

DATA PERTUMBUHAN PENJUALAN, BIAYA, ASET DAN UTANG 2003-2009

1. PT. Bank Mandiri, Tbk

Tahun	S	TA	TE	EAT	PBT	TC	TL
2002	35.511.293	250.394.689	14.434.510	3.586.217	5.809.970	31.925.076	235.960.179
2003	29.354.086	249.435.554	20.395.225	4.586.066	7.031.524	24.768.020	229.040.329
2004	23.260.414	248.155.827	24.934.707	5.255.701	7.525.002	18.004.713	223.221.120
2005	23.557.554	263.383.348	23.214.398	604.531	1.232.877	22.953.023	240.168.950
2006	26.261.106	267.517.192	26.340.670	2.421.405	2.381.196	23.839.701	241.176.522
2007	23.928.549	319.085.590	29.243.732	4.346.224	6.333.383	19.582.325	289.841.858
2008	27.336.237	358.438.678	30.513.869	5.312.821	8.086.560	22.023.416	327.924.809
2009	32.598.964	394.616.604	35.108.769	7.155.464	10.824.074	25.443.500	359.507.835

Tahun	Pertumbuhan Penjualan %	Pertumbuhan biaya %	Pertumbuhan aset %	Pertumbuhan utang %	ROE %
2003	-17,3387	-22,41829	-0,38305	-2,93263	0,25
2004	-20,7592	-27,30661	-0,51305	-2,54069	0,22
2005	1,277	27,483	6,136	7,592	0,21
2006	11,476	3,863	1,570	0,420	0,03
2007	-8,88217	-17,85834	19,277	20,178	0,09
2008	14,241	12,466	12,333	13,139	0,15
2009	19,252	15,529	10,093	9,631	0,17

2. PT. Bank Rakyat Indonesia, Tbk

Tahun	S	TA	TE	EAT	PBT	TC	TL
2002	14.498.291	86.344.896	5.794.104	1.524.940	1.469.670	12.973.351	80.550.792
2003	16.007.795	94.709.726	8.453.779	2.578.815	3.712.081	13.428.980	86.255.947
2004	16.977.604	107.040.172	12.450.294	3.633.228	5.731.425	13.344.376	94.589.878
2005	17.978.326	122.775.579	13.352.982	3.808.587	5.607.952	14.169.739	109.422.597
2006	21.070.537	154.725.486	16.876.808	4.257.572	5.906.721	16.812.965	137.848.678
2007	23.240.631	203.734.936	19.437.635	4.838.001	7.780.074	18.402.630	184.297.301
2008	28.096.631	246.076.896	22.356.697	5.958.368	8.822.012	22.138.263	223.720.199
2009	35.334.131	316.947.029	27.257.381	7.308.292	9.891.228	28.025.839	289.689.648

Tahun	Pertumbuhan Penjualan %	Pertumbuhan biaya %	Pertumbuhan aset %	Pertumbuhan utang %	ROE %
2003	10,412	3,512	9,688	7,083	0,31
2004	6,058	-0,630011	13,019	9,662	0,29
2005	5,894	6,185	14,700	15,681	0,29
2006	17,200	18,654	26,023	25,978	0,25
2007	10,299	9,455	31,675	33,695	0,25
2008	20,894	20,299	20,783	21,391	0,27
2009	25,759	26,595	28,800	29,487	0,27

3. PT. Bank Central Asia, Tbk

Tahun	S	TA	TE	EAT	PBT	TC	TL
2002	15.178.120	117.304.586	11.507.910	2.541.631	3.400.066	12.636.489	105.796.676
2003	13.613.840	133.260.087	12.625.445	2.390.988	3.139.711	11.222.852	120.634.642
2004	13.229.085	149.168.842	13.925.445	3.195.634	4.528.733	10.033.451	135.243.397
2005	15.397.484	150.180.752	15.847.154	3.597.681	5.123.618	11.799.803	134.333.598
2006	17.151.390	176.798.726	18.067.360	4.242.809	6.066.603	12.908.581	158.731.366
2007	16.327.398	218.005.008	20.441.731	4.489.252	6.401.630	11.838.146	197.563.277
2008	19.301.181	245.569.856	23.279.310	5.776.139	7.720.043	13.525.042	222.290.546
2009	22.931.153	282.392.294	27.856.693	6.807.242	8.945.092	16.123.911	254.535.601

Tahun	Pertumbuhan Penjualan %	Pertumbuhan biaya %	Pertumbuhan aset %	Pertumbuhan utang %	ROE %
2003	-10,3062	-11,18694	13,602	14,025	0,19
2004	-2,8262	-10,59803	11,938	12,110	0,23
2005	16,391	17,605	0,678	-0,67271	0,23
2006	11,391	9,397	17,724	18,162	0,23
2007	-4,80423	-8,29243	23,307	24,464	0,22
2008	18,213	14,250	12,644	12,516	0,25
2009	18,807	19,215	14,995	14,506	0,24

4. PT. Bank Negara Indonesia,Tbk

Tahun	S	TA	TE	EAT	PBT	TC	TL
2002	16.230.211	125.623.157	8.230.603	2.508.046	2.510.653	13.722.165	117.392.554
2003	15.327.159	131.486.870	10.016.289	828.530	970.308	14.498.629	121.470.581
2004	14.764.501	136.481.584	12.858.301	3.136.090	3.139.264	11.628.411	123.623.283
2005	15.203.457	147.812.206	11.894.914	1.414.739	2.255.782	13.788.718	135.917.292
2006	14.938.397	169.415.573	14.794.269	1.925.830	2.839.639	13.012.567	154.621.304
2007	14.877.720	183.341.611	17.219.585	897.928	1.481.140	13.979.792	166.122.026
2008	16.628.139	201.741.069	15.431.148	1.222.485	1.932.835	15.405.654	186.309.921
2009	19.446.766	227.496.967	19.143.582	2.483.995	3.443.989	16.962.771	208.353.385

