smirnov Test

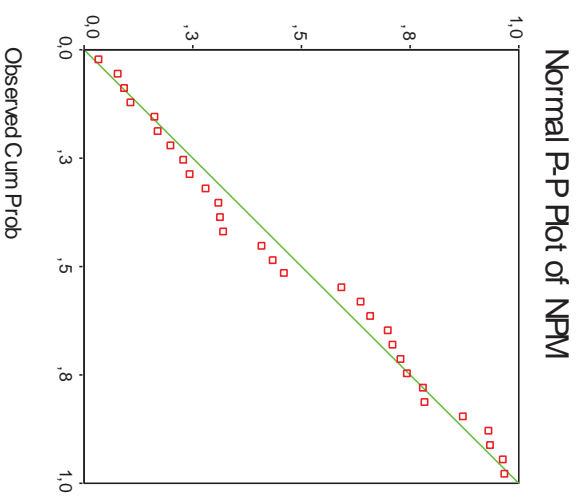
N		VAR000008	30
Normal Parameters <sup>a,b</sup>	Mean		11,3547
	Std. Deviation		1,89363
Most Extreme Differences	Absolute Positive		,127
	Negative		-,055
Kolmogorov-Smirnov Z			,697
Asymp. Sig. (2-tailed)			,716

a. Test distribution is Normal.

b. Calculated from data.

**Gambar 5.2**  
**Hasil Uji Normalitas RORA**

## LAMPPIRAN 4



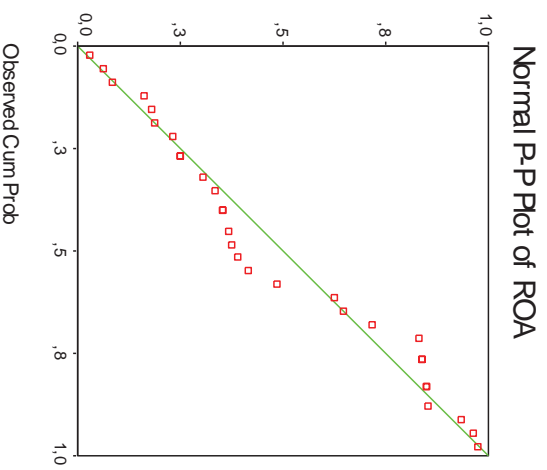
## One-Sample Kolmogorov-Smirnov Test

N	NPM
30	
Normal Parameters <sup>a,b</sup>	Mean
	16,4406
	Std. Deviation
	7,27925
Most Extreme Differences	Absolute Positive
	,112
	Negative
	,112
Kolmogorov-Smirnov Z	
Asymp. Sig. (2-tailed)	,069
	,615
	,843

- a. Test distribution is Normal.
- b. Calculated from data.

**Gambar 5.3**  
**Hasil Uji Normalitas NPM**

## LAMPPIRAN 5



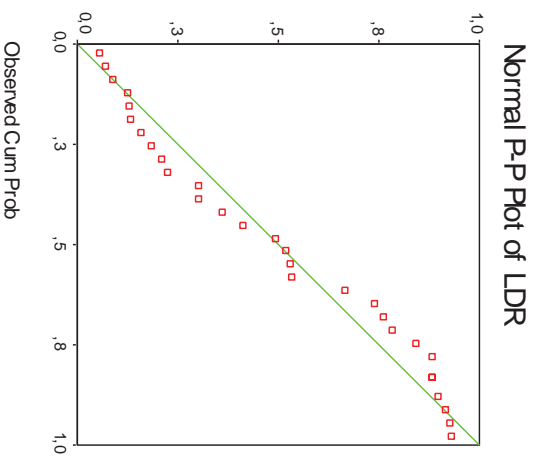
## One-Sample Kolmogorov-Smirnov Test

		ROA
N		30
Normal Parameters <sup>a,b</sup>	Mean	1,6373
	Std. Deviation	,74092
Most Extreme Differences	Absolute Positive	,151
	Negative	-,132
Kolmogorov-Smirnov Z		,826
Asymp. Sig. (2-tailed)		,503

- Test distribution is Normal.
- Calculated from data.

**Gambar 5.4**  
**Hasil Uji Normalitas ROA**

## LAMPPIRAN 6



## One-Sample Kolmogorov-Smirnov Test

		LDR
N		30
Normal Parameters a,b	Mean	57,0253
	Std. Deviation	14,00482
Most Extreme Differences	Absolute Positive	,115
	Negative	,108
Kolmogorov-Smirnov Z		-,115
Asymp. Sig. (2-tailed)		,631
		,821

- Test distribution is Normal.
- Calculated f from data.

**Gambar 5.5**  
**Hasil Uji Normalitas LDR**

## LAMPIRAN 7

Tabel 5.1 Hasil Uji ANOVA Kinerja antar Bank Pemerintah

ANOVA Bank Pemerintah					Kesimpulan
	Sum of Squares	F	df	Sig. (2-tailed)	
CAR	178,747	2,457	14	0,128	Sig. > 0,05 maka H <sub>0</sub> diterima
RORA	17,799	8,098	14	0,006	Sig. < 0,05 maka H <sub>0</sub> ditolak
NPM	568,304	7,160	14	0,009	Sig. < 0,05 maka H <sub>0</sub> ditolak
ROA	10,367	22,999	14	0,000	Sig. < 0,05 maka H <sub>0</sub> ditolak
LDR	1215,430	11,570	14	0,002	Sig. < 0,05 maka H <sub>0</sub> ditolak

Tabel 5.2 Hasil Uji ANOVA Kinerja RORA antar Bank Pemerintah

## Multiple Comparisons

Dependent Variable: RORA

Tukey HSD

(I) BUMN	(J) BUMN	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
mandiri	bri	-1,3242	,50250	,053	-2,6648	,0164
	bni	,6616	,50250	,413	-,6791	2,0022
bri	mandiri	1,3242	,50250	,053	-,0164	2,6648
	bni	1,9858*	,50250	,005	,6451	3,3264
bni	mandiri	-,6616	,50250	,413	-2,0022	,6791
	bri	-1,9858*	,50250	,005	-3,3264	-,6451

\*. The mean difference is significant at the .05 level.

## LAMPIRAN 8

Tabel 5.3 Hasil Uji ANOVA Kinerja NPM antar Bank Pemerintah

**Multiple Comparisons**

Dependent Variable: NPM  
Tukey HSD

(I) BUMN	(J) BUMN	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
mandiri	bri	-7,2094	2,93886	,073	-15,0499	,6310
	bni	3,7286	2,93886	,438	-4,1119	11,5691
bri	mandiri	7,2094	2,93886	,073	-,6310	15,0499
	bni	10,9380*	2,93886	,008	3,0975	18,7785
bni	mandiri	-3,7286	2,93886	,438	-11,5691	4,1119
	bri	-10,9380*	2,93886	,008	-18,7785	-3,0975

\*. The mean difference is significant at the .05 level.

Tabel 5.4 Hasil Uji ANOVA Kinerja ROA antar Bank Pemerintah

**Multiple Comparisons**

Dependent Variable: ROA  
Tukey HSD

(I) BUMN	(J) BUMN	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
mandiri	bri	-1,4660*	,26739	,000	-2,1794	-,7526
	bni	,1915	,26739	,759	-,5218	,9049
bri	mandiri	1,4660*	,26739	,000	,7526	2,1794
	bni	1,6575*	,26739	,000	,9442	2,3709
bni	mandiri	-,1915	,26739	,759	-,9049	,5218
	bri	-1,6575*	,26739	,000	-2,3709	-,9442

\*. The mean difference is significant at the .05 level.



## LAMPIRAN 9

**Tabel 5.5 Hasil Uji ANOVA Kinerja LDR antar Bank Pemerintah**

**Multiple Comparisons**

Dependent Variable: LDR

Tukey HSD

(I) BUMN	(J) BUMN	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
mandiri	bri	-16,9799*	3,71960	,002	-26,9033	-7,0565
	bni	-3,6040	3,71960	,609	-13,5273	6,3194
bri	mandiri	16,9799*	3,71960	,002	7,0565	26,9033
	bni	13,3759*	3,71960	,010	3,4526	23,2993
bni	mandiri	3,6040	3,71960	,609	-6,3194	13,5273
	bri	-13,3759*	3,71960	,010	-23,2993	-3,4526

\*. The mean difference is significant at the .05 level.

**Tabel 5.6 Hasil Uji ANOVA Kinerja antar Bank Swasta**

ANOVA Bank Swasta					Kesimpulan
	Sum of Squares	F	df	Sig. (2-tailed)	
CAR	165,305	2,331	14	0,140	Sig. > 0,05 maka $H_0$ diterima
RORA	38,202	0,797	14	0,473	Sig. > 0,05 maka $H_0$ diterima
NPM	896,878	24,973	14	0,000	Sig. < 0,05 maka $H_0$ ditolak
ROA	4,780	6,614	14	0,012	Sig. < 0,05 maka $H_0$ ditolak
LDR	3979,044	78,630	14	0,000	Sig. < 0,05 maka $H_0$ ditolak

## LAMPIRAN 10

Tabel 5.7 Hasil Uji ANOVA Kinerja NPM antar Bank Swasta

## Multiple Comparisons

Dependent Variable: NPM

Tukey HSD

(I) SWASTA	(J) SWASTA	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
bca	niaga	15,3798*	2,40651	,000	8,9595	21,8000
	danamon	13,9779*	2,40651	,000	7,5576	20,3981
niaga	bca	-15,3798*	2,40651	,000	-21,8000	-8,9595
	danamon	-1,4019	2,40651	,832	-7,8221	5,0184
danamon	bca	-13,9779*	2,40651	,000	-20,3981	-7,5576
	niaga	1,4019	2,40651	,832	-5,0184	7,8221

\*. The mean difference is significant at the .05 level.

Tabel 5.8 Hasil Uji ANOVA Kinerja ROA antar Bank Swasta

## Multiple Comparisons

Dependent Variable: ROA

Tukey HSD

(I) SWASTA	(J) SWASTA	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
bca	niaga	,9702*	,27530	,011	,2357	1,7047
	danamon	,2707	,27530	,601	-,4637	1,0052
niaga	bca	-,9702*	,27530	,011	-1,7047	-,2357
	danamon	-,6995	,27530	,062	-1,4339	,0350
danamon	bca	-,2707	,27530	,601	-1,0052	,4637
	niaga	,6995	,27530	,062	-,0350	1,4339

\*. The mean difference is significant at the .05 level.

## LAMPIRAN 11

**Tabel 5.9 Hasil Uji ANOVA Kinerja LDR antar Bank Swasta**

**Multiple Comparisons**

Dependent Variable: LDR

Tukey HSD

(I) SWASTA	(J) SWASTA	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
bca	niaga	-36,4622*	3,06649	,000	-44,6432	-28,2812
	danamon	-28,8124*	3,06649	,000	-36,9934	-20,6314
niaga	bca	36,4622*	3,06649	,000	28,2812	44,6432
	danamon	7,6498	3,06649	,068	-,5312	15,8308
danamon	bca	28,8124*	3,06649	,000	20,6314	36,9934
	niaga	-7,6498	3,06649	,068	-15,8308	,5312

\*. The mean difference is significant at the .05 level.

**Tabel 5.10 Hasil Paired Sample t-Test**

**Paired Samples Test**

Pair 1	Paired Differences						t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference					
BUWN - SWASTA	-2,9885	7,70732	,88996	Lower	Upper	-3,358	74	,001	

Sumber : Data sekunder diolah

**Tabel 5.11 Hasil Paired Sample t-Test Per Rasio**

Paired Samples Test					Kesimpulan
	Mean	t	Df	Sig. (2-tailed)	
CAR	-0,892	-1,039	14	0,316	Sig. > 0,05 maka H <sub>0</sub> diterima
RORA	-2,529	-4,484	14	0,001	Sig. < 0,05 maka H <sub>0</sub> ditolak
NPM	-3,0867	-1,104	14	0,288	Sig. > 0,05 maka H <sub>0</sub> diterima
ROA	-0,329	-0,974	14	0,347	Sig. > 0,05 maka H <sub>0</sub> diterima
LDR	-8,105	-2,666	14	0,018	Sig. < 0,05 maka H <sub>0</sub> ditolak

## LAMPIRAN 12

### Hasil Uji Paired Sample t-Test CAR

Paired Samples Test

		Paired Differences				t	df	Sig. (2-tailed)	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower				Upper
Pair 1	BUMN - SWASTA	-,8920	3,32468	,85843	-2,7331	,9491	-1,039	14	,316

### Hasil Uji Paired Sample t-Test RORA

Paired Samples Test

		Paired Differences				t	df	Sig. (2-tailed)	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower				Upper
Pair 1	BUMN - SWASTA	-2,5293	2,18491	,56414	-3,7393	-1,3194	-4,484	14	,001

**LAMPIRAN 13**

**Hasil Uji Paired Sample t-Test NPM**

**Paired Samples Test**

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	BUMN - SWASTA	-3,0867	10,82822	2,79584	-9,0831	2,9098	-1,104	14	,288

**Hasil Uji Paired Sample t-Test ROA**

**Paired Samples Test**

		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	BUMN - SWASTA	-,3293	1,30993	,33822	-1,0547	,3961	-,974	14	,347

**LAMPIRAN 14**

**Hasil Uji Paired Sample t-Test LDR**

**Paired Samples Test**

		Paired Differences				t	df	Sig. (2-tailed)	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower				Upper
Pair 1	BUMN - SWASTA	-8,1053	11,77363	3,03994	-14,6254	-1,5853	-2,666	14	,018

# Bank Mandiri (Persero) Tbk

# BMRI

Company Report : January 2010  
 Main Board  
 Industry Sector : Finance (9)  
 Industry Sub Sector : Bank (81)

As of 29 January 2010  
 Individual Index : 692.593  
 Listed Shares : 20,760,116,805  
 Market Capitalization : 97,053,546,063,375

## COMPANY HISTORY

Established Date : 02-Oct-1998  
 Listing Date : 14-Jul-2003  
 Under Writer IPO :  
 PT Danareksa Sekuritas (affiliated)  
 PT ABN AMRO Asia Securities Indonesia  
 Securities Administration Bureau :  
 PT Datindo Entrycom  
 Wisma Sudirman  
 Jl. Jend. Sudirman Kav. 34 - 35 Jakarta 10220  
 Phone : 570-9009  
 Fax : 570-9026 - 28

## BOARD OF COMMISSIONERS

1. Edwin Gerungan \*)
  2. Gunarni Soeworo \*)
  3. Mahmuddin Yasin
  4. Muchayat
  5. Pradoto \*)
  6. Soedarjono \*)
- \*) *Independent Commissioners*

## BOARD OF DIRECTORS

1. Agus Dermawan Wintarto Martowardjo
2. Abdul Rachman
3. Bambang Setiawan
4. Budi Gunadi Sadikin
5. I Wayan Agus Mertayasa
6. Ogi Prastoriyono
7. Riswihandi
8. Sasmita
9. Sentot A. Sentausa
10. Thomas Arifin
11. Zulkifli Zaini

## AUDIT COMMITTEE

1. Gunarni Soeworo
2. Inan Sukarno
3. Soedarjono
4. Zulkifli Zaelani

## CORPORATE SECRETARY

Sukorjanto Saputro

## HEAD OFFICE:

Plaza Mandiri  
 Jln. Jend. Gatot Subroto Kav. 36-38 Jakarta 12190  
 Phone : (021) 526-5045, 526-5095  
 Fax : (021) 527-4477, 527-5577

Homepage : [www.bankmandiri.co.id](http://www.bankmandiri.co.id)  
 Email : [sukorjanto.saputro@bankmandiri.co.id](mailto:sukorjanto.saputro@bankmandiri.co.id)

## SHAREHOLDERS (January 2010)

1. Negara Republik Indonesia 14,000,000,000 66.76%

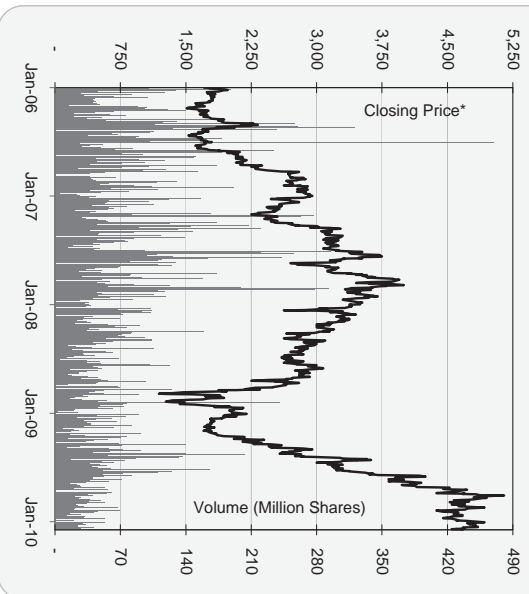
## DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
2003		50.00	16-Dec-03	17-Dec-03	19-Dec-03	30-Dec-03	I
2003		115.00	11-Jun-04	14-Jun-04	16-Jun-04	30-Jun-04	F
2004		60.00	16-Dec-04	17-Dec-04	21-Dec-04	30-Dec-04	I
2004		70.50	13-Jun-05	14-Jun-05	16-Jun-05	24-Jun-05	F
2005		14.85	14-Jun-06	15-Jun-06	19-Jun-06	30-Jun-06	F
2006		70.28	19-Jun-07	20-May-07	22-Jun-07	29-Jun-07	F
2007		186.00	19-Jun-08	20-Jun-08	24-Jun-08	03-Jul-08	F
2008		88.55	26-May-09	27-May-09	29-May-09	12-Jun-09	F
2009		19.26	02-Dec-09	03-Dec-09	07-Dec-09	22-Dec-09	I

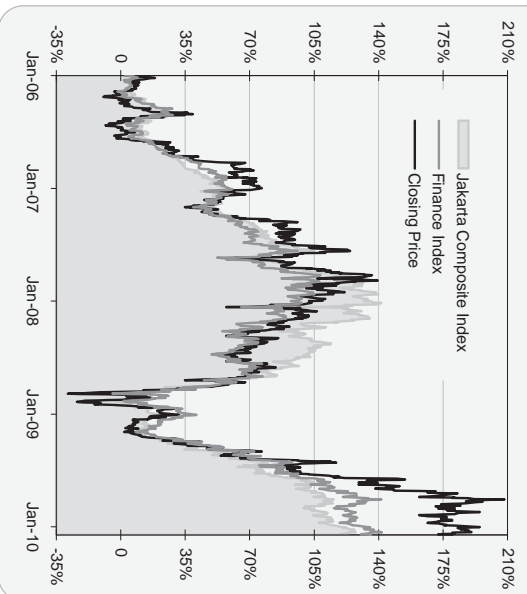
## ISSUED HISTORY

Type of Listing	Shares	Listing Date	Trading Date
1. First Issue	2,900,000,000	14-Jul-03	14-Jul-03
2. Company Listing	16,900,000,000	14-Jul-03	30-Dec-03
3. MSOP Conversion	598,938,831	T : 26-Jul-04	09-Jan-07
4. Partial delisting 1 %	-9,955,000	T : 06-Dec-05	06-Dec-05
5. MSOP Conversion I & II	32,316,636	T : 11-Dec-06	15-Dec-06
6. MSOP Conversion I	10,547,213	T : 21-Mar-07	16-Jul-08
7. MSOP Conversion I, II & III	105,564,065	T : 10-May-07	02-Jun-08
8. MSOP Conversion I & III	129,311,724	T : 14-May-07	28-May-08
9. MSOP Conversion II & III	22,042,922	T : 14-Nov-07	26-Nov-09
10. MSOP Conversion III	71,350,414	T : 19-Nov-07	10-Dec-09

CLOSING PRICE\* AND TRADING VOLUME  
BANK MANDIRI (PERSERO) TBK  
JANUARY 2006 - JANUARY 2010



CHANGE OF CLOSING PRICE,  
FINANCE INDEX AND JAKARTA COMPOSITE INDEX  
JANUARY 2006 - JANUARY 2010



## TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh)	Value (Million Rp)	Day
	High	Low	Close				
Jan-06	2,010	1,620	1,780	24,720	1,367,599	2,510,862	20
Feb-06	1,830	1,590	1,620	9,328	710,622	1,249,702	20
Mar-06	1,800	1,500	1,690	19,497	1,326,828	2,180,514	21
Apr-06	2,010	1,660	1,920	17,218	1,146,321	2,127,810	18
May-06	2,375	1,610	1,690	46,626	3,649,032	7,161,366	21
Jun-06	1,750	1,520	1,720	24,717	1,562,877	2,573,837	22
Jul-06	1,840	1,600	1,760	25,095	1,488,948	2,553,370	21
Aug-06	2,225	1,750	2,100	26,942	1,916,788	3,864,181	20
Sep-06	2,400	2,050	2,325	15,806	1,436,332	3,159,439	21
Oct-06	2,825	2,225	2,725	12,277	1,121,277	2,828,326	17
Nov-06	2,925	2,600	2,775	19,162	1,199,103	3,284,491	22
Dec-06	2,950	2,725	2,900	15,412	946,219	2,682,601	19
Jan-07	2,950	2,350	2,575	25,489	1,441,729	3,838,791	22
Feb-07	2,625	2,150	2,325	16,327	926,563	2,281,075	20
Mar-07	2,575	2,200	2,500	20,090	1,535,451	3,722,829	21
Apr-07	3,325	2,475	3,075	36,010	2,303,466	6,795,383	20
May-07	3,350	2,975	3,250	24,743	1,308,453	4,139,776	21
Jun-07	3,300	3,025	3,125	10,647	727,677	2,297,428	20
Jul-07	3,800	3,125	3,525	33,827	2,613,091	9,102,457	22
Aug-07	3,475	2,625	3,250	28,238	1,757,350	5,426,036	22
Sep-07	3,625	3,075	3,525	17,204	917,132	3,052,159	20
Oct-07	4,050	3,425	3,775	25,926	1,326,297	4,998,925	20
Nov-07	3,900	3,250	3,550	47,595	2,084,021	7,249,983	22
Dec-07	3,775	3,225	3,500	22,902	815,911	2,878,871	16
Jan-08	3,550	2,550	3,325	29,390	1,229,720	3,851,363	20
Feb-08	3,475	3,175	3,275	19,251	727,296	2,421,750	19
Mar-08	3,275	2,750	3,150	17,690	797,525	2,462,575	18
Apr-08	3,225	2,700	2,875	24,013	1,509,961	4,332,017	22
May-08	3,125	2,700	2,900	24,281	786,093	2,296,718	20
Jun-08	2,925	2,575	2,600	17,199	586,232	1,612,775	21
Jul-08	3,050	2,625	2,975	20,565	824,226	2,319,450	22
Aug-08	3,150	2,650	2,825	14,886	475,685	1,387,538	20
Sep-08	2,925	1,975	2,650	20,685	817,692	2,135,986	21
Oct-08	2,550	1,140	1,560	24,290	978,899	1,866,701	18
Nov-08	2,050	1,240	1,490	32,594	1,113,153	1,650,789	20
Dec-08	2,250	1,380	2,025	29,481	773,745	1,445,874	19
Jan-09	2,275	1,770	1,820	27,237	707,802	1,404,263	19
Feb-09	1,830	1,690	1,740	21,122	550,201	973,311	20
Mar-09	2,275	1,680	2,175	22,419	626,843	1,225,277	20
Apr-09	2,875	2,125	2,775	24,070	861,950	2,070,471	20
May-09	3,075	2,425	2,975	32,666	1,432,983	4,024,000	20
Jun-09	3,750	2,950	3,175	27,987	1,074,816	3,546,545	22
Jul-09	4,275	3,125	4,175	32,870	1,434,042	4,961,881	21
Aug-09	4,325	3,700	4,100	26,890	746,982	2,964,296	20
Sep-09	4,950	3,875	4,700	21,965	570,387	2,523,506	18
Oct-09	5,300	4,275	4,675	33,583	721,303	3,428,875	22
Nov-09	4,950	4,300	4,450	29,095	553,859	2,569,779	20
Dec-09	4,725	4,375	4,700	21,346	444,244	2,024,991	19
Jan-10	4,950	4,500	4,675	22,719	491,391	2,332,239	20

SHARES TRADED	2006	2007	2008	2009	Jan-10
Volume (Million Sh)	17,871	17,757	10,620	9,725	491
Value (Billion Rp)	36,176	55,794	27,774	31,737	2,332
Frequency (X)	256,800	308,998	274,325	321,250	22,719
Days	242	246	240	241	20

Price (Rupiah)	2006	2007	2008	2009	Jan-10
High	2,950	4,050	3,550	5,300	4,950
Low	1,500	2,150	1,140	1,680	4,500
Close	2,900	3,500	2,025	4,700	4,675
Close *	2,900	3,500	2,025	4,700	4,675

PER (X)	24.70	17.33	7.97	16.00	15.92
PER Industry (X)	18.29	12.57	16.77	13.41	13.39
PBV (X)	2.27	2.60	1.39	2.98	2.96

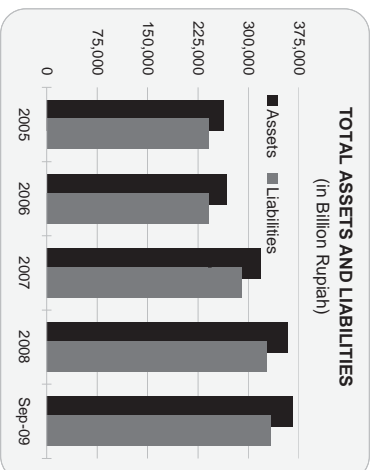
\*) Adjusted price after corporate action



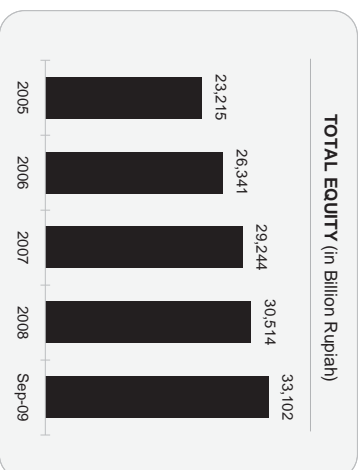
Financial Data and Ratios  
Public Accountant : Haryanto Sahari & Co. - PricewaterhouseCoopers

Book End : December

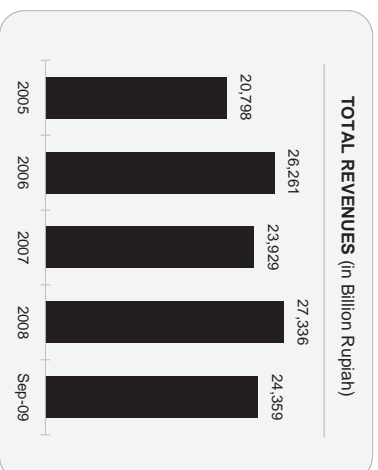
BALANCE SHEET	Dec-2005	Dec-2006	Dec-2007	Dec-2008	Sep-2009
(Million Rp except Par Value)					
Placements with Other Banks	2,522,764	3,965,717	5,909,369	8,388,974	9,392,615
Cash on Hand	23,617,054	9,435,541	16,833,324	29,404,818	30,755,954
Marketable Securities	10,504,269	18,360,958	27,316,553	24,624,847	16,597,680
Loans	94,869,474	103,282,247	125,488,384	162,637,788	174,640,112
Investment	68,066	84,870	124,905	158,173	156,022
Fixed Assets	5,305,413	4,709,243	4,531,577	4,603,560	4,730,683
Other Assets	3,959,609	4,963,425	5,160,533	5,394,134	7,652,476
Total Assets	263,383,348	267,517,192	319,085,590	358,438,678	366,494,185
Growth (%)	1.57%	19.28%	12.33%	12.33%	2.25%



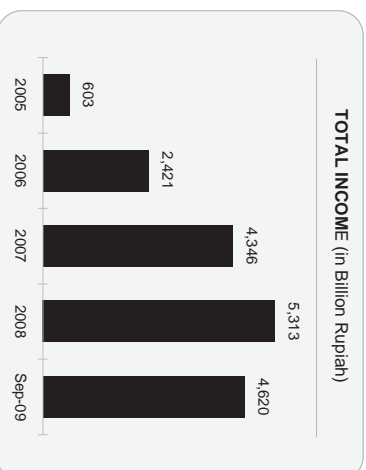
Deposits	206,289,652	213,896,848	252,765,364	296,830,166	302,435,819
Taxes Payable	272,101	1,582,800	1,280,398	3,174,500	442,780
Fund Borrowings	4,279,631	3,424,892	9,345,061	9,371,508	5,239,266
Other Liabilities	5,619,744	6,970,296	9,624,031	7,993,368	14,1170,551
Total Liabilities	240,164,245	241,171,346	289,835,512	327,896,740	333,208,816
Growth (%)	0.42%	20.18%	13.13%	13.13%	1.62%
Minority Interest	4,381	5,176	6,346	28,069	183,045
Authorized Capital	16,000,000	16,000,000	16,000,000	16,000,000	16,000,000
Paid up Capital	10,127,859	10,315,809	10,374,776	10,452,824	10,479,427
Paid up Capital (Shares)	20,256	20,631	20,750	20,906	20,959
Par Value	500	500	500	500	500
Retained Earnings	4,005,437	6,113,090	8,904,837	13,179,144	15,726,856
Total Equity	23,214,722	26,340,670	29,243,732	30,513,869	33,102,324
Growth (%)	13.47%	11.02%	4.34%	4.34%	8.48%



INCOME STATEMENTS (Million Rp)	20,798,189	26,261,106	23,928,549	27,336,237	24,359,154
Total Revenues	20,798,189	26,261,106	23,928,549	27,336,237	24,359,154
Growth (%)	26.27%	-8.88%	14.24%	14.24%	-8.88%
Interest Expenses	12,044,181	15,915,870	11,142,628	12,051,637	12,034,428
Other Operating Revenue	2,322,871	2,486,099	3,160,206	4,653,007	3,815,689
Other Operating Expense	6,867,995	6,861,975	8,208,077	9,379,761	7,109,991
Income from Operations	1,187,573	2,711,110	6,212,917	7,910,442	6,796,527
Growth (%)	128.29%	129.17%	27.32%	27.32%	128.29%



Non-Operating Revenues	44,980	120,086	120,466	158,118	324,571
Income Before Tax	1,232,553	2,831,196	6,333,383	8,068,560	7,121,098
Provision for Income Tax	628,346	408,724	1,985,892	2,753,244	2,476,926
Minority Interest	-838	-1,067	-1,267	-2,495	-24,460
Net Income	603,369	2,421,405	4,346,224	5,312,821	4,619,712
Growth (%)	301.31%	79.49%	22.24%	22.24%	301.31%



RATIOS	2005	2006	2007	2008	Sep-2009
Dividend (Rp)	85.35	70.02	186.00	88.55	19.26
EPS (Rp)	29.79	117.37	209.46	254.13	220.42
BV (Rp)	1,146.08	1,276.74	1,409.37	1,459.60	1,579.40
DAR (X)	0.91	0.90	0.91	0.91	0.91
DER(X)	10.35	9.16	9.91	10.75	10.07
ROA (%)	0.47	1.06	1.98	2.25	1.94
ROE (%)	5.31	10.75	21.66	26.44	21.51
OPM (%)	5.71	10.32	25.96	28.94	27.90
NPM (%)	2.90	9.22	18.16	19.44	18.96
Payout Ratio (%)	286.53	59.66	88.80	34.84	8.74
Yield (%)	5.20	2.41	5.31	4.37	0.41