Tahun	Pertumbuhan Penjualan %	Pertumbuhan biaya %	Pertumbuhan aset %	Pertumbuhan utang %	ROE %
2003	-5,56402	5,658	4,668	3,474	0,08
2004	-3,67099	-19,79648	3,799	1,772	0,24
2005	2,973	18,578	8,302	9,945	0,12
2006	-1,74342	-5,628884	14,615	13,761	0,13
2007	-0,40618	7,433	8,220	7,438	0,05
2008	11,765	10,199	10,036	12,152	0,08
2009	16,951	10,107	12,767	11,832	0,13

5. PT. Bank CIMB Niaga, Tbk

Tahun	S	TA	TE	EAT	PBT	TC	TL
2002	3.176.021	22.837.562	1.476.127	141.119	77.427	3.034.902	21.361.435
2003	2.838.272	23.749.329	1.975.226	467.225	446.479	2.371.047	21.774.103
2004	3.059.419	30.798.312	2.363.001	660.293	754.077	2.399.126	28.435.311
2005	3.713.324	41.579.861	3.966.113	546.921	746.329	3.166.403	37.613.748
2006	5.321.683	46.544.346	4.787.095	647.732	931.797	4.673.951	41.757.251
2007	5.053.465	54.885.576	5.203.398	770.481	1.026.903	4.282.984	49.682.178
2008	10.051.482	103.197.574	9.302.467	678.189	1.084.203	9.373.293	93.895.107
2009	11.311.112	107.104.274	11.210.407	1.568.130	2.165.587	9.742.982	95.893.867

Tahun	Pertumbuhan Penjualan %	Pertumbuhan biaya %	Pertumbuhan aset %	Pertumbuhan utang %	ROE %
2003	-10,6343	-21,87402	3,992	1,932	0,24
2004	7,792	1,184	29,681	30,592	0,28
2005	21,374	31,982	35,007	32,278	0,14
2006	43,313	47,611	11,940	11,016	0,14
2007	-5,0401	-8,364807	17,921	18,979	0,15
2008	98,903	118,850	88,023	88,992	0,07
2009	12,532	3,944	3,786	2,129	0,14

6. PT. Bank Danamon, Tbk

Tahun	S	TA	TE	EAT	PBT	TC	TL
2002	7.462.891	46.911.346	4.652.812	948.034	989.283	6.514.857	42.258.534
2003	7.589.452	52.681.943	6.822.199	1.529.576	1.572.540	6.059.876	45.859.744
2004	7.660.264	58.811.765	7.803.943	2.408.079	3.378.236	5.252.185	51.007.822
2005	9.960.891	67.803.454	8.588.953	2.003.198	2.998.244	7.957.693	59.214.501
2006	11.684.007	82.072.687	9.441.927	1.325.332	2.103.241	10.358.675	72.630.760
2007	13.471.200	89.409.827	10.833.445	2.116.915	3.313.525	11.354.285	78.576.382
2008	16.118.989	107.268.363	10.579.068	1.530.022	2.677.837	14.588.967	96.689.295
2009	17.666.110	98.597.953	15.805.751	1.532.533	2.370.560	16.133.577	82.792.202

Tahun	Pertumbuhan Penjualan %	Pertumbuhan biaya %	Pertumbuhan aset %	Pertumbuhan utang %	ROE %
2003	1,696	-6,983745	12,301	8,522	0,22
2004	0,933	-13,32851	11,636	11,226	0,31
2005	30,033	51,512	15,289	16,089	0,23
2006	17,299	30,172	21,045	22,657	0,14
2007	15,296	9,611	8,940	8,186	0,20
2008	19,655	28,489	19,974	23,051	0,14
2009	9,598	10,588	-8,08291	-14,3729	0,10

7. PT. Bank Pan Indonesia, Tbk

Tahun	S	TA	TE	EAT	PBT	TC	TL
2002	3.596.052	15.940.612	3.501.491	100.809	139.381	3.495.243	12.439.121
2003	2.819.566	19.379.621	3.687.746	461.653	561.187	2.357.913	15.691.875
2004	2.934.402	23.937.439	4.521.676	928.433	1.253.982	2.005.969	19.415.763
2005	3.438.241	36.919.444	4.384.651	563.752	757.391	2.874.489	32.534.793
2006	3.901.526	40.514.765	6.614.388	652.013	1.042.322	3.249.513	33.900.377
2007	4.349.268	53.470.645	7.500.148	852.252	1.309.212	3.497.016	45.970.497
2008	6.011.625	64.391.915	7.935.016	701.361	1.153.368	5.310.264	56.456.899
2009	7.375.667	77.857.418	10.741.780	915.298	1.406.145	6.460.369	67.115.638

Tahun	Pertumbuhan Penjualan %	Pertumbuhan biaya %	Pertumbuhan aset %	Pertumbuhan utang %	ROE %
2003	-21,5927	-32,53937	21,574	26,149	0,13
2004	4,073	-14,92608	23,519	23,731	0,21
2005	17,170	43,297	54,233	67,569	0,13
2006	13,474	13,047	9,738	4,197	0,10
2007	11,476	7,617	31,978	35,605	0,11
2008	38,222	51,851	20,425	22,811	0,09
2009	22,690	21,658	20,912	18,879	0,09

8. PT. Bank Internasional Indonesia, Tbk

Tahun	S	TA	TE	EAT	PBT	TC	TL
2002	3.701.975	36.325.265	2.976.787	132.517	139.253	3.569.458	33.348.478
2003	4.045.786	34.745.614	3.376.652	309.089	270.077	3.736.697	31.368.962
2004	4.021.411	36.077.167	4.210.800	821.582	815.582	3.199.829	31.866.367
2005	4.696.540	50.271.052	4.708.424	725.118	917.110	3.971.422	45.562.628
2006	6.202.694	53.102.230	5.255.253	633.710	743.490	5.568.984	47.846.977
2007	5.547.373	55.148.453	5.343.196	404.757	377.040	5.142.616	49.805.257
2008	5.942.647	56.855.129	4.965.319	480.468	653.322	5.462.179	51.889.810
2009	6.231.908	60.965.774	5.258.959	(40.969)	39.237	6.272.877	55.706.815