Company Report : January 2010  
 Main Board  
 Industry Sector : Finance (8)  
 Industry Sub Sector : Bank (81)

As of 29 January 2010  
 Individual Index : 874.286  
 Listed Shares : 12.212.205.450  
 Market Capitalization : 93.423.371.692.500

## COMPANY HISTORY

Established Date : 16-Dec-1895  
 Listing Date : 10-Nov-2003  
 Under Writer IPO :  
 PT Bahana Securities (affiliated)  
 Securities Administration Bureau :  
 PT Datindo Entrycom  
 Wisma Sudirman  
 Jl. Jend. Sudirman Kav. 34 - 35 Jakarta 10220  
 Phone : 570-9009  
 Fax : 570-9026 - 28

## BOARD OF COMMISSIONERS

- Bunasar Sanim
- Agus Pakpahan
- Agus Suprijanto
- Aviliani \*)
- Bangun Sarwilo Kusmuljono \*)
- Baridussalam Hadi \*)  
*\*) Independent Commissioners*

## BOARD OF DIRECTORS

- Sofyan Basir
- A. Toni Soelitro
- Abdul Salam
- Asmawi Slam
- Bambang Soepeno
- Lenny Sugihati
- Sanwono Sudarto
- Sudaryanto Sudargo
- Sulainan A. Arianto
- Suprajanto

## AUDIT COMMITTEE

- Aviliani
- Bunasar Sanim
- Dedi Budiman Hakim
- H. C. Royke Singgih
- Syahri Nasution

## CORPORATE SECRETARY

Muhamad Ali

## HEAD OFFICE:

BR1 I Building  
 Jln. Jend. Sudirman No. 44 - 46, Jakarta 10210  
 Phone : (021) 251-0244; 250-0124; 251-0315  
 Fax : (021) 570-1865

Homepage : <http://www.brj.co.id>  
 Email : [humas@brj.co.id](mailto:humas@brj.co.id); [ir@brj.co.id](mailto:ir@brj.co.id); [user\\_id@brj.co.id](mailto:user_id@brj.co.id)

## SHAREHOLDERS (January 2010)

- Negara Republik Indonesia 7,000,000,000 56.77%

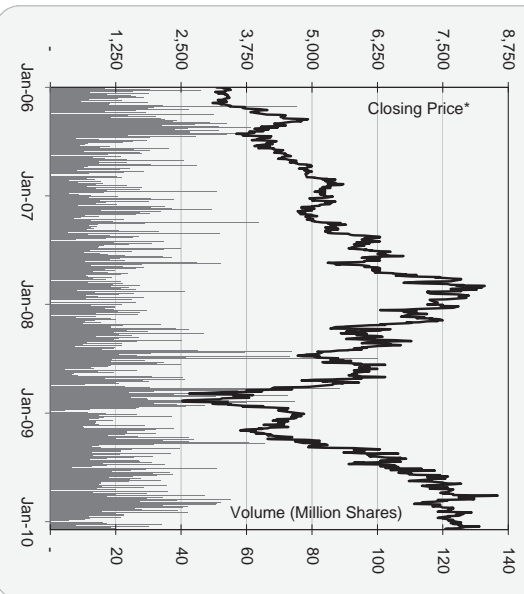
## DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
2003		84.19	06-Jul-04	07-Jul-04	09-Jul-04	23-Jul-04	F
2004		152.88	16-Jun-05	17-Jun-05	21-Jun-05	05-Jul-05	F
2005		156.18	21-Jun-06	22-Jun-06	26-Jun-06	10-Jul-06	F
2006		173.04	13-Jun-07	14-Jun-07	18-Jun-07	02-Jul-07	F
2007		196.34	19-Jun-08	18-Jun-08	23-Jun-08	07-Jul-08	F
2008		168.82	16-Jun-09	17-Jun-09	19-Jun-09	03-Jul-09	F

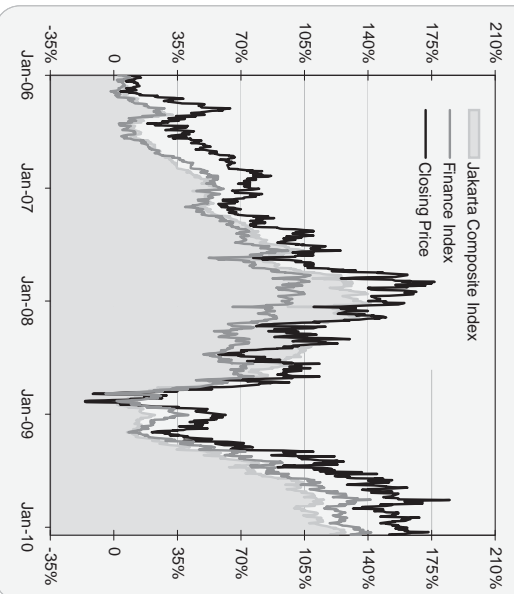
## ISSUED HISTORY

Type of Listing	Shares	Listing Date	Trading Date
1. First Issue	4,764,705,000	10-Nov-03	10-Nov-03
2. Company Listing	6,882,352,950	T : 10-Nov-03	T : 31-May-04
3. MSOP Conversion	114,572,000	T : 24-Nov-04	T : 14-Nov-05
4. MSOP Conversion I & II	333,814,000	T : 16-Nov-05	T : 18-Oct-07
5. MSOP Conversion II	8,928,500	T : 25-Sep-06	T : 12-Nov-09
6. MSOP Conversion I, II & III	59,421,500	T : 23-Nov-06	T : 27-Dec-07
7. MSOP Conversion II & III	36,021,500	T : 24-Nov-06	T : 26-Jun-09
8. MSOP Conversion I	789,000	T : 09-Jan-07	T : 13-Nov-08
9. MSOP Conversion III	9,107,500	T : 25-Jun-07	T : 06-Jan-10
10. MSOP Conversion I & III	2,493,500	T : 21-Nov-07	T : 08-Aug-08

CLOSING PRICE\* AND TRADING VOLUME  
BANK RAKYAT INDONESIA TBK  
JANUARY 2006 - JANUARY 2010



CHANGE OF CLOSING PRICE.  
FINANCE INDEX AND JAKARTA COMPOSITE INDEX  
JANUARY 2006 - JANUARY 2010



SHARES TRADED	2006	2007	2008	2009	Jan-10
Volume (Million Sh)	5,115	4,170	5,569	5,146	341
Value (Billion Rp)	21,594	25,356	28,597	32,540	2,663
Frequency (X)	114,338	105,881	233,403	290,727	18,811
Days	242	246	240	241	20

Price (Rupiah)	2006	2007	2008	2009	Jan-10
High	5,750	8,700	7,800	8,700	8,300
Low	3,000	4,400	2,400	3,550	7,500
Close	5,150	7,400	4,575	7,650	7,650
Close *	5,150	7,400	4,575	7,650	7,650

PER (X)	14.84	18.90	9.47	13.35	13.35
PER Industry (X)	18.29	12.57	16.77	13.41	13.39
PBV (X)	3.74	4.97	2.52	3.65	3.65

\*) Adjusted price after corporate action

## TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh)	Value (Million Rp)	Day
	High	Low	Close				
Jan-06	3,525	3,000	3,400	11,962	432,447	1,434,434	20
Feb-06	3,425	3,100	3,250	6,346	353,600	1,168,599	20
Mar-06	4,150	3,225	3,900	9,897	587,340	2,190,445	21
Apr-06	5,050	3,950	4,625	7,264	498,179	2,274,635	18
May-06	4,625	3,650	3,950	17,626	770,378	3,266,630	21
Jun-06	4,250	3,450	4,100	13,948	581,589	2,244,488	22
Jul-06	4,350	3,900	4,275	10,226	317,263	1,316,562	21
Aug-06	4,600	4,250	4,350	8,952	343,513	1,519,860	20
Sep-06	5,075	4,350	4,900	8,449	393,881	1,873,848	21
Oct-06	5,050	4,750	4,900	4,423	231,734	1,134,178	17
Nov-06	5,750	4,850	5,350	7,036	245,975	1,305,074	22
Dec-06	5,400	4,950	5,150	8,209	358,905	1,865,369	19
Jan-07	5,450	4,500	5,300	9,445	340,523	1,752,490	22
Feb-07	5,300	4,400	4,750	11,091	403,189	1,979,649	20
Mar-07	5,150	4,700	5,050	8,745	307,542	1,521,258	21
Apr-07	5,650	5,050	5,250	9,510	332,667	1,789,692	20
May-07	6,300	5,200	6,100	7,144	357,545	2,054,794	21
Jun-07	6,500	5,600	5,750	5,703	363,843	2,161,501	20
Jul-07	6,750	5,700	6,300	9,591	402,305	2,509,258	22
Aug-07	6,400	5,100	6,250	9,510	431,464	2,519,158	22
Sep-07	7,050	6,100	6,600	5,598	264,142	1,691,157	20
Oct-07	8,100	6,600	7,750	9,066	313,482	2,336,716	20
Nov-07	8,700	7,050	7,800	15,011	424,113	3,277,338	22
Dec-07	8,000	7,250	7,400	5,477	229,484	1,762,707	16
Jan-08	7,800	6,100	7,000	9,572	341,549	2,410,289	20
Feb-08	7,600	6,650	7,200	8,342	240,661	1,713,615	19
Mar-08	7,100	5,250	6,300	14,076	357,964	2,208,354	18
Apr-08	6,400	5,700	5,950	12,297	430,955	2,542,588	22
May-08	6,950	5,700	5,800	16,748	314,933	1,979,507	21
Jun-08	6,050	4,650	5,100	26,735	706,973	3,665,369	21
Jul-08	6,400	5,100	6,100	21,561	594,153	3,336,362	22
Aug-08	6,250	5,600	5,850	11,279	208,334	1,236,352	20
Sep-08	6,450	4,575	5,400	20,652	500,033	2,794,545	21
Oct-08	5,100	2,500	3,450	24,559	643,061	2,451,100	18
Nov-08	4,125	2,400	3,400	40,649	783,203	2,536,542	20
Dec-08	4,650	2,950	4,575	26,933	445,587	1,722,860	19
Jan-09	5,100	4,250	4,550	14,930	307,401	1,432,067	19
Feb-09	4,550	3,700	3,725	21,113	284,418	1,190,713	20
Mar-09	4,650	3,550	4,200	27,042	426,173	1,767,797	20
Apr-09	5,900	4,200	5,800	29,557	578,852	2,887,067	20
May-09	6,900	5,500	6,250	20,134	387,427	2,345,227	20
Jun-09	6,950	5,550	6,300	23,796	435,906	2,771,876	22
Jul-09	7,650	6,250	7,300	28,170	493,348	3,371,286	21
Aug-09	7,900	6,800	7,600	24,663	356,600	2,602,041	20
Sep-09	7,900	7,100	7,500	19,841	366,421	2,718,395	18
Oct-09	8,700	6,800	7,100	35,491	601,214	4,666,627	22
Nov-09	7,750	6,850	7,400	29,171	617,816	4,564,948	20
Dec-09	8,050	7,300	7,650	16,819	290,775	2,222,367	19
Jan-10	8,300	7,500	7,650	18,811	340,767	2,662,527	20

Financial Data and Ratios  
Public Accountant : Purwanto, Sarwoko & Sanjaja (Ernst & Young)

Book End : December

BALANCE SHEET (Million Rp except Par Value)	Dec-2005	Dec-2006	Dec-2007	Dec-2008	Sep-2009
Cash on Hand	2,763,958	3,458,907	5,041,396	6,750,145	9,656,808
Placements with Other Banks	9,580,120	13,615,786	14,629,443	22,235,561	8,493,100
Marketable Securities	7,203,728	15,382,732	17,317,899	23,766,171	23,119,663
Loans	69,503,859	82,541,885	105,923,763	152,217,543	179,573,244
Investment	64,671	68,711	76,668	89,792	108,673
Fixed Assets	1,929,270	1,821,978	1,644,172	1,350,483	1,268,037
Other Assets	2,184,309	2,306,227	2,713,984	6,062,816	6,097,484
Total Assets	122,775,579	154,725,486	203,734,938	246,076,896	275,992,797
Growth (%)		26.02%	31.68%	20.78%	12.16%

Deposits	97,046,033	126,336,779	167,211,016	204,965,682	226,545,381
Taxes Payable	236,047	287,337	1,140,490	300,295	47,700
Fund Borrowings	1,799,919	1,764,607	2,382,277	3,356,495	11,556,284
Other Liabilities	4,197,739	4,367,107	6,448,558	6,778,922	6,437,738
Total Liabilities	109,422,597	137,846,678	184,297,303	223,720,199	250,167,478
Growth (%)		25.98%	33.70%	21.39%	11.82%

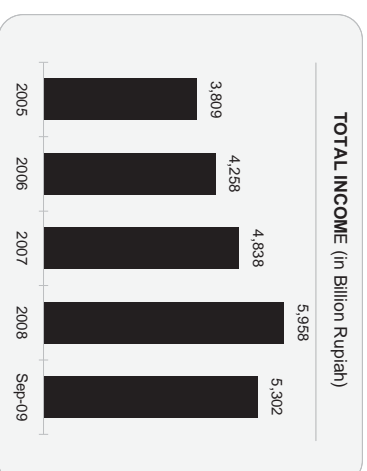
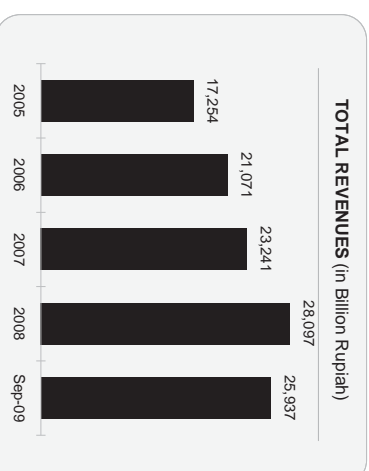
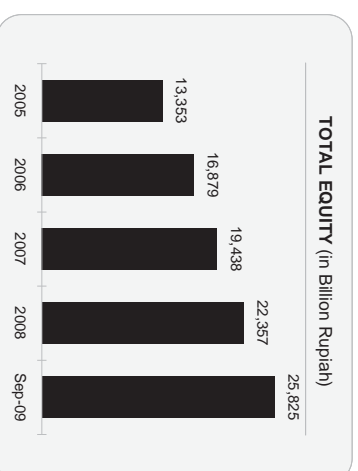
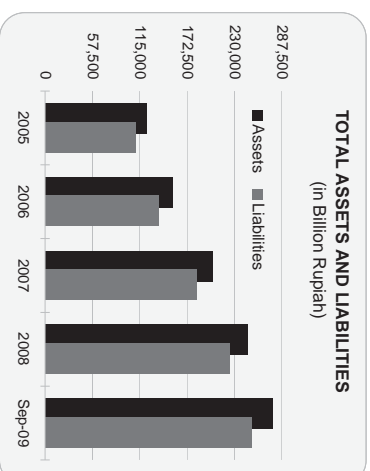
Minority Interest	-	-	-	-	-
Authorized Capital	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000
Paid up Capital	6,017,850	6,143,211	6,158,900	6,162,650	6,163,803
Paid up Capital (Shares)	12,036	12,286	12,318	12,325	12,328
Par Value	500	500	500	500	500
Retained Earnings	5,239,245	7,439,180	9,978,092	12,874,726	16,391,858
Total Equity	13,352,982	16,878,808	19,437,635	22,356,697	25,825,319
Growth (%)		26.40%	15.16%	15.02%	15.51%

INCOME STATEMENTS (Million Rp)					
Total Revenues	17,253,712	21,070,537	23,240,631	28,096,633	25,937,330
Growth (%)		22.12%	10.30%	20.89%	-

Interest Expenses	4,816,770	7,281,182	6,544,059	8,445,579	9,120,913
Other Operating Revenue	956,247	1,509,050	1,821,701	2,535,236	2,699,779
Other Operating Expense	8,390,121	7,665,646	9,019,611	10,996,546	8,110,147
Income from Operations	5,312,309	5,784,619	7,556,003	8,346,113	6,019,127
Growth (%)		8.89%	30.62%	10.46%	-

Non-Operating Revenues	295,643	122,102	224,071	475,899	645,835
Income Before Tax	5,607,952	5,906,721	7,780,074	8,822,012	6,664,962
Provision for Income Tax	1,799,365	1,649,149	2,942,073	2,863,644	1,363,442
Minority Interest	-	-	-	-	-
Net Income	3,808,587	4,257,572	4,838,001	5,958,368	5,301,520
Growth (%)		11.79%	13.63%	23.16%	-

RATIOS					
Dividend (Rp)	309.06	173.04	196.34	168.82	-
EPS (Rp)	316.44	346.53	392.77	483.43	430.05
BV (Rp)	1,109.46	1,373.78	1,578.01	1,813.89	2,094.92
DAR (X)	0.89	0.89	0.90	0.91	0.91
DER(X)	8.19	8.17	9.48	10.01	9.69
ROA (%)	4.57	3.82	3.82	3.59	2.41
ROE (%)	42.00	34.99	40.03	39.46	25.81
OPM (%)	30.79	27.45	32.51	29.71	23.21
NPM (%)	22.07	20.21	20.82	21.21	20.44
Payout Ratio (%)	97.67	49.94	49.99	34.92	-
Yield (%)	10.22	3.36	2.65	3.69	-



Company Report : January 2010  
 Main Board  
 Industry Sector : Finance (9)  
 Industry Sub Sector : Bank (81)

As of 29 January 2010  
 Individual Index : 8.800  
 Listed Shares : 15,121,201,105  
 Market Capitalization : 29,183,918,132,650

## COMPANY HISTORY

Established Date : 05-Jul-1946  
 Listing Date : 25-Nov-1996  
 Under Writer IPO :  
 PT Bahana Securities  
 PT BNI Securities  
 PT Danareksa Sekuritas  
 PT Pentasena Arthasentosa  
 Securities Administration Bureau :  
 PT Daindo Entrycom  
 Wisma Sudirman  
 Jl. Jend. Sudirman Kav. 34 - 35 Jakarta 10220  
 Phone : 570-9009  
 Fax : 570-9026 - 28

## BOARD OF COMMISSIONERS

1. Peter Banyamin Stok \*)
  2. Achil Ridwan Djayadiningrat \*)
  3. Achyar Iwas \*)
  4. Fero Poehonegoro
  5. H. M. S. Latif
  6. Partekst Supripto
  7. Suwarno \*)
- \*) *Independent Commissioners*

## BOARD OF DIRECTORS

1. Gatot Mudiantoro Suwondo
2. Fella Salim
3. Achmad Baiquni
4. Abdi Jumhari Luddin
5. Bien Suliantoro
6. Darwin Suzandi
7. Kristina R. Suparto
8. Suwoko Singastro
9. Yap Tjay Soen

## AUDIT COMMITTEE

1. Achil Ridwan Djayadiningrat
2. Alexander Zulkarnaen
3. Darminto
4. H. M. S. Latif
5. Setyo Buwono

## CORPORATE SECRETARY

Intan Abdams Katoppo

## HEAD OFFICE:

BNI Building, 24th Fl.  
 Jl. Jend. Sudirman Kav. 1, Jakarta 10220  
 Phone : (021) 572-8387, 572-8037  
 Fax : (021) 572-8295, 572-8053

Homepage : <http://www.bni.co.id>  
 Email : [bni@bni.co.id](mailto:bni@bni.co.id); [intan.abdams@bni.co.id](mailto:intan.abdams@bni.co.id)

## SHAREHOLDERS (January 2010)

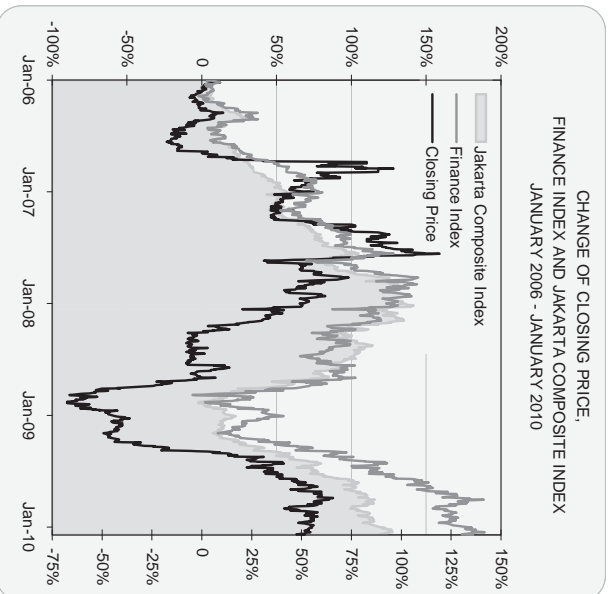
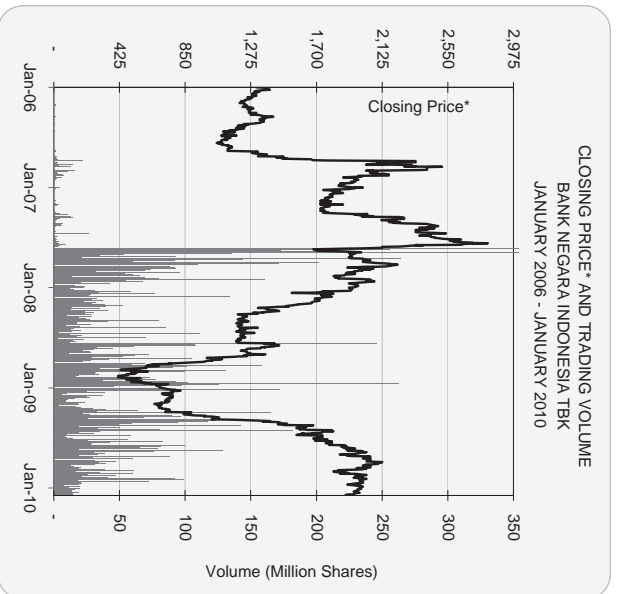
1. Negara Republik Indonesia 11,663,089,145 76.36%

## DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
1996		13.00	06-May-97	07-May-97	16-May-97	14-Jun-97	F
1997		14.00	30-Jun-98	01-Jul-98	10-Jul-98	08-Aug-98	F
2001		4.41	09-Oct-02	10-Oct-02	14-Oct-02	28-Oct-02	F
2002		6.30	23-Oct-03	24-Oct-03	28-Oct-03	05-Nov-03	F
2003		23.71	01-Jul-04	02-Jul-04	07-Jul-04	21-Jul-04	F
2004		118.07	23-Jun-05	24-Jun-05	28-Jun-05	07-Jul-05	F
2005		53.26	15-Jun-06	16-Jun-06	20-Jun-06	04-Jul-06	F
2006		72.50	19-Jun-07	20-Jun-07	22-Jun-07	02-Jul-07	F
2007		29.40	18-Jun-08	17-Jun-08	20-Jun-08	04-Jul-08	F
2008		8.00	18-Jun-09	19-Jun-09	23-Jun-09	07-Jul-09	F
2009		9.44	25-Nov-09	26-Nov-09	01-Dec-09	11-Dec-09	I

## ISSUED HISTORY

Type of Listing	Shares	Listing Date	Trading Date
1. Negara RI (Serl A)	1	25-Nov-96	-
2. First Issue	1,085,032,000	25-Nov-96	25-Nov-96
3. Company Listing	3,255,095,999	T : 25-Nov-96	28-Jun-97
4. Partial Delisting	-43,401,280	02-Jul-99	02-Jul-99
5. Right Issue	151,904,480,000	05-Jul-99	05-Jul-99
6. Additional Listing	41,375,391,255	20-Apr-01	20-Apr-01
7. Partial Delisting	-343,540,085	12-Dec-01	12-Dec-01
8. Reverse Split	-184,084,187,364	23-Dec-03	23-Dec-03
9. Right Issue	1,974,563,625	13-Aug-07	13-Aug-07
10. Partial Delisting	-2,233,046	31-Aug-07	31-Aug-07



SHARES TRADED	2006	2007	2008	2009	Jan-10
Volume (Million Sh)	221	11,965	8,699	8,398	230
Value (Billion Rp)	441	23,791	9,568	12,753	454
Frequency (X)	23,968	115,544	165,434	219,769	10,453
Days	236	243	240	241	20

Price (Rupiah)	2006	2007	2008	2009	Jan-10
High	2,550	2,900	1,980	2,150	2,025
Low	1,070	1,640	395	640	1,890
Close	1,870	1,970	680	1,980	1,930
Close *	1,843	1,970	680	1,980	1,930

PER (X)	12.90	14.51	8.50	12.23	11.92
PER Industry (X)	18.29	12.57	16.77	13.41	13.39
PBV (X)	1.68	1.60	0.67	1.64	1.60

\*) Adjusted price after corporate action

## TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh)	Value (Million Rp)	Day
	High	Low	Close				
Jan-06	1,440	1,250	1,300	472	2,353	3,219	19
Feb-06	1,330	1,210	1,230	224	1,011	1,285	19
Mar-06	1,360	1,220	1,280	390	4,554	5,780	21
Apr-06	1,480	1,260	1,360	757	5,206	7,212	18
May-06	1,400	1,200	1,220	415	3,705	4,764	20
Jun-06	1,250	1,100	1,130	221	2,281	2,650	22
Jul-06	1,160	1,070	1,100	246	1,742	1,936	21
Aug-06	1,390	1,100	1,310	676	5,344	6,611	20
Sep-06	2,375	1,320	2,375	4,478	45,982	89,999	20
Oct-06	2,550	1,850	2,375	6,576	55,334	120,467	15
Nov-06	2,550	1,850	1,980	8,459	85,137	180,180	22
Dec-06	2,010	1,870	1,870	1,054	8,354	16,416	19
Jan-07	2,050	1,770	1,820	1,597	14,772	28,677	22
Feb-07	1,840	1,700	1,750	621	4,328	7,725	20
Mar-07	1,940	1,730	1,760	1,738	13,902	25,501	21
Apr-07	2,400	1,770	2,200	4,588	74,116	158,714	20
May-07	2,600	2,000	2,500	2,479	37,333	90,003	21
Jun-07	2,775	2,325	2,475	1,926	42,822	109,082	20
Jul-07	2,900	2,425	2,475	3,161	40,835	108,095	22
Aug-07	2,475	1,640	1,950	30,165	6,909,717	13,655,518	19
Sep-07	2,075	1,860	2,000	17,504	1,368,474	2,697,054	20
Oct-07	2,250	1,900	1,990	22,697	1,757,738	3,624,332	20
Nov-07	2,040	1,800	1,840	17,130	934,541	1,772,853	22
Dec-07	2,100	1,840	1,970	11,938	755,973	1,513,067	16
Jan-08	1,980	1,500	1,740	10,324	614,664	1,075,225	20
Feb-08	1,850	1,640	1,660	10,290	585,962	1,015,880	19
Mar-08	1,630	1,300	1,390	9,919	460,229	675,080	18
Apr-08	1,400	1,200	1,200	7,586	414,160	517,989	22
May-08	1,350	1,170	1,250	10,021	511,232	635,157	20
Jun-08	1,350	1,170	1,210	9,132	447,818	564,036	21
Jul-08	1,490	1,160	1,460	18,303	1,096,013	1,466,530	22
Aug-08	1,470	1,210	1,270	10,931	516,347	684,379	20
Sep-08	1,370	890	970	17,003	855,406	977,523	21
Oct-08	920	415	510	18,429	1,099,149	657,820	18
Nov-08	640	395	560	15,299	666,942	363,704	20
Dec-08	760	460	680	28,197	1,431,392	934,248	19
Jan-09	840	690	770	16,639	802,769	610,446	19
Feb-09	780	670	700	5,986	218,134	159,891	20
Mar-09	770	640	720	9,999	344,639	247,177	20
Apr-09	1,260	740	1,250	23,047	1,200,420	1,190,105	20
May-09	1,690	1,230	1,570	28,011	1,218,563	1,808,999	20
Jun-09	1,830	1,510	1,720	23,069	836,389	1,422,751	22
Jul-09	1,920	1,660	1,890	20,313	693,316	1,236,996	21
Aug-09	2,050	1,840	1,940	27,579	982,226	1,907,134	20
Sep-09	2,125	1,840	2,125	16,195	579,036	1,169,100	18
Oct-09	2,150	1,760	1,850	17,868	515,013	1,023,538	22
Nov-09	2,050	1,770	2,025	19,767	584,374	1,136,745	20
Dec-09	2,075	1,880	1,980	11,296	420,760	839,980	19
Jan-10	2,025	1,890	1,930	10,453	230,206	453,565	20

Financial Data and Ratios  
Public Accountant : Purwantono, Sarwoko & Sanjaja (Ernst & Young)

Book End : December

BALANCE SHEET	Dec-2005	Dec-2006	Dec-2007	Dec-2008	Dec-2009
(Million Rp except Par Value)					
Cash on Hand	2,843,779	2,694,635	3,259,229	4,428,192	4,903,316
Placements with Other Banks	19,553,926	29,978,141	14,808,515	22,641,940	29,622,162
Marketable Securities	8,849,689	4,956,328	16,200,561	9,874,051	19,197,927
Loans	58,331,161	62,613,795	83,214,985	106,342,351	113,922,685
Investment	778,525	337,716	134,793	104,653	51,267
Fixed Assets	4,557,160	4,111,593	3,871,229	201,741,069	3,707,940
Other Assets	3,652,541	4,139,786	2,799,685	2,479,605	2,898,406
Total Assets	147,812,206	169,415,673	183,341,611	201,741,069	227,496,967
Growth (%)	14.62%	8.22%	10.04%	12.77%	

Deposits	115,517,123	138,141,073	149,992,482	167,264,390	192,288,136
Taxes Payable	281,308	405,269	151,379	599,246	94,036
Fund Borrowings	4,795,670	4,009,424	6,309,151	8,616,869	5,569,805
Other Liabilities	3,216,860	2,640,068	4,318,861	4,663,795	5,133,675
Total Liabilities	135,890,987	154,596,653	166,094,416	186,279,343	208,322,445
Growth (%)	13.77%	7.44%	12.15%	11.83%	