Tahun	Pertumbuhan Penjualan %	Pertumbuhan biaya %	Pertumbuhan aset %	Pertumbuhan utang %	ROE %
2003	9,287	4,685	-4,34863	-5,93585	0,09
2004	-0,60248	-14,36745	3,832	1,586	0,20
2005	16,788	24,114	39,343	42,980	0,15
2006	32,069	40,226	5,632	5,014	0,12
2007	-10,5651	-7,656118	3,853	4,093	0,08
2008	7,125	6,214	3,095	4,185	0,10
2009	4,868	14,842	7,230	7,356	-0,00779

9. PT. Bank Permata, Tbk

Tahun	S	TA	TE	EAT	PBT	TC	TL
2002	626.874	28.027.532	1.157.252	(808.221)	(847.855)	(1.474.729)	26.870.280
2003	1.398.968	29.034.831	1.713.567	558.089	542.504	840.879	27.321.264
2004	1.844.812	31.756.642	2.340.903	622.716	703.181	1.222.096	29.415.739
2005	3.760.648	34.782.459	2.571.904	304.364	405.343	3.456.284	32.210.555
2006	4.588.209	37.481.524	3.762.072	311.469	455.169	4.276.740	33.719.452
2007	4.096.153	39.298.423	3.902.676	499.025	736.798	3.597.128	35.395.747
2008	4.841.508	54.059.522	4.288.662	452.409	754.737	4.389.099	49.770.860
2009	6.069.599	56.009.953	4.835.512	480.155	766.622	5.589.444	51.174.441

Tahun	Pertumbuhan Penjualan %	Pertumbuhan biaya %	Pertumbuhan aset %	Pertumbuhan utang %	ROE %
2003	123,166	-157,0192	3,594	1,678	-0,6984
2004	31,869	45,336	9,374	7,666	0,33
2005	103,850	182,816	9,528	9,501	0,27
2006	22,006	23,738	7,760	4,684	0,12
2007	-10,7244	-15,89089	4,847	4,971	0,08
2008	18,19646	22,017	37,562	40,613	0,13
2009	25,366	27,348	3,608	2,820	0,11

DATA HUBUNGAN NPM, TATO, DAN FLM DENGAN PBV DAN PER

1. PT. Bank Mandiri, Tbk

tahun	NPM	TATO	FLM	PBV	PER
2003	0,156	0,118	12,230	0,98	4,36
2004	0,226	0,094	9,952	1,55	7,36
2005	0,026	0,089	11,346	1,43	54,84
2006	0,092	0,098	10,156	2,27	24,70
2007	0,182	0,075	10,911	2,60	17,33
2008	0,194	0,076	11,747	1,39	7,97
2009	0,219	0,083	11,240	2,98	16,00

2. PT. Bank Rakyat Indonesia, Tbk

tahun	NPM	TATO	FLM	PBV	PER
2003	0,161	0,169	11,203	1,74	5,70
2004	0,214	0,159	8,597	2,74	9,38
2005	0,212	0,146	9,195	2,73	9,56
2006	0,202	0,136	9,168	3,74	18,29
2007	0,208	0,114	10,481	4,97	12,57
2008	0,212	0,114	11,007	2,52	16,77
2009	0,207	0,111	11,628	3,65	13,41

3. PT. Bank Central Asia, Tbk

tahun	NPM	TATO	FLM	PBV	PER
2003	0,176	0,102	10,555	1,61	8,53
2004	0,242	0,089	10,712	2,63	11,45
2005	0,234	0,103	9,477	2,64	11,64
2006	0,247	0,097	9,786	3,55	15,12
2007	0,275	0,075	10,665	4,51	20,10
2008	0,299	0,079	10,549	3,44	13,87
2009	0,297	0,081	10,137	4,42	17,62

4. PT. Bank Negara Indonesia, Tbk

tahun	NPM	TATO	FLM	PBV	PER
2003	0,054	0,117	13,127	1,72	20,83
2004	0,212	0,108	10,614	1,73	7,09
2005	0,093	0,103	12,427	1,43	12,01
2006	0,129	0,088	11,451	1,68	12,90
2007	0,060	0,081	10,647	1,60	14,51
2008	0,074	0,082	13,074	0,67	8,50
2009	0,128	0,085	11,884	1,64	12,23

5. PT. Bank CIMB Niaga, Tbk

tahun	NPM	TATO	FLM	PBV	PER
2003	0,165	0,120	12,024	1,39	5,89
2004	0,216	0,099	13,034	15,26	54,61
2005	0,147	0,089	10,484	1,21	8,79
2006	0,122	0,114	9,723	2,33	17,25
2007	0,152	0,092	10,548	2,14	14,44
2008	0,067	0,097	11,094	1,27	17,47
2009	0,139	0,106	9,554	1,57	11,06

6. PT. Bank Danamon, Tbk

tahun	NPM	TATO	FLM	PBV	PER
2003	0,202	0,144	7,722	1,46	6,50
2004	0,314	0,130	7,536	2,75	8,91
2005	0,201	0,147	7,894	2,72	11,66
2006	0,113	0,142	8,692	3,53	25,18
2007	0,157	0,151	8,253	3,72	19,02
2008	0,095	0,150	10,140	1,48	10,22
2009	0,087	0,179	6,238	2,44	20,97

7. PT. Bank Pan Indonesia, Tbk

tahun	NPM	TATO	FLM	PBV	PER
2003	0,164	0,145	5,255	1,15	9,19
2004	0,316	0,123	5,294	1,49	7,27
2005	0,164	0,093	8,420	1,54	11,97
2006	0,167	0,096	6,125	1,76	17,82
2007	0,196	0,081	7,129	1,89	15,79
2008	0,117	0,093	8,115	1,48	16,78
2009	0,124	0,095	7,248	1,77	21,95