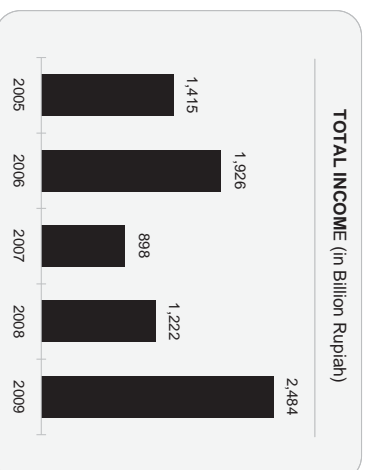
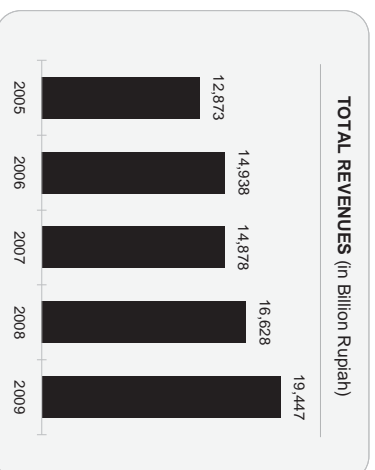
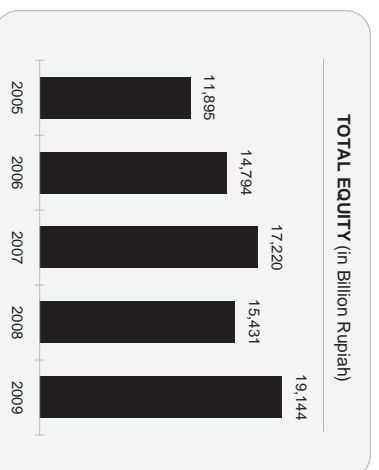
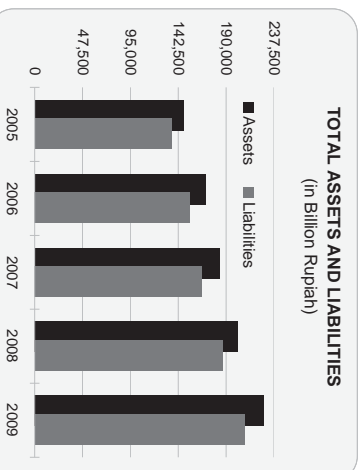
Minority Interest	26,305	24,651	27,610	30,578	30,940
Authorized Capital	99,612,656	15,000,000	15,000,000	15,000,000	15,000,000
Paid up Capital	7,042,194	7,042,194	7,789,288	7,789,288	7,789,288
Paid up Capital (Shares)	13,282	13,282	15,274	15,274	15,274
Par Value	7,500 & 7,500 & 7,500 & 7,500 & 7,500 & 7,500 & 7,500	7,500 & 7,500 & 7,500 & 7,500 & 7,500 & 7,500	7,500 & 7,500 & 7,500 & 7,500 & 7,500 & 7,500	7,500 & 7,500 & 7,500 & 7,500 & 7,500 & 7,500	7,500 & 7,500 & 7,500 & 7,500 & 7,500 & 7,500
Retained Earnings	1,891,432	2,740,011	2,039,493	2,597,420	4,662,449
Total Equity	11,894,914	14,794,269	17,219,585	15,431,148	19,143,582
Growth (%)	24.37%	16.39%	-10.39%	24.06%	

INCOME STATEMENTS (Million Rp)	2005	2006	2007	2008	2009
Total Revenues	12,873,326	14,938,397	14,877,720	16,628,139	19,446,766
Growth (%)	16.04%	-0.41%	11.77%	16.95%	

Interest Expenses	5,633,213	7,561,866	7,410,289	6,716,256	8,313,998
Other Operating Revenue	2,331,310	2,861,275	4,129,716	3,548,889	4,295,385
Other Operating Expense	6,974,531	6,263,931	7,625,927	7,227,642	7,991,230
Income from Operations	2,265,620	2,655,122	1,267,648	1,874,523	3,386,114
Growth (%)	17.19%	-52.26%	47.87%	80.64%	

Non-Operating Revenues	-9,837	184,517	213,492	57,862	57,835
Income Before Tax	2,255,783	2,839,639	1,481,140	1,932,385	3,443,949
Provision for Income Tax	838,679	911,074	579,396	706,480	957,230
Minority Interest	-2,365	-2,735	-3,816	-3,420	-2,724
Net Income	1,414,739	1,925,530	897,928	1,222,485	2,483,995
Growth (%)	36.13%	-53.37%	36.15%	103.19%	

RATIOS	2005	2006	2007	2008	2009
Dividend (Rp)	171.33	72.50	29.40	8.00	9.44
EPS (Rp)	106.52	145.00	58.79	80.04	162.63
BV (Rp)	895.59	1,113.88	1,127.38	1,010.29	1,253.35
DAR (X)	0.92	0.91	0.91	0.92	0.92
DER(X)	11.42	10.45	9.65	12.07	10.88
ROA (%)	1.53	1.68	0.81	0.96	1.51
ROE (%)	18.96	19.19	8.60	12.52	17.99
OPM (%)	17.60	17.77	8.52	11.27	17.41
NPM (%)	10.99	12.89	6.04	7.35	12.77
Payout Ratio (%)	160.85	50.00	50.01	10.00	5.80
Yield (%)	13.39	3.88	1.49	1.18	0.48



Company Report : January 2010  
 Main Board  
 Industry Sector : Finance (8)  
 Industry Sub Sector : Bank (81)

As of 29 January 2010  
 Individual Index : 2.857.143  
 Listed Shares : 24.408.459.120  
 Market Capitalization : 122.042.295.600.000

## COMPANY HISTORY

Established Date : 10-Aug-1955  
 Listing Date : 31-May-2000  
 Under Writer IPO :  
 PT Danareksa Sekuritas  
 PT Bahana Securities Tbk  
 Securities Administration Bureau :  
 PT Raya Saham Registra  
 Plaza Central Building 2nd Fl.  
 Jl. Jend. Sudirman Kav. 47-48 Jakarta  
 Phone : 252-5666  
 Fax : 252-5028

## SHAREHOLDERS (January 2010)

1. UOBKH Sec-UOBKH Nominees-Farindo Investment 7.500.000,000 30,42%  
 2. UOB Kay Hian Nominees Pte Ltd 2.000.000,000 8,11%  
 3. UOB Kay Hian Private Limited F 1.625.990,000 6,59%

## DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
2001		85,00	14-Nov-01	15-Nov-01	20-Nov-01	04-Dec-01	I
2001		140,00	29-Oct-02	30-Oct-02	01-Nov-02	15-Nov-02	F
2002		225,00	03-Dec-03	04-Dec-03	08-Dec-03	19-Dec-03	F
2003		225,00	30-Jun-04	01-Jul-04	06-Jul-04	20-Jul-04	F
2004		50,00	22-Nov-04	23-Nov-04	25-Nov-04	08-Dec-04	F
2004		80,00	19-Jul-05	20-Jul-05	22-Jul-05	05-Aug-05	F
2005		50,00	06-Oct-05	07-Oct-05	11-Oct-05	25-Oct-05	I
2005		90,00	06-Jun-06	07-Jun-06	09-Jun-06	23-Jun-06	F
2005		55,00	10-Oct-06	11-Oct-06	13-Oct-06	03-Nov-06	I
2006		170,00	08-Jun-07	11-Jun-07	13-Jun-07	27-Jun-07	I
2007		55,00	29-Nov-07	30-Nov-07	04-Dec-07	18-Dec-07	I
2007		63,50	12-Jun-08	13-Jun-08	17-Jun-08	01-Jul-08	F
2008		35,00	15-Jan-09	16-Jan-09	20-Jan-09	30-Jan-09	I
2008		65,00	09-Jun-09	10-Jun-09	12-Jun-09	26-Jun-09	F
2009		40,00	12-Nov-09	13-Nov-09	17-Nov-09	02-Dec-09	I

## BOARD OF COMMISSIONERS

1. Eugene Keith Galbraith
  2. Cyrilus Harinowo \*)
  3. Raden Pardede \*)
  4. Sigit Pramono \*)
  5. Tony Kusnadi
- \*) *Independent Commissioners*

## BOARD OF DIRECTORS

1. Dohan Emir Setijoso
2. Anthony Brent Elam
3. Amrand Wahyudi Hartono
4. Dhalia Mansor Ariededjo
5. Henry Koenafi
6. Jahja Setiaatmadja
7. Renaldi Hedor Barros
8. Subur Tan
9. Suwignyو Budiman

## ISSUED HISTORY

Type of Listing	Shares	Listing Date	Trading Date
1. First Issue	662.400,000	31-May-00	31-May-00
2. Company Listing	2.252.146.140	T : 31-May-00	11-Jan-01
3. Stock Split 1	2.914.546.140	T : 15-May-01	15-May-01
4. Option Conversion	210.852.000	T : 29-Nov-01	09-Nov-06
5. Option Conversion MSOP	89.226.500	T : 04-Aug-03	29-Sep-04
6. Stock Split 2	6.080.574.780	08-Jun-04	08-Jun-04
7. Partial Delisting	-5.516.000	04-Jan-08	04-Jan-08
8. Stock Split 3	12.204.229.560	28-Jan-08	28-Jan-08

## CORPORATE SECRETARY

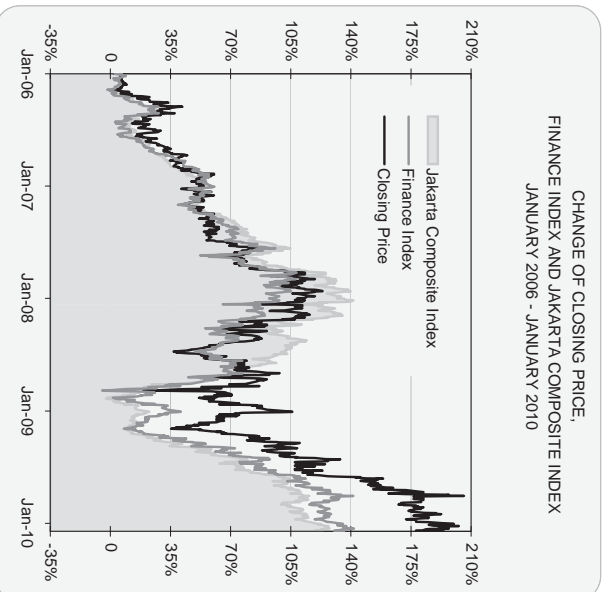
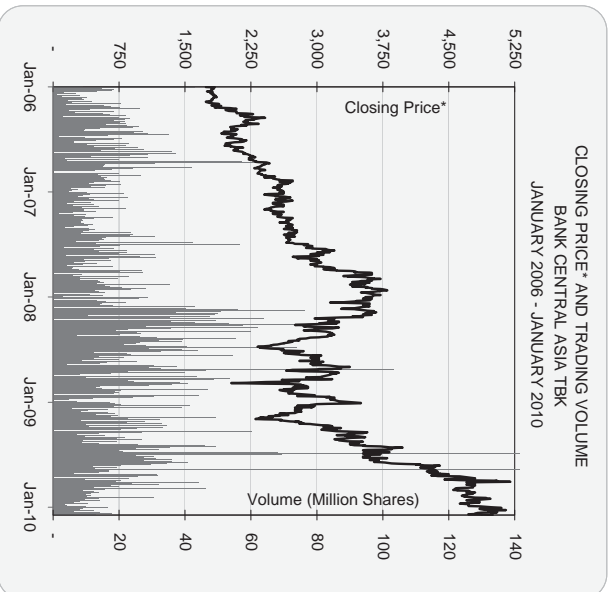
Raymon Yonarto

## HEAD OFFICE:

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Homepage : <http://www.kikbca.com>  
 Email : [raymon\\_yonarto@bca.co.id](mailto:raymon_yonarto@bca.co.id); [investor\\_relations@bca.co.id](mailto:investor_relations@bca.co.id)





SHARES TRADED	2006	2007	2008	2009	Jan-10
Volume (Million Sh)	3,142	2,698	5,778	5,645	204
Value (Billion Rp)	13,687	16,041	18,054	20,877	1,005
Frequency (X)	91,139	79,916	146,178	205,084	13,903
Days	242	246	240	241	20

Price (Rupiah)

High	5,550	7,600	7,300	5,500	5,150
Low	3,350	4,600	2,000	2,275	4,725
Close	5,200	7,300	3,250	4,850	5,000
Close *	2,600	3,650	3,250	4,850	5,000

PER (X)	15.12	20.10	13.87	17.62	18.17
PER Industry (X)	18.29	12.57	16.77	13.41	13.39
PBV (X)	3.55	4.51	3.44	4.42	4.56

*\*) Adjusted price after corporate action*

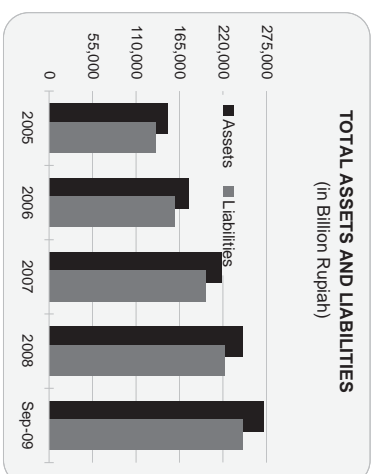
## TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh)	Value (Million Rp)	Day
	High	Low	Close				
Jan-06	3,700	3,350	3,625	5,009	201,317	723,888	20
Feb-06	3,725	3,475	3,600	2,227	110,388	397,812	20
Mar-06	4,250	3,575	4,175	5,777	257,178	997,669	21
Apr-06	4,925	4,075	4,375	8,878	262,110	1,178,622	18
May-06	4,700	3,875	4,100	10,868	346,323	1,489,224	21
Jun-06	4,175	3,675	4,100	5,172	278,467	1,105,864	22
Jul-06	4,400	3,900	4,175	7,370	214,488	874,536	21
Aug-06	4,550	4,075	4,550	13,117	369,183	1,591,144	20
Sep-06	4,925	4,400	4,825	8,268	372,801	1,726,817	21
Oct-06	4,850	4,525	4,650	8,351	273,446	1,284,153	17
Nov-06	5,550	4,650	5,300	10,852	289,855	1,459,086	22
Dec-06	5,400	4,900	5,200	5,250	166,672	858,666	19
Jan-07	5,400	4,600	5,100	7,935	208,209	1,062,434	22
Feb-07	5,450	4,700	4,925	8,442	179,084	915,862	20
Mar-07	5,250	4,775	5,100	5,288	142,139	712,911	21
Apr-07	5,550	5,100	5,300	6,072	169,112	904,114	20
May-07	5,650	5,150	5,250	5,291	194,153	1,049,748	21
Jun-07	5,500	5,200	5,450	4,783	282,998	1,511,610	20
Jul-07	6,550	5,450	6,000	7,307	306,312	1,812,919	22
Aug-07	6,200	5,250	6,000	6,056	311,075	1,812,586	22
Sep-07	6,500	5,800	6,150	4,656	120,708	734,440	20
Oct-07	7,400	6,200	7,300	6,746	266,340	1,834,383	20
Nov-07	7,550	6,600	7,100	11,015	288,622	2,013,477	22
Dec-07	7,600	6,950	7,300	6,325	229,591	1,676,909	16
Jan-08	7,300	3,450	3,550	9,020	266,821	1,680,679	20
Feb-08	3,675	3,225	3,575	10,730	591,708	2,079,086	19
Mar-08	3,625	2,825	3,250	12,832	623,113	2,024,266	18
Apr-08	3,325	2,825	3,000	17,852	733,595	2,188,888	22
May-08	3,250	2,750	2,775	10,482	475,354	1,426,587	20
Jun-08	2,825	2,275	2,475	14,697	530,897	1,338,708	21
Jul-08	3,125	2,475	3,025	16,822	474,860	1,318,938	22
Aug-08	3,250	2,800	3,175	7,512	268,796	815,984	20
Sep-08	3,400	2,500	3,150	10,782	579,717	1,768,267	21
Oct-08	3,250	2,000	2,700	10,379	539,846	1,458,877	18
Nov-08	3,000	2,450	2,700	14,622	380,837	1,029,076	20
Dec-08	3,325	2,525	3,250	10,438	312,884	924,242	19
Jan-09	3,700	2,700	2,750	17,115	320,742	954,024	19
Feb-09	2,850	2,300	2,350	20,677	304,305	768,926	20
Mar-09	3,250	2,275	3,100	21,306	379,623	1,065,972	20
Apr-09	3,625	3,025	3,350	11,163	370,414	1,233,010	20
May-09	3,600	3,125	3,375	14,114	308,689	1,045,032	20
Jun-09	4,025	3,375	3,525	21,528	591,992	2,168,983	22
Jul-09	3,850	3,425	3,775	22,832	1,534,744	5,393,084	21
Aug-09	4,425	3,775	4,250	13,588	737,603	3,117,609	20
Sep-09	4,850	4,200	4,625	11,902	249,379	1,107,036	18
Oct-09	5,500	4,200	4,575	28,357	475,011	2,254,212	22
Nov-09	4,825	4,475	4,800	11,571	196,442	922,021	20
Dec-09	5,000	4,625	4,850	10,931	176,025	847,413	19
Jan-10	5,150	4,725	5,000	13,903	203,974	1,004,908	20

Financial Data and Ratios  
Public Accountant : Purwanto, Sarwoko & Sanjaja (Ernst & Young)

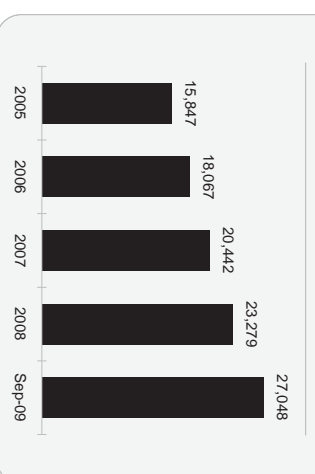
Book End : December

BALANCE SHEET (Million Rp except Par Value)	Dec-2005	Dec-2006	Dec-2007	Dec-2008	Sep-2009
Cash on Hand	3,725,998	5,484,694	7,675,723	10,798,921	12,107,272
Placements with Other Bank	14,792,859	650,559	6,391,403	4,936,408	13,626,435
Marketable Securities	11,491,594	28,271,169	45,847,933	50,044,630	64,216,938
Loans	52,778,750	59,688,265	80,702,481	110,026,861	108,517,724
Investment	925	38,571	29,230	39,846,837	21,340
Fixed Assets	2,034,516	2,239,815	2,264,841	2,644,785	2,704,323
Other Assets	2,253,771	2,884,025	3,078,924	3,259,216	3,594,412
Total Assets	150,180,752	176,798,726	218,005,008	245,569,856	271,626,475
Growth (%)	17.72%	17.72%	23.31%	12.64%	10.61%



Deposits	129,555,406	154,328,511	191,237,133	213,577,063	236,993,347
Taxes Payable	286,074	418,562	500,871	504,635	366,143
Fund Borrowings	525,316	702,310	1,083,995	448,325	704,397
Other Liabilities	743,390	909,716	1,362,082	2,664,700	2,118,989
Total Liabilities	134,332,330	158,729,984	197,563,277	222,290,546	244,578,911
Growth (%)	18.16%	18.16%	24.47%	12.52%	10.03%

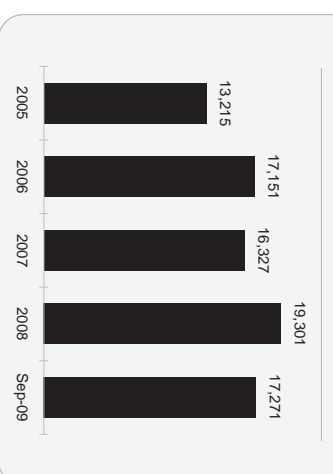
**TOTAL EQUITY** (In Billion Rupiah)



Minority Interest	1,288	1,382	-	-	-
Authorized Capital	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000
Paid up Capital	1,539,888	1,540,938	1,540,938	1,540,938	1,540,938
Paid up Capital (Shares)	12,319	12,328	12,328	24,655	24,655
Par Value	125	125	125	63	63
Retained Earnings	9,143,121	11,556,474	13,904,753	18,338,392	21,844,313
Total Equity	15,847,154	18,067,360	20,441,731	23,279,310	27,047,564
Growth (%)	14.01%	14.01%	13.14%	13.88%	16.19%

INCOME STATEMENTS (Million Rp)	2005	2006	2007	2008	Sep-09
Total Interest Income	13,214,943	17,151,390	16,327,398	19,301,181	17,271,491
Growth (%)	29.79%	29.79%	-4.80%	18.21%	-

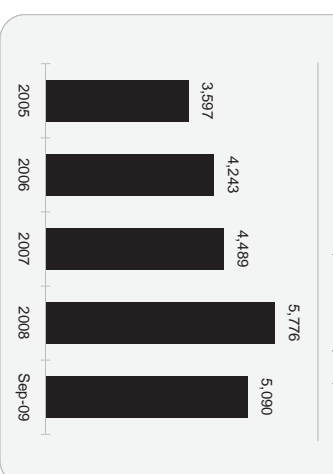
**TOTAL REVENUES** (In Billion Rupiah)



Interest Expenses	5,562,338	7,668,266	6,748,076	6,944,833	6,022,864
Other Operating Revenue	2,182,541	2,225,078	2,846,166	3,878,052	3,168,276
Other Operating Expense	4,473,365	5,114,975	5,884,151	6,825,860	6,043,719
Income from Operations	5,003,995	6,008,678	6,331,260	7,667,907	6,121,876
Growth (%)	20.08%	20.08%	5.37%	21.11%	-

Non-Operating Revenues	119,623	57,925	70,370	52,136	408,475
Income Before Tax	5,123,618	6,066,603	6,401,630	7,720,043	6,530,351
Provision for Income Tax	1,525,937	1,823,794	1,912,378	1,943,904	1,440,689
Minority Interest	-281	-117	-	-	-
Net Income	3,597,400	4,242,692	4,489,252	5,776,139	5,089,662
Growth (%)	17.94%	17.94%	5.81%	28.67%	-

**TOTAL INCOME** (In Billion Rupiah)



RATIOS	2005	2006	2007	2008	Sep-09
Dividend (Rp)	220.00	170.00	118.50	100.00	40.00
EPS (Rp)	292.02	344.16	364.17	234.28	206.44
BV (Rp)	1,286.39	1,465.61	1,658.22	944.20	1,097.04
DAR (X)	0.89	0.90	0.91	0.91	0.90
DER(X)	8.48	8.79	9.66	9.55	9.04
ROA (%)	3.41	3.43	2.94	3.14	2.40
ROE (%)	32.33	33.58	31.32	33.16	24.14
OPM (%)	37.87	35.03	38.78	39.73	35.44
NPM (%)	27.22	24.74	27.50	29.93	29.47
Payout Ratio (%)	75.34	49.39	32.54	42.68	19.38
Yield (%)	6.47	3.27	1.62	3.08	0.82

Company Report

# BANK CIMB NIAGA Tbk



PT Bank CIMB Niaga Tbk ("Bank CIMB Niaga") (formerly PT Bank Niaga Tbk) was established in accordance with Indonesian Corporate Law by Notarial Deed No. 90 of Raden Meester Soewardi, in Jakarta dated 26 September 1955, which was amended by deed No. 9 of the same notary dated 4 November 1955.

According to Article 3 of its articles of Association, Bank CIMB Niaga's scope of activities is to conduct general banking services in accordance with the prevailing laws and regulations, and to engage in other banking activities based on Sharia principles. Bank CIMB Niaga started its banking activities based on the Sharia principles on 27 September 2004.

Bank CIMB Niaga's head office is located in Jln. Jend. Sudirman Kav. 58, Jakarta. As at 31 December 2009, the number of Bank CIMB Niaga's branches and representative offices was as follows:

Bank CIMB Niaga has 181 domestic branches, 437 domestic supporting branches, 30 domestic payment points, 11 domestic syaria branches, and 1 oversea branch.

Bank CIMB Niaga has direct and indirect ownership in the following subsidiaries and associates: PT Saseka Gelora Finance, PT Kencana Internusa Arta Finance and PT Asuransi Cigna.

January 2010

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Company Report : January 2010  
 Main Board  
 Industry Sector : Finance (8)  
 Industry Sub Sector : Bank (81)

As of 29 January 2010  
 Individual Index : 5.367  
 Listed Shares : 23,695,515,023  
 Market Capitalization : 17,534,681,117,020

## COMPANY HISTORY

Established Date : 26-Sep-1955  
 Listing Date : 29-Nov-1989  
 Under Writer IPO :  
 PT FICORINVEST  
 BAPINDO  
 PT MERINCORP  
 Securities Administration Bureau :  
 PT Sirca Datapros Perdana  
 Wisma Sirca  
 Jln. Johar No. 18, Menteng, Jakarta 10340  
 Phone : 314-0032, 390-5920, 390-0645  
 Fax : 390-0671, 390-0652

## BOARD OF COMMISSIONERS

1. Dato Mohd Shukri Hussin
  2. Joseph Dominic Silva
  3. Ananta Barata
  4. Roy Edu Tiradji \*)
  5. Sri Hartina Urip Simeon \*)
  6. Zulkifli M Ali \*)
- \*) *Independent Commissioners*

## BOARD OF DIRECTORS

1. Arwin Rasyid
2. Daniel James Rompas
3. Ferdy Sutrisno
4. Handoyo Soebali
5. Lydia Wulan Tumbelaka
6. Paul Setiawan Hasjim
7. Suhaimin Djohan
8. Mohamed Fadzli Sulaiman
9. Wan Razly Abdullah bin Wan Ali
10. Rifa Mas Oen
11. Veronica Catherinewati Hadiman

## AUDIT COMMITTEE

1. Zulkifli M. Ali
2. Joseph Dominic Silva
3. Ananta Barata
4. Binhaadi
5. Jusuf Halim
6. Kanaka Puraditredia
7. Sukrisno Agoes

## CORPORATE SECRETARY

Harsya Denny Suryo

## HEAD OFFICE:

Graha Niaga 5th Fl., Jln. Jend. Sudirman No. 58  
 Jakarta - 12190  
 Phone : (021) 250-5151, 250-5252, 250-5353  
 Fax : (021) 250-5205

Homepage : <http://www.cimbniaga.com>  
 Email : [investor.relations@cimbniaga.co.id](mailto:investor.relations@cimbniaga.co.id)

### SHAREHOLDERS (July 2009)

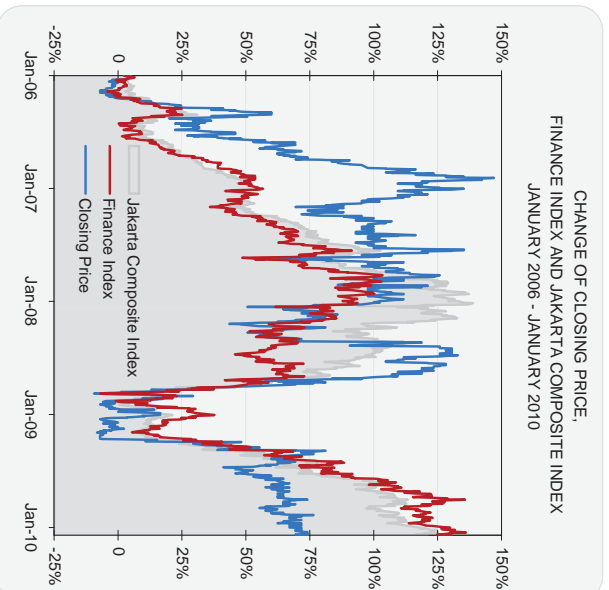
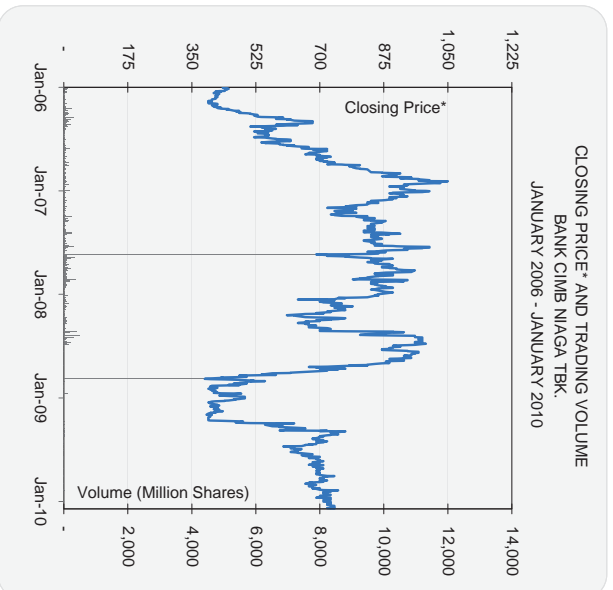
1. CIMB Group Sdn Bhd - Non Trad	18,435,292,071	77.00%
2. Santubong Ventures Sdn Bhd	3,982,024,793	16.00%

### DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
1990		60.00	28-Jun-90	29-Jun-90	05-Jul-90	16-Jul-90	F
1990	10 : 1	100.00	29-Nov-90	30-Nov-90	11-Dec-90	00-Jan-00	I
1991		200.00	22-Jul-92	23-Jul-92	30-Jul-92	24-Aug-92	F
1991		200.00	15-Jul-93	16-Jul-93	23-Jul-93	23-Aug-93	F
1992		200.00	17-Nov-93	18-Nov-93	25-Nov-93	20-Dec-93	I
1993		100.00	23-Jun-94	24-Jun-94	01-Jul-94	01-Aug-94	F
1993		110.00	23-Jun-94	24-Jun-94	01-Jul-94	01-Aug-94	F
1994		235.00	22-Jun-95	23-Jun-95	03-Jul-95	03-Aug-95	F
1995	1 : 1	15-Nov-95	16-Nov-95	24-Nov-95	22-Dec-95		
1995		142.00	23-Jul-96	24-Jul-96	01-Aug-96	30-Aug-96	F
1996		155.00	08-Jul-97	09-Jul-97	18-Jul-97	18-Aug-97	F
1997	10 : 18	22-Aug-97	25-Aug-97	02-Sep-97	16-Sep-97		
2003		7.50	11-Jun-04	14-Jun-04	16-Jun-04	30-Jun-04	F
2004		16.75	30-May-05	31-May-05	02-Jun-05	16-Jun-05	F
2005		3.35	28-Sep-05	29-Sep-05	03-Oct-05	17-Oct-05	I
2005		5.82	28-Apr-06	01-May-06	03-May-06	17-May-06	F
2005		5.90	11-Aug-06	14-Aug-06	16-Aug-06	04-Sep-06	F
2006		10.14	11-May-07	14-May-07	16-May-07	04-Jun-07	I
2007		19.75	02-Sep-07	04-Sep-07	06-Sep-07	14-Sep-07	I
2007		11.37	22-May-08	23-May-08	27-May-08	10-Jun-08	F
2008		12.75	20-May-09	22-May-09	26-May-09	09-Jun-09	F

### ISSUED HISTORY

Type of Listing	Shares	Listing Date	Trading Date
1. First Issue	5,000,000	29-Nov-89	29-Nov-89
2. Bonus Shares 1	397,736	19-Feb-91	19-Feb-91
3. Partial Listing	773,217	19-Feb-91	26-Feb-91
4. Right Issue 1	5,252,500	23-Dec-92	23-Dec-92
5. Company Listing	46,090,811	01-Mar-93	01-Mar-93
6. Koperasi	263,153	01-Mar-93	01-Mar-93
7. Bonus Shares 2	57,777,417	26-Dec-95	27-Dec-95
8. Convertible Bond	42,020,000	08-Feb-96	26-Feb-97
9. Right Issue 2	31,514,487	15-Nov-96	15-Nov-96
10. Stock Split	189,089,321	08-Sep-97	08-Sep-97
11. Bonus Shares 3	340,360,709	17-Sep-97	17-Sep-97
12. Right Issue 3	71,135,395,749	09-Aug-99	09-Aug-99
13. Additional Listing	5,609,671,412	25-Apr-01	25-Apr-01
14. Additional Listing Without HMETL	16	21-May-04	21-May-04
15. Reverse Stocks	-69,717,245,876	21-May-04	21-May-04
16. Option Conversion	320,368,578	04-Oct-04	26-Jul-07
17. Partial Delisting	-3,912,503	20-Apr-05	20-Apr-05
18. Right Issue 4	3,908,678,325	07-Oct-05	07-Oct-05
19. Option Conversion & Warrant I	210,915,000	09-May-06	31-Jul-07
20. ESOP Conversion & Warrant I	71,244,250	01-Aug-07	26-Mar-08
21. ESOP Conversion	79,270,902	07-Aug-07	04-Apr-08
22. Warrant Seri I	427,541,336	03-Mar-08	31-Oct-08
23. Add Listing (Merger)	10,935,048,483	03-Nov-08	03-Nov-08