8. PT. Bank Internasional Indonesia, Tbk

tahun	NPM	TATO	FLM	PBV	PER
2003	0,076	0,116	10,290	1,56	17,01
2004	0,204	0,111	8,568	2,10	10,76
2005	0,154	0,093	10,677	1,58	10,27
2006	0,102	0,117	10,105	2,20	18,26
2007	0,073	0,101	10,321	2,59	34,25
2008	0,081	0,105	11,450	3,73	38,52
2009	- 0,0065741	0,102	11,593	3,26	191,30

9. PT. Bank Permata, Tbk

tahun	NPM	TATO	FLM	PBV	PER
2003	0,399	0,048	16,944	0,14	0,41
2004	0,338	0,058	13,566	2,48	9,33
2005	0,081	0,108	13,524	2,17	18,35
2006	0,068	0,122	9,963	1,79	21,63
2007	0,122	0,104	10,070	1,77	13,81
2008	0,093	0,090	12,605	0,88	8,39
2009	0,079	0,108	11,583	1,28	9,38

Lampiran 1: Perhitungan SPSS Industri Perbankan

A. HASIL OUTPUT HUBUNGAN PERTUMBUHAN DENGAN ROE

1. PT. Bank Mandiri, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
ROE	,1600	,07767	7
DS	-,1049	15,90161	7
DC	-1,1775	21,30820	7
DTA	6,9304	7,41491	7
DTU	6,4981	8,65866	7

Correlations

		ROE	DS	DC	DTA	DTU
Pearson Correlation	ROE	1,000	-,481	-,151	-,386	-,381
	DS	-,481	1,000	,821	,349	,383
	DC	-,151	,821	1,000	,233	,318
	DTA	-,386	,349	,233	1,000	,993
	DTU	-,381	,383	,318	,993	1,000
Sig. (1-tailed)	ROE	.	,137	,373	,196	,199
	DS	,137	.	,012	,221	,198
	DC	,373	,012	.	,308	,244
	DTA	,196	,221	,308	.	,000
	DTU	,199	,198	,244	,000	.
N	ROE	7	7	7	7	7
	DS	7	7	7	7	7
	DC	7	7	7	7	7
	DTA	7	7	7	7	7
	DTU	7	7	7	7	7

2. PT. Bank Rakyat Indonesia, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
ROE	,2757	,02225	7
DS	13,7880	7,64941	7
DC	12,0100	9,98346	7
DTA	20,6697	8,47208	7
DTU	20,4253	10,05268	7

Correlations

		ROE	DS	DC	DTA	DTU
Pearson Correlation	ROE	1,000	-,437	-,593	-,918	-,909
	DS	-,437	1,000	,955	,569	,550
	DC	-,593	,955	1,000	,693	,698
	DTA	-,918	,569	,693	1,000	,992
	DTU	-,909	,550	,698	,992	1,000
Sig. (1-tailed)	ROE	.	,164	,080	,002	,002
	DS	,164	.	,000	,091	,101
	DC	,080	,000	.	,042	,041
	DTA	,002	,091	,042	.	,000
	DTU	,002	,101	,041	,000	.
N	ROE	7	7	7	7	7
	DS	7	7	7	7	7
	DC	7	7	7	7	7
	DTA	7	7	7	7	7
	DTU	7	7	7	7	7

3. PT. Bank Central Asia, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
ROE	,2271	,01890	7
DS	6,6951	12,29739	7
DC	4,3414	13,81313	7
DTA	13,5554	6,87774	7
DTU	13,5872	7,60421	7

Correlations

		ROE	DS	DC	DTA	DTU
Pearson Correlation	ROE	1,000	,822	,699	-,132	-,161
	DS	,822	1,000	,979	-,386	-,421
	DC	,699	,979	1,000	-,416	-,452
	DTA	-,132	-,386	-,416	1,000	,999
	DTU	-,161	-,421	-,452	,999	1,000
Sig. (1-tailed)	ROE	.	,012	,040	,389	,365
	DS	,012	.	,000	,196	,173
	DC	,040	,000	.	,177	,154
	DTA	,389	,196	,177	.	,000
	DTU	,365	,173	,154	,000	.
N	ROE	7	7	7	7	7
	DS	7	7	7	7	7
	DC	7	7	7	7	7
	DTA	7	7	7	7	7
	DTU	7	7	7	7	7

4. PT. Bank Negara Indonesia, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
ROE	,1186	,06149	7
DS	2,9006	8,39974	7
DC	3,7928	12,65874	7
DTA	8,9153	3,95082	7
DTU	8,6249	4,57804	7

Correlations

		ROE	DS	DC	DTA	DTU
Pearson Correlation	ROE	1,000	-,155	-,738	-,236	-,350
	DS	-,155	1,000	,498	,549	,629
	DC	-,738	,498	1,000	,263	,465
	DTA	-,236	,549	,263	1,000	,945
	DTU	-,350	,629	,465	,945	1,000
Sig. (1-tailed)	ROE	.	,370	,029	,305	,221
	DS	,370	.	,128	,101	,065
	DC	,029	,128	.	,284	,147
	DTA	,305	,101	,284	.	,001
	DTU	,221	,065	,147	,001	.
N	ROE	7	7	7	7	7
	DS	7	7	7	7	7
	DC	7	7	7	7	7
	DTA	7	7	7	7	7
	DTU	7	7	7	7	7

5. PT. Bank CIMB Niaga, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
ROE	,1657	,07068	7
DS	24,0342	37,47759	7
DC	24,7617	47,76395	7
DTA	27,1929	29,36079	7
DTU	26,5597	30,13638	7

Correlations

		ROE	DS	DC	DTA	DTU
Pearson Correlation	ROE	1,000	-,709	-,735	-,508	-,496
	DS	-,709	1,000	,993	,839	,834
	DC	-,735	,993	1,000	,862	,854
	DTA	-,508	,839	,862	1,000	,999
	DTU	-,496	,834	,854	,999	1,000
Sig. (1-tailed)	ROE	.	,037	,030	,122	,129
	DS	,037	.	,000	,009	,010
	DC	,030	,000	.	,006	,007
	DTA	,122	,009	,006	.	,000
	DTU	,129	,010	,007	,000	.
N	ROE	7	7	7	7	7
	DS	7	7	7	7	7
	DC	7	7	7	7	7
	DTA	7	7	7	7	7
	DTU	7	7	7	7	7

6. PT. Bank Danamon, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
ROE	,1914	,07081	7
DS	13,5014	10,33902	7
DC	15,7228	22,64180	7
DTA	11,5860	9,72903	7
DTU	10,7654	12,67886	7

Correlations

		ROE	DS	DC	DTA	DTU
Pearson Correlation	ROE	1,000	-,303	-,384	,248	,228
	DS	-,303	1,000	,974	,351	,411
	DC	-,384	,974	1,000	,360	,407
	DTA	,248	,351	,360	1,000	,993
	DTU	,228	,411	,407	,993	1,000
Sig. (1-tailed)	ROE	.	,255	,197	,296	,311
	DS	,255	.	,000	,220	,180
	DC	,197	,000	.	,214	,182
	DTA	,296	,220	,214	.	,000
	DTU	,311	,180	,182	,000	.
N	ROE	7	7	7	7	7
	DS	7	7	7	7	7
	DC	7	7	7	7	7
	DTA	7	7	7	7	7
	DTU	7	7	7	7	7

7. PT. Bank Pan Indonesia, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
ROE	,1229	,04192	7
DS	12,2160	18,35769	7
DC	12,8578	29,95777	7
DTA	26,0541	14,02369	7
DTU	28,4201	19,66663	7

Correlations

		ROE	DS	DC	DTA	DTU
Pearson Correlation	ROE	1,000	-,462	-,536	,170	,165
	DS	-,462	1,000	,916	,056	,013
	DC	-,536	,916	1,000	,330	,306
	DTA	,170	,056	,330	1,000	,993
	DTU	,165	,013	,306	,993	1,000
Sig. (1-tailed)	ROE	.	,148	,108	,358	,362
	DS	,148	.	,002	,453	,489
	DC	,108	,002	.	,235	,253
	DTA	,358	,453	,235	.	,000
	DTU	,362	,489	,253	,000	.
N	ROE	7	7	7	7	7
	DS	7	7	7	7	7
	DC	7	7	7	7	7
	DTA	7	7	7	7	7
	DTU	7	7	7	7	7

8. PT. Bank Internasional Indonesia, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
ROE	,1046	,06438	7
DS	8,4242	13,45476	7
DC	9,7225	18,63606	7
DTA	8,3766	14,13452	7
DTU	8,4683	15,79326	7

Correlations

		ROE	DS	DC	DTA	DTU
Pearson Correlatio	ROE	1,000	,143	-,171	,253	,216
	DS	,143	1,000	,911	,281	,274
	DC	-,171	,911	1,000	,397	,405
	DTA	,253	,281	,397	1,000	,998
	DTU	,216	,274	,405	,998	1,000
Sig. (1-tailed)	ROE	.	,380	,357	,292	,321
	DS	,380	.	,002	,271	,276
	DC	,357	,002	.	,189	,184
	DTA	,292	,271	,189	.	,000
	DTU	,321	,276	,184	,000	.
N	ROE	7	7	7	7	7
	DS	7	7	7	7	7
	DC	7	7	7	7	7
	DTA	7	7	7	7	7
	DTU	7	7	7	7	7

9. PT. Bank Permata, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
ROE	,0488	,34222	7
DS	44,8184	49,13127	7
DC	18,3350	99,85619	7
DTA	10,8961	12,02859	7
DTU	10,2761	13,64232	7

Correlations

		ROE	DS	DC	DTA	DTU
Pearson Correlation	ROE	1,000	-,553	,854	,244	,249
	DS	-,553	1,000	-,098	-,224	-,230
	DC	,854	-,098	1,000	,172	,184
	DTA	,244	-,224	,172	1,000	,996
	DTU	,249	-,230	,184	,996	1,000
Sig. (1-tailed)	ROE	.	,099	,007	,299	,295
	DS	,099	.	,418	,315	,310
	DC	,007	,418	.	,356	,346
	DTA	,299	,315	,356	.	,000
	DTU	,295	,310	,346	,000	.
N	ROE	7	7	7	7	7
	DS	7	7	7	7	7
	DC	7	7	7	7	7
	DTA	7	7	7	7	7
	DTU	7	7	7	7	7

B. HASIL OUTPUT HUBUNGAN NPM, TATO DAN FLM DENGAN PBV

1. PT. Bank Mandiri, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PBV	1,8857	,73505	7
NPM	,1564	,07301	7
TATO	,0904	,01491	7
FLM	11,0831	,81837	7

Correlations

		PBV	NPM	TATO	FLM
Pearson Correlation	PBV	1,000	,248	-,526	-,392
	NPM	,248	1,000	-,225	-,065
	TATO	-,526	-,225	1,000	,165
	FLM	-,392	-,065	,165	1,000
Sig. (1-tailed)	PBV	.	,296	,112	,192
	NPM	,296	.	,314	,445
	TATO	,112	,314	.	,362
	FLM	,192	,445	,362	.
N	PBV	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

2. PT. Bank Rakyat Indonesia, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PBV	3,1557	1,05196	7
NPM	,2023	,01864	7
TATO	,1356	,02349	7
FLM	10,1827	1,18448	7