SHARES TRADED	2006	2007	2008	2009	Jan-10
Volume (Million Sh)	11,481	21,978	12,385	584	19
Value (Billion Rp)	7,237	15,485	11,211	387	14
Frequency (X)	75,011	137,435	70,677	32,383	576
Days	242	246	237	241	20

Price (Rupiah)					
High	1,050	1,010	990	820	750
Low	390	670	360	380	700
Close	920	900	495	710	740
Close *	920	900	495	710	740

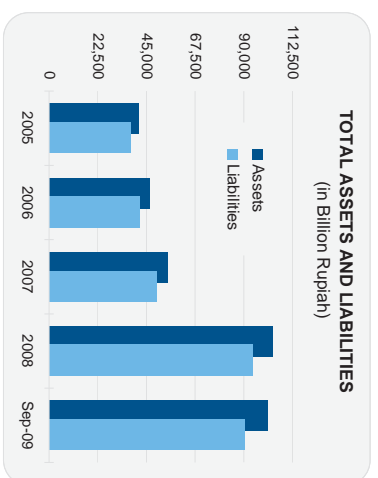
PER (X)	17.25	14.44	17.47	10.84	11.29
PER Industry (X)	18.29	12.57	16.77	13.50	13.47
PBV (X)	2.33	2.14	1.27	1.52	1.58

\*) Adjusted price after corporate action

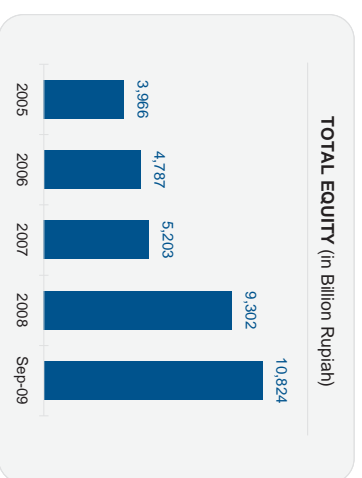
## TRADING ACTIVITIES

Month	High	Low	Close	Freq. (X)	Volume (Thou. Sh)	Value (Million Rp)	Day
Jan-06	455	405	420	8,448	1,223,952	527,239	20
Feb-06	430	390	395	3,690	417,754	171,475	20
Mar-06	480	395	470	7,448	1,157,596	508,579	21
Apr-06	650	470	620	9,376	1,885,284	1,046,966	18
May-06	690	490	570	7,754	1,790,829	1,102,677	21
Jun-06	580	510	550	2,162	346,614	189,602	22
Jul-06	640	540	640	3,455	412,419	245,399	21
Aug-06	730	630	700	6,236	812,654	558,216	20
Sep-06	750	670	740	7,083	786,955	540,710	21
Oct-06	890	720	870	5,553	866,402	692,031	17
Nov-06	1,020	860	1,000	6,349	932,182	844,636	22
Dec-06	1,050	870	920	7,457	848,600	809,139	19
Jan-07	1,010	820	900	10,714	751,220	703,155	22
Feb-07	900	700	770	11,377	703,787	583,556	20
Mar-07	820	710	740	8,905	681,140	521,907	21
Apr-07	890	740	840	16,533	1,596,634	1,333,872	20
May-07	870	790	870	6,874	850,030	708,739	21
Jun-07	930	800	820	7,237	811,084	704,176	20
Jul-07	1,010	810	940	11,764	1,460,667	1,339,256	22
Aug-07	920	670	900	13,317	9,690,402	4,801,764	22
Sep-07	910	820	870	10,959	1,183,118	1,021,064	20
Oct-07	960	830	860	13,482	1,489,076	1,334,684	20
Nov-07	960	780	850	20,000	2,207,666	1,948,719	22
Dec-07	910	840	900	6,273	552,701	483,963	16
Jan-08	900	630	710	10,593	892,375	693,610	20
Feb-08	800	690	760	8,828	777,203	586,158	19
Mar-08	770	590	750	8,593	631,282	443,262	18
Apr-08	760	660	680	7,627	992,375	679,177	22
May-08	960	690	960	20,854	2,193,601	1,881,599	19
Jun-08	990	930	960	7,829	1,950,940	1,866,820	20
Jul-08	970	870	960	1,456	38,743	35,927	22
Aug-08	960	880	890	453	6,221	5,700	19
Sep-08	900	660	720	722	17,128	13,077	21
Oct-08	700	360	470	902	4,683,645	4,920,295	18
Nov-08	590	385	420	1,432	49,982	29,808	20
Dec-08	500	390	495	1,388	151,590	55,534	19
Jan-09	510	390	425	1,192	16,689	7,476	19
Feb-09	440	390	395	1,370	11,703	4,837	20
Mar-09	495	380	470	3,366	51,757	23,028	20
Apr-09	750	470	700	7,971	145,846	92,860	20
May-09	820	660	690	11,204	188,225	140,245	20
Jun-09	720	590	620	1,886	29,439	20,095	22
Jul-09	720	600	700	1,429	31,543	20,910	21
Aug-09	710	670	690	1,187	25,056	17,378	20
Sep-09	730	660	700	742	15,802	11,166	18
Oct-09	770	660	680	1,050	30,661	22,097	22
Nov-09	760	660	730	770	31,228	22,560	20
Dec-09	730	690	710	216	6,429	4,605	19
Jan-10	750	700	740	576	19,381	14,078	20

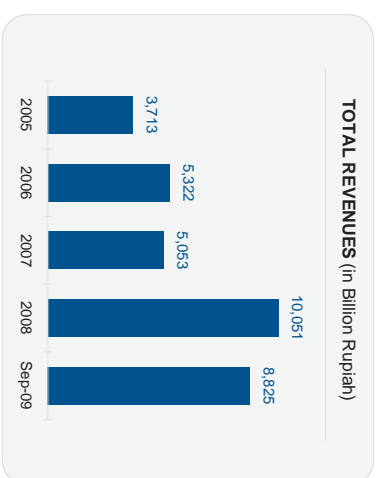
BALANCE SHEET (Million Rp except Par Value)	Dec-2005	Dec-2006	Dec-2007	Dec-2008	Sep-2009
Cash on Hand	463,751	681,685	911,164	2,766,684	3,604,420
Placements with Other Bank	2,449,628	2,017,223	3,383,155	3,747,245	1,788,128
Marketable Securities	4,932,800	6,108,879	4,695,111	3,055,282	3,044,297
Loans	28,671,419	32,457,152	40,675,513	72,219,844	72,075,731
Investment	90,203	25,311	40,622	66,563	92,718
Fixed Assets	440,499	462,239	444,415	1,183,110	1,081,856
Other Assets	1,033,731	1,016,304	1,014,761	413,630	1,428,387
Total Assets	41,579,861	46,544,346	54,885,576	88,888,888	101,085,842
Growth (%)	11.94%	17.92%	17.92%	88.02%	-2.05%



Deposits	34,926,566	39,306,400	47,021,505	85,314,451	82,337,786
Taxes Payable	91,853	102,183	49,006	258,369	205,559
Fund Borrowings	305,040	213,263	238,085	858,605	1,102,619
Other Liabilities	-	568,615	686,335	1,768,387	2,030,163
Total Liabilities	37,610,301	41,752,356	49,678,787	93,836,346	90,197,976
Growth (%)	11.01%	18.98%	18.98%	88.89%	-3.89%
Minority Interest	3,446	4,895	3,391	58,761	63,386
Authorized Capital	2,900,000	2,900,000	2,900,000	2,900,000	2,900,000
Paid up Capital	949,794	958,880	971,807	1,552,420	1,552,420
Paid up Capital (Shares)	11,882	12,064	12,323	23,935	23,935
Par Value	5,000 & 50	5,000 & 50	5,000 & 50	5,000 & 50	5,000 & 50
Retained Earnings	996,488	1,484,645	1,856,176	2,544,730	3,256,161
Total Equity	3,966,113	4,787,095	5,203,398	9,302,467	10,824,480
Growth (%)	20.70%	8.70%	8.70%	78.78%	16.36%



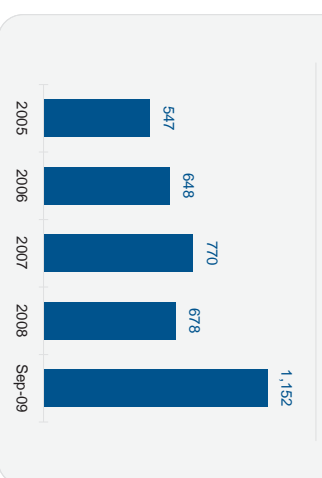
INCOME STATEMENTS (Million Rp)	2005	2006	2007	2008	Sep-09
Total Revenues	3,713,324	5,321,683	5,053,465	10,051,482	8,825,139
Growth (%)	43.31%	-5.04%	-5.04%	98.90%	-
Interest Expenses	1,987,032	3,109,511	2,606,688	5,250,031	4,213,429
Other Operating Revenue	410,835	692,067	683,416	1,433,979	990,506
Other Operating Expense	1,410,506	1,876,297	2,137,779	4,910,987	3,910,694
Income from Operations	726,621	1,027,941	992,414	1,324,443	1,691,522
Growth (%)	41.47%	-3.46%	-3.46%	33.46%	-



Non-Operating Revenues	19,708	-96,145	34,489	-240,240	-77,284
Income Before Tax	746,329	931,796	1,026,903	1,084,203	1,614,238
Provision for Income Tax	200,294	283,991	286,158	401,131	457,379
Minority Interest	886	-74	-264	-4,883	-4,620
Net Income	546,921	647,731	770,481	678,189	1,152,239
Growth (%)	18.43%	18.95%	18.95%	-11.98%	-

**TOTAL INCOME** (in Billion Rupiah)

RATIOS	2005	2006	2007	2008	Sep-09
Dividend (Rp)	31,82	10,14	31,12	12,75	-
EPS (Rp)	46,03	53,69	62,53	28,33	48,14
BV (Rp)	333,78	396,81	422,26	388,66	452,25
DAR (X)	0,90	0,90	0,91	0,91	0,89
DER(X)	9,48	8,72	9,55	10,09	8,33
ROA (%)	1,79	2,00	1,87	1,05	1,60
ROE (%)	18,82	19,46	19,74	11,66	14,91
OPM (%)	19,57	19,32	19,64	13,18	19,17
NPM (%)	14,73	12,17	15,25	6,75	13,06
Payout Ratio (%)	69,13	18,89	49,77	45,00	-
Yield (%)	7,86	1,10	3,46	2,58	-



# Bank Danamon Tbk

# BDMN

Company Report : January 2010  
 Main Board  
 Industry Sector : Finance (9)  
 Industry Sub Sector : Bank (81)

As of 29 January 2010  
 Individual Index : 2.659  
 Listed Shares : 8.307.826.360  
 Market Capitalization : 40.292.957.846.000

## COMPANY HISTORY

Established Date : 16-Jul-1956  
 Listing Date : 06-Dec-1989  
 Under Writer IPO :  
 PT Aseam Indonesia  
 PT IFI  
 PT Mutual Int Finance  
 PT Bank Pembangunan Indonesia  
 Securities Administration Bureau :  
 PT Raya Saham Registra  
 Plaza Central Building 2nd Fl.  
 Jl. Jend. Sudirman Kav. 47-48 Jakarta  
 Phone : 252-5666  
 Fax : 252-5028

## BOARD OF COMMISSIONERS

- Ng Kee Choe
  - Gan Chee Yen
  - Harry Arief Soeopardi Sukadis \*)
  - J. B. Kristiadi Pudjokusumarto \*)
  - Krisna Wijaya
  - Manggi Taruna Habir \*)
  - Milan Robert Shuster \*)
  - Liew Cheng San Victor
- \*) *Independent Commissioners*

## BOARD OF DIRECTORS

- Juan Eugenio Sebastian Paredes Muirragui
- All Rukmijah (Ali Yorg)
- Fransiska Oei Lan Siem
- Henry Hikmanio
- Joseph Felippus Peter Luhukay
- Kanchan Keshav Nijasure
- Muliatl Rahardja
- Sanjiv Malhotra
- Veria Eve Lim

## AUDIT COMMITTEE

- Manggi Taruna Habir
- Amir Abadi Jusuf
- Felix Oentoeng Soebagio
- Gan Chee Yen
- Harry Arief Soeopardi Sukadis
- Liew Cheng San Victor

## CORPORATE SECRETARY

Dini Herdini

## HEAD OFFICE:

Menara Bank Danamon 7th Fl., Jln. Prof. DR. Satrio Kav. E4/6  
 Mega Kuningan, Jakarta - 12950  
 Phone : (021) 5799-1001 - 03 (H)  
 Fax : (021) 5799-1160/61

Homepage : <http://www.danamon.co.id/>  
 Email : [corpsec@danamon.co.id](mailto:corpsec@danamon.co.id)

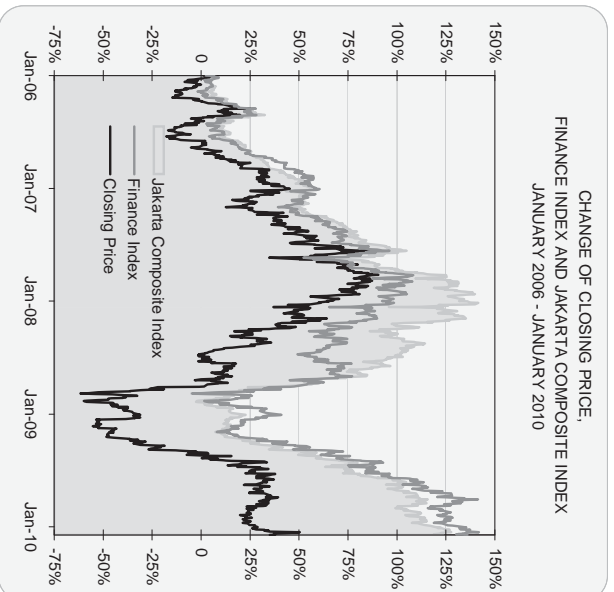
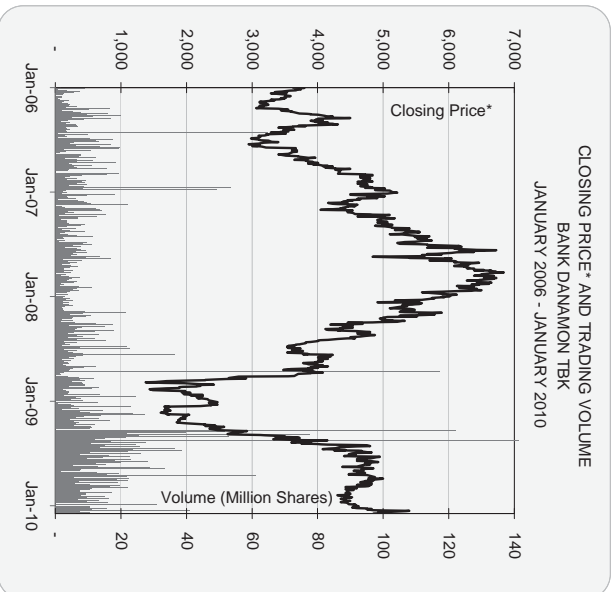
SHAREHOLDERS (January 2010)  
 1. Asia Financial (Ind) Pte. Ltd 5,674,493,482 67.62%

## DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Dividend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
1990		50.00	18-Sep-90	19-Sep-90	26-Sep-90	26-Oct-90	1
1990		150.00	06-Jun-91	07-Jun-91	14-Jun-91	26-Jul-91	F
1991		150.00	27-May-92	29-May-92	06-Jun-92	13-Jul-92	F
1992		150.00	01-Jul-93	02-Jul-93	09-Jul-93	09-Aug-93	F
1993	1 : 1		27-Sep-93	28-Sep-93	05-Oct-93	26-Oct-93	F
1993		50.00	10-Jun-94	11-Jun-94	20-Jun-94	20-Jul-94	F
1994		60.00	05-Jul-95	06-Jul-95	14-Jul-95	14-Aug-95	F
1996	4 : 1		08-Jan-96	09-Jan-96	17-Jan-96	15-Feb-96	F
1995		100.00	13-May-96	14-May-96	23-May-96	20-Jun-96	F
1996		55.00	15-May-97	16-May-97	27-May-97	25-Jun-97	F
2001		5.85	10-Dec-01	11-Dec-01	19-Dec-01	28-Dec-01	F
2002		19.00	16-Dec-02	17-Dec-02	19-Dec-02	27-Dec-02	F
2002		20.97	27-Jun-03	30-Jun-03	02-Jul-03	09-Jul-03	F
2003		85.00	18-Mar-04	19-Mar-04	24-Mar-04	08-Apr-04	F
2003		39.50	05-May-04	06-May-04	10-May-04	14-May-04	F
2004		178.73	08-Dec-04	09-Dec-04	13-Dec-04	22-Dec-04	F
2004		66.65	17-Jun-05	20-Jun-05	22-Jun-05	30-Jun-05	F
2005		203.45	15-Jun-06	16-Jun-06	20-Jun-06	04-Jul-06	F
2006		131.44	14-May-07	15-May-07	21-May-07	05-Jun-07	F
2007		208.90	16-May-08	17-May-08	22-May-08	05-Jun-08	F
2008		90.82	18-Jun-09	19-Jun-09	23-Jun-09	07-Jul-09	F

## ISSUED HISTORY

Type of Listing	Shares	Listing Date	Trading Date
1. First Issue	12,000,000	06-Dec-89	06-Dec-89
2. Partial Listing	22,400,000	02-Aug-91	09-Aug-91
3. Bonus Shares 1	34,400,000	15-Nov-93	15-Nov-93
4. Right Issue 1	224,000,000	19-Jan-94	10-Mar-94
5. Bonus Shares 2	112,000,000	16-Feb-96	16-Feb-96
6. Company Listing	155,200,000	20-May-96	20-May-96
7. Right Issue 2	560,000,000	20-May-96	20-May-96
8. Stock Split	1,120,000,000	23-Jun-97	23-Jun-97
9. Right Issue 3	215,040,000,000	05-Apr-99	05-Apr-99
10. Partial Delisting 1	-2,172,800,000	11-Jun-99	11-Jun-99
11. Add Listing (Bank PDCF)	44,921,250,000	04-Jan-00	04-Jan-00
12. Additional Listing (Merger)	230,663,750,000	04-Jul-00	04-Jul-00
13. Partial Delisting 2	-4,906,922,000	01-Sep-00	01-Sep-00
14. Partial Delisting 3	-245,346,100	17-Jul-01	17-Jul-01
15. Reverse Stocks 1	-461,250,668,000	17-Jul-01	17-Jul-01
16. Reverse Stocks 2	-19,431,411,120	22-Jan-03	22-Jan-03
17. Option Conversion	34,886,500	07-Jul-05	14-Dec-06
18. ESOP Conversion I & II	46,979,955	20-Dec-06	15-Sep-08
19. ESOP Conversion II	2,126,000	21-Dec-06	12-Jan-10
20. ESOP Conversion I	25,528,645	11-Jan-07	30-Jun-09
21. ESOP Conversion I, II & III	35,675,600	04-Jul-07	02-Nov-09
22. ESOP Conversion I & III	10,709,800	08-Aug-07	08-Oct-09
23. ESOP Conversion III	2,639,500	09-Aug-07	13-Jan-10
24. ESOP Conversion II & III	9,751,500	10-Aug-07	29-Jan-10
25. Right Issue 4	3,281,676,080	27-Apr-09	27-Apr-09



SHARES TRADED	2006	2007	2008	2009	Jan-10
Volume (Million Sh)	1,440	1,144	1,459	3,623	210
Value (Billion Rp)	7,426	8,162	7,437	13,730	1,036
Frequency (X)	50,353	55,665	91,387	189,578	11,971
Days	242	246	240	241	20

Price (Rupiah)					
High	6,800	9,150	8,000	5,100	5,500
Low	3,875	5,200	1,780	2,075	4,500
Close	6,750	8,000	3,100	4,550	4,850
Close *	5,102	6,046	2,343	4,550	4,850

PER (X)	25.18	19.02	10.22	20.97	22.36
PER Industry (X)	18.29	12.57	16.77	13.41	13.39
PBV (X)	3.53	3.72	1.48	2.44	2.61

\*) Adjusted price after corporate action

## TRADING ACTIVITIES

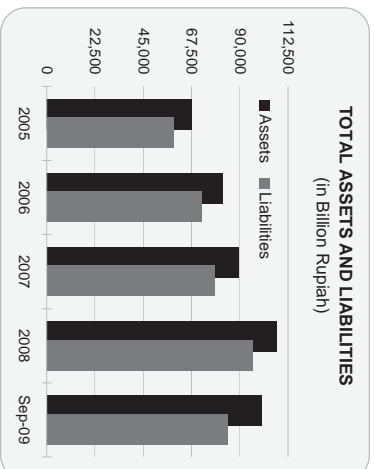
Month	Closing Price			Freq. (X)	Volume (Thou. Sh)	Value (Million Rp)	Day
	High	Low	Close				
Jan-06	5,050	4,350	4,650	2,744	54,091	255,168	20
Feb-06	4,750	4,075	4,275	2,251	32,890	143,398	20
Mar-06	4,850	4,050	4,800	4,263	95,972	424,049	21
Apr-06	6,100	4,825	5,150	4,043	171,859	920,181	18
May-06	5,750	4,350	4,600	2,453	76,737	393,820	21
Jun-06	4,750	3,900	3,975	3,335	123,878	540,376	22
Jul-06	4,550	3,875	4,250	7,929	184,245	760,878	21
Aug-06	5,050	4,250	4,900	5,977	119,614	563,903	20
Sep-06	5,350	4,750	5,300	4,133	149,481	763,337	21
Oct-06	6,050	5,250	5,950	3,831	111,921	634,710	17
Nov-06	6,600	5,950	6,250	5,122	127,570	803,250	22
Dec-06	6,800	6,050	6,750	4,272	192,002	1,222,588	19
Jan-07	6,950	5,700	5,900	4,804	103,379	642,040	22
Feb-07	6,200	5,200	5,750	5,962	135,517	791,201	20
Mar-07	6,800	5,300	6,550	6,175	169,505	1,024,182	21
Apr-07	6,900	6,400	6,450	3,457	76,014	507,148	20
May-07	7,550	6,350	7,000	2,612	61,515	432,134	21
Jun-07	7,600	6,800	6,900	1,917	65,247	473,975	20
Jul-07	9,050	6,900	8,450	6,097	126,961	1,012,506	22
Aug-07	8,300	6,150	8,050	6,319	137,751	1,018,859	22
Sep-07	8,550	7,900	8,450	3,865	66,642	549,673	20
Oct-07	9,150	8,200	8,650	4,601	62,632	550,300	20
Nov-07	9,050	8,050	8,300	4,850	72,707	617,177	22
Dec-07	8,600	7,350	8,000	5,006	66,524	543,209	16
Jan-08	8,000	6,100	7,200	5,498	59,945	434,264	20
Feb-08	7,800	6,650	7,650	7,689	80,761	582,882	19
Mar-08	7,750	6,200	6,900	6,450	85,086	594,869	18
Apr-08	6,900	5,500	5,700	10,154	178,296	1,044,517	22
May-08	6,500	5,650	5,700	8,122	146,670	866,651	21
Jun-08	5,750	4,625	4,700	8,047	134,407	668,651	21
Jul-08	5,750	4,650	5,550	11,796	173,221	894,565	22
Aug-08	5,500	4,950	5,400	3,958	55,844	295,631	20
Sep-08	5,500	4,050	4,900	5,652	199,677	1,036,121	21
Oct-08	4,950	1,825	2,600	6,338	105,178	320,247	18
Nov-08	3,450	1,780	2,625	7,358	104,095	275,516	20
Dec-08	3,250	2,350	3,100	10,325	136,016	393,104	19
Jan-09	3,375	2,125	2,275	11,088	129,592	351,782	19
Feb-09	2,800	2,075	2,625	10,776	176,354	425,797	20
Mar-09	3,225	2,450	3,125	7,103	135,504	363,782	20
Apr-09	3,200	2,325	3,125	23,206	762,321	2,082,750	20
May-09	4,200	3,000	3,750	19,701	602,719	2,207,341	20
Jun-09	4,900	3,850	4,825	24,015	412,808	1,795,377	22
Jul-09	5,050	4,300	4,825	22,412	297,508	1,389,603	21
Aug-09	5,000	4,425	4,700	19,956	268,829	1,259,994	20
Sep-09	5,050	4,225	4,950	14,990	229,692	1,078,256	18
Oct-09	5,100	4,250	4,550	15,159	266,077	1,257,721	22
Nov-09	4,600	4,250	4,425	11,912	146,765	655,152	20
Dec-09	4,600	4,300	4,550	9,260	194,335	862,524	19
Jan-10	5,500	4,500	4,850	11,971	210,289	1,035,947	20



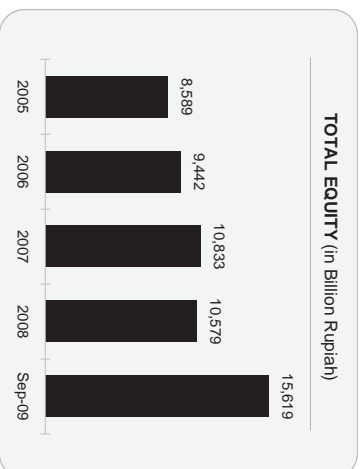
Financial Data and Ratios  
Public Accountant : Siddharta, Siddharta & Widjaja

Book End : December

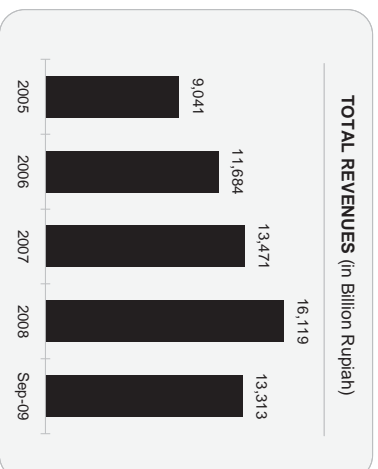
BALANCE SHEET	Dec-2005	Dec-2006	Dec-2007	Dec-2008	Sep-2009
(Million Rp except Par Value)					
Placements on Hand	640,044	832,583	1,237,518	4,161,520	3,165,716
Placements with Other Banks	5,403,724	4,986,250	4,959,485	3,508,786	12,053
Marketable Securities	2,475,564	6,012,055	4,110,753	4,137,089	4,867,688
Loans	34,973,862	39,746,644	49,858,293	63,410,474	62,682
Investment	11,958	12,052	12,053	12,053	12,053
Fixed Assets	1,480,028	1,574,536	1,538,878	1,905,024	1,821,782
Other Assets	1,928,518	2,696,414	3,665,715	5,035,898	5,443,912
Total Assets	67,803,454	82,072,687	89,409,827	107,268,363	100,127,570
Growth (%)	21.04%	8.94%	19.97%	-6.66%	



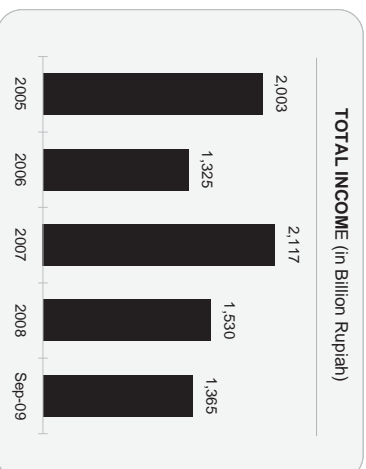
Deposits	44,350,482	58,963,510	62,413,009	75,439,859	68,286,679
Taxes Payable	153,892	167,039	184,687	213,278	157,171
Fund Borrowings	1,114,839	1,028,329	1,510,124	2,543,620	2,998,992
Other Liabilities	3,628,474	2,033,480	2,782,714	2,484,704	2,790,217
Total Liabilities	59,043,170	72,339,809	78,239,344	96,159,098	84,431,611
Growth (%)	22.60%	8.09%	22.90%	-12.20%	
Minority Interest	171,331	244,951	337,038	530,197	77,043
Authorized Capital	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
Paid up Capital	3,569,247	3,581,679	3,625,336	3,631,865	5,299,640
Paid up Capital (Shares)	4,921	4,946	5,033	5,046	8,382
Par Value	50,000 & 500	50,000 & 500	50,000 & 500	50,000 & 500	50,000 & 500
Retained Earnings	4,951,761	5,196,109	6,595,065	6,989,413	7,574,203
Total Equity	8,588,953	9,441,927	10,833,445	10,579,068	15,618,916
Growth (%)	9.93%	14.74%	-2.35%	47.64%	



INCOME STATEMENTS (Million Rp)	2005	2006	2007	2008	Sep-09
Total Revenues	9,041,157	11,684,007	13,471,200	16,118,989	13,313,230
Growth (%)		29.23%	15.30%	19.66%	
Interest Expenses	3,899,060	5,690,278	5,662,297	6,841,478	5,874,042
Other Operating Revenue	872,174	1,107,961	1,030,382	822,896	723,437
Other Operating Expense	2,739,768	4,694,451	5,406,846	7,674,346	6,052,596
Income from Operations	3,274,503	2,548,963	3,603,760	2,671,141	2,342,271
Growth (%)		-22.16%	41.38%	-25.88%	



Non-Operating Revenues	-276,259	-445,722	-290,235	6,696	-311,633
Income Before Tax	2,998,244	2,103,241	3,313,525	2,677,837	2,030,638
Provision for Income Tax	875,954	652,328	1,043,549	875,833	602,740
Minority Interest	-119,092	-125,581	-153,061	-271,982	-62,796
Net Income	2,003,198	1,325,332	2,116,915	1,530,022	1,365,102
Growth (%)		-33.84%	59.73%	-27.72%	



RATIOS	2005	2006	2007	2008	Sep-09
Dividend (Rp)	270,10	132,87	208,90	90,82	-
EPS (Rp)	407,08	267,97	420,60	303,21	162,87
BV (Rp)	1,745,41	1,909,10	2,152,45	2,086,47	1,863,46
DAR (X)	0.87	0.88	0.88	0.90	0.84
DER(X)	6.87	7.67	7.22	9.09	5.41
ROA (%)	4.42	2.56	3.71	2.50	2.03
ROE (%)	34.91	22.28	30.59	25.31	13.00
OPM (%)	36.22	21.82	26.75	16.57	17.59
NPM (%)	22.16	11.34	15.71	9.49	10.25
Payout Ratio (%)	66.35	49.58	49.67	29.95	-
Yield (%)	5.69	1.97	2.61	2.93	-