Correlations

		PBV	NPM	TATO	FLM
Pearson Correlatio	PBV	1,000	,474	-,667	-,030
	NPM	,474	1,000	-,553	-,404
	TATO	-,667	-,553	1,000	-,440
	FLM	-,030	-,404	-,440	1,000
Sig. (1-tailed)	PBV	.	,141	,051	,474
	NPM	,141	.	,099	,185
	TATO	,051	,099	.	,161
	FLM	,474	,185	,161	.
N	PBV	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

3. PT. Bank central Asia, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PBV	3,2571	1,04310	7
NPM	,2529	,04278	7
TATO	,0894	,01146	7
FLM	10,2687	,48153	7

Correlations

		PBV	NPM	TATO	FLM
Pearson Correlation	PBV	1,000	,862	-,786	-,003
	NPM	,862	1,000	-,828	,055
	TATO	-,786	-,828	1,000	-,559
	FLM	-,003	,055	-,559	1,000
Sig. (1-tailed)	PBV	.	,006	,018	,498
	NPM	,006	.	,011	,453
	TATO	,018	,011	.	,096
	FLM	,498	,453	,096	.
N	PBV	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

4. PT. Bank Negara Indonesia, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PBV	1,4957	,37793	7
NPM	,1071	,05516	7
TATO	,0949	,01432	7
FLM	11,8891	1,04773	7

Correlations

		PBV	NPM	TATO	FLM
Pearson Correlatio	PBV	1,000	,344	,431	-,524
	NPM	,344	1,000	,171	-,570
	TATO	,431	,171	1,000	,223
	FLM	-,524	-,570	,223	1,000
Sig. (1-tailed)	PBV	.	,225	,167	,113
	NPM	,225	.	,357	,091
	TATO	,167	,357	.	,316
	FLM	,113	,091	,316	.
N	PBV	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

5. PT. Bank CIMB Niaga, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PBV	3,5957	5,16149	7
NPM	,1440	,04497	7
TATO	,1024	,01144	7
FLM	10,9230	1,24802	7

Correlations

		PBV	NPM	TATO	FLM
Pearson Correlation	PBV	1,000	,712	-,115	,716
	NPM	,712	1,000	,047	,567
	TATO	-,115	,047	1,000	,026
	FLM	,716	,567	,026	1,000
Sig. (1-tailed)	PBV	.	,036	,403	,035
	NPM	,036	.	,460	,092
	TATO	,403	,460	.	,478
	FLM	,035	,092	,478	.
N	PBV	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

6. PT. Bank Danamon, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PBV	2,5857	,88829	7
NPM	,1670	,08020	7
TATO	,1490	,01497	7
FLM	8,0679	1,19015	7

Correlations

		PBV	NPM	TATO	FLM
Pearson Correlation	PBV	1,000	,043	-,095	-,149
	NPM	,043	1,000	-,715	-,235
	TATO	-,095	-,715	1,000	-,418
	FLM	-,149	-,235	-,418	1,000
Sig. (1-tailed)	PBV	.	,464	,420	,375
	NPM	,464	.	,035	,306
	TATO	,420	,035	.	,176
	FLM	,375	,306	,176	.
N	PBV	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

7. PT. Bank Pan Indonesia, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PBV	1,5829	,24804	7
NPM	,1783	,06648	7
TATO	,1037	,02220	7
FLM	6,7980	1,27627	7

Correlations

		PBV	NPM	TATO	FLM
Pearson Correlation	PBV	1,000	-,065	-,850	,352
	NPM	-,065	1,000	,343	-,589
	TATO	-,850	,343	1,000	-,767
	FLM	,352	-,589	-,767	1,000
Sig. (1-tailed)	PBV	.	,445	,008	,219
	NPM	,445	.	,226	,082
	TATO	,008	,226	.	,022
	FLM	,219	,082	,022	.
N	PBV	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

8. PT. Bank Internasional Indonesia, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PBV	2,4314	,82115	7
NPM	,0976	,06673	7
TATO	,1064	,00872	7
FLM	10,4291	1,00483	7

Correlations

		PBV	NPM	TATO	FLM
Pearson Correlation	PBV	1,000	-,539	-,169	,581
	NPM	-,539	1,000	,054	-,790
	TATO	-,169	,054	1,000	-,431
	FLM	,581	-,790	-,431	1,000
Sig. (1-tailed)	PBV	.	,106	,359	,086
	NPM	,106	.	,454	,017
	TATO	,359	,454	.	,167
	FLM	,086	,017	,167	.
N	PBV	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

9. PT. Bank Permata, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PBV	1,5014	,80090	7
NPM	,1686	,13874	7
TATO	,0911	,02783	7
FLM	12,6079	2,41681	7

Correlations

		PBV	NPM	TATO	FLM
Pearson Correlation	PBV	1,000	-,272	,351	-,480
	NPM	-,272	1,000	-,957	,774
	TATO	,351	-,957	1,000	-,830
	FLM	-,480	,774	-,830	1,000
Sig. (1-tailed)	PBV	.	,278	,220	,138
	NPM	,278	.	,000	,021
	TATO	,220	,000	.	,010
	FLM	,138	,021	,010	.
N	PBV	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

C. HASIL OUTPUT NPM, TATO DAN FLM DENGAN PER

1. PT. Bank Mandiri, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PER	18,9371	17,32165	7
NPM	,1564	,07301	7
TATO	,0904	,01491	7
FLM	11,0831	,81837	7

Correlations

		PER	NPM	TATO	FLM
Pearson Correlation	PER	1,000	-,855	-,159	-,082
	NPM	-,855	1,000	-,225	-,065
	TATO	-,159	-,225	1,000	,165
	FLM	-,082	-,065	,165	1,000
Sig. (1-tailed)	PER	.	,007	,367	,430
	NPM	,007	.	,314	,445
	TATO	,367	,314	.	,362
	FLM	,430	,445	,362	.
N	PER	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

2. PT. Bank Rakyat Indonesia, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PER	12,2400	4,41087	7
NPM	,2023	,01864	7
TATO	,1356	,02349	7
FLM	10,1827	1,18448	7

Correlations

		PER	NPM	TATO	FLM
Pearson Correlation	PER	1,000	,527	-,715	-,003
	NPM	,527	1,000	-,553	-,404
	TATO	-,715	-,553	1,000	-,440
	FLM	-,003	-,404	-,440	1,000
Sig. (1-tailed)	PER	.	,112	,035	,497
	NPM	,112	.	,099	,185
	TATO	,035	,099	.	,161
	FLM	,497	,185	,161	.
N	PER	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

3. PT. Bank Central Asia, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PER	14,0471	3,94891	7
NPM	,2529	,04278	7
TATO	,0894	,01146	7
FLM	10,2687	,48153	7

Correlations

		PER	NPM	TATO	FLM
Pearson Correlation	PER	1,000	,764	-,768	,047
	NPM	,764	1,000	-,828	,055
	TATO	-,768	-,828	1,000	-,559
	FLM	,047	,055	-,559	1,000
Sig. (1-tailed)	PER	.	,023	,022	,460
	NPM	,023	.	,011	,453
	TATO	,022	,011	.	,096
	FLM	,460	,453	,096	.
N	PER	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

4. PT. Bank Negara Indonesia, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PER	12,5814	4,45578	7
NPM	,1071	,05516	7
TATO	,0949	,01432	7
FLM	11,8891	1,04773	7

Correlations

		PER	NPM	TATO	FLM
Pearson Correlatio	PER	1,000	-,652	,347	,340
	NPM	-,652	1,000	,171	-,570
	TATO	,347	,171	1,000	,223
	FLM	,340	-,570	,223	1,000
Sig. (1-tailed)	PER	.	,056	,223	,227
	NPM	,056	.	,357	,091
	TATO	,223	,357	.	,316
	FLM	,227	,091	,316	.
N	PER	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

5. PT. Bank CIMB Niaga, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PER	18,5014	16,49085	7
NPM	,1440	,04497	7
TATO	,1024	,01144	7
FLM	10,9230	1,24802	7

Correlations

		PER	NPM	TATO	FLM
Pearson Correlatic	PER	1,000	,543	-,184	,645
	NPM	,543	1,000	,047	,567
	TATO	-,184	,047	1,000	,026
	FLM	,645	,567	,026	1,000
Sig. (1-tailed)	PER	.	,104	,347	,059
	NPM	,104	.	,460	,092
	TATO	,347	,460	.	,478
	FLM	,059	,092	,478	.
N	PER	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

6. PT. Bank Danamon, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PER	14,6371	7,04573	7
NPM	,1670	,08020	7
TATO	,1490	,01497	7
FLM	8,0679	1,19015	7

Correlations

		PER	NPM	TATO	FLM
Pearson Correlation	PER	1,000	-,599	,436	-,139
	NPM	-,599	1,000	-,715	-,235
	TATO	,436	-,715	1,000	-,418
	FLM	-,139	-,235	-,418	1,000
Sig. (1-tailed)	PER	.	,078	,164	,384
	NPM	,078	.	,035	,306
	TATO	,164	,035	.	,176
	FLM	,384	,306	,176	.
N	PER	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

7. PT. Bank Pan Indonesia, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PER	14,3957	5,16690	7
NPM	,1783	,06648	7
TATO	,1037	,02220	7
FLM	6,7980	1,27627	7

Correlations

		PER	NPM	TATO	FLM
Pearson Correlation	PER	1,000	-,700	-,691	,493
	NPM	-,700	1,000	,343	-,589
	TATO	-,691	,343	1,000	-,767
	FLM	,493	-,589	-,767	1,000
Sig. (1-tailed)	PER	.	,040	,043	,130
	NPM	,040	.	,226	,082
	TATO	,043	,226	.	,022
	FLM	,130	,082	,022	.
N	PER	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

8. PT. Bank Internasional Indonesia, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PER	45,7671	65,10778	7
NPM	,0976	,06673	7
TATO	,1064	,00872	7
FLM	10,4291	1,00483	7

Correlations

		PER	NPM	TATO	FLM
Pearson Correlation	PER	1,000	-,767	-,241	,592
	NPM	-,767	1,000	,054	-,790
	TATO	-,241	,054	1,000	-,431
	FLM	,592	-,790	-,431	1,000
Sig. (1-tailed)	PER	.	,022	,301	,081
	NPM	,022	.	,454	,017
	TATO	,301	,454	.	,167
	FLM	,081	,017	,167	.
N	PER	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

9. PT. Bank Permata, Tbk

Descriptive Statistics

	Mean	Std. Deviation	N
PER	11,6143	7,03145	7
NPM	,1686	,13874	7
TATO	,0911	,02783	7
FLM	12,6079	2,41681	7

Correlations

		PER	NPM	TATO	FLM
Pearson Correlation	PER	1,000	-,722	,831	-,729
	NPM	-,722	1,000	-,957	,774
	TATO	,831	-,957	1,000	-,830
	FLM	-,729	,774	-,830	1,000
Sig. (1-tailed)	PER	.	,034	,010	,031
	NPM	,034	.	,000	,021
	TATO	,010	,000	.	,010
	FLM	,031	,021	,010	.
N	PER	7	7	7	7
	NPM	7	7	7	7
	TATO	7	7	7	7
	FLM	7	7	7	7

PT Bank Central Asia Tbk.

Banking

Head Office	Wisma BCA I 12 th floor Jl. Jend. Sudirman Kav. 22-23 Jakarta 12920 Phone (021) 571-1250, 520-8650, 520-8674 Fax (021) 570-1865, 571-0928 Telex: 65364, 60764 E-mail: humas@bca.co.id Investor relation@bca.co.id Web: www.klikbca.com
Business Company Status	Banking PMDN

PT. Bank Central Asia Tbk.

Financial Performance: The Company was booked net interest income at Rp 6.585 trillion in 2004, up from last year interest income at Rp 5.337 trillion. Net profit was up to Rp 3.196 trillion from Rp 2.391 trillion.

Brief History: BCA was first founded on 21 February 1957 as *Bank Central Asia NV*. A lot of things have happened since then—the most significant of all being perhaps the Asian monetary crisis in 1997. Although this crisis had a tremendous impact on Indonesia's entire banking system, in particular it affected BCA's cash flow and even threatened its survival. Panic rush forced the bank to seek assistance from the Indonesian government. The Indonesian Banking Restructuring Agency (IBRA) took over BCA in 1998. Thanks to its management's business sagacity and shrewd decision making, full recovery was accomplished later in the same year. In December of 1998, third-party funds were back at the pre-crisis level. BCA's assets stood at Rp 67.93 trillion, as opposed to Rp 53.36 trillion in December 1997. Public confidence in BCA was fully restored, and BCA was released by IBRA to BI in 2000. Subsequently, BCA took a major step by going public. The IPO took place in 2000, selling 22.55% of BCA's shares that were being divested by IBRA. After the IPO, the agency still controlled 70.30% of BCA's total shares. The second Public Offering took place in June and July of 2001, with IBRA divesting an additional 10% of its interest in BCA. In 2002, IBRA divested 51% of its BCA shares through a strategic private placement tender. The Mauritius-based Farindo Investment, Ltd won the tender. Today, BCA continues to strengthen its tradition of good corporate governance, full compliance with regulations, sound risk management and the commitment to its customers both as a transactional bank and an institution for financial intermediation.

Shareholders	
Farindo Investments (Mauritius) Ltd.	51.25%
Indonesia Government	5.02%
Anthony Salim	1.77%
Public	41.96%

Summary of Financial Statement

	(million rupiah)		
	2002	2003	2004
Total Assets	117,304,586	133,260,087	149,168,842
Cash on Hand and in Banks	32,370,994	47,751,808	43,551,174
Cash	3,543,152	3,492,449	2,977,044
Bank Indonesia	28,585,857	43,944,805	40,347,524
Other banks	241,985	314,554	226,606
Placements in Other Banks	6,002,379	3,697,885	2,558,909
Notes and Securities	53,223,884	48,516,569	57,691,639
Loans	20,569,141	28,329,341	39,280,369
Investments	219,605	62,481	76,174
Fixed Assets	2,070,855	1,888,511	1,935,151
Other Assets	2,847,728	3,013,492	4,075,426
Liabilities	105,796,033	120,633,866	135,242,451
Total Deposits	103,902,961	118,251,011	131,985,222
Demand deposits	21,557,176	25,278,200	28,771,883
Time deposits	36,641,168	36,579,202	34,147,317
Savings deposits	45,704,617	56,393,609	69,066,022
Call Money	720,071	796,988	672,224
Notes Issued	112,883	252,202	425,039
Borrowings	385,854	219,652	484,127
Other Liabilities	674,264	1,114,013	1,675,839
Minority Interests in Subsidiaries	643	776	990
Shareholders' Equity	11,507,910	12,625,445	13,925,401
Paid-up capital	1,504,381	1,532,784	1,537,902
Paid-up capital in excess of par value	3,708,894	3,846,181	3,877,347
Retained earnings (accumulated loss)	6,294,635	7,246,480	8,510,152
Revenue	15,178,120	13,613,840	13,229,085
Operating Expenses	11,814,056	10,493,729	8,752,188
Operating Profit (Loss)	3,364,064	3,120,111	4,476,897
Other Income (Expenses)	36,002	19,600	51,836
Profit (Loss) before Taxes	3,400,066	3,139,711	4,528,733
Profit (Loss) after Taxes	2,541,631	2,390,988	3,195,634
Revenue Breakdown			
Interest Incomes	13,993,603	12,178,702	11,483,395
Other Incomes	1,184,517	1,435,138	1,745,690
Expense Breakdown			
Interest Paid	8,529,649	6,841,604	4,898,001
Others	3,284,407	3,652,125	3,854,187
Per Share Data (Rp)			
Earnings (Loss) per Share	422	390	260
Equity per Share	1,912	2,059	1,132
Dividend per Share	n.a	225	80
Closing Price	2,500	3,325	2,975
Financial Ratios			
PER (x)	5.92	8.53	11.45
PBV (x)	1.31	1.61	2.63
Dividend Payout (%)	n.a	0.58	0.31
Dividend Yield (%)	n.a	0.07	0.03
Cash and Banks to Demand Deposits (x)	1.50	1.89	1.51
Cash and Banks to Total Deposits (x)	0.31	0.40	0.33
Equity to Total Assets (x)	0.10	0.09	0.09
Loans to Total Deposits (x)	0.20	0.24	0.30
Operating Profit Margin (x)	0.22	0.23	0.34
Net Profit Margin (x)	0.17	0.18	0.24
ROI (%)	2.17	1.79	2.14
ROE (%)	22.09	18.94	22.95

PER = 13,86x ; PBV = 3,18x (June 2005)
Financial Year: December 31
Public Accountant: Siddharta, Siddharta & Widjaya
(Penanggung jawab: Dra. Tohana Widjaya)

PT Bank Central Asia Tbk.

Banking

Board of Commissioners	Board of Directors
<i>President Commissioner</i> Eugene Keith Galbraith	<i>President Director</i> Ir. Djohan Emir Setijoso
<i>Commissioners</i> Cyrillus Harinowo, Renaldo Hector Barros, Tonny Kusnadi, Raden Pardede	<i>Vice President Directors</i> Ir. Aswin Wirjadi, Jahja Setiaatmadja
	<i>Directors</i> Dhalia Mansor Ariotedjo, Anthony Brent Elam, Suwignyo Budiman, Subur Tan
	<i>Number of Employees</i> 21,033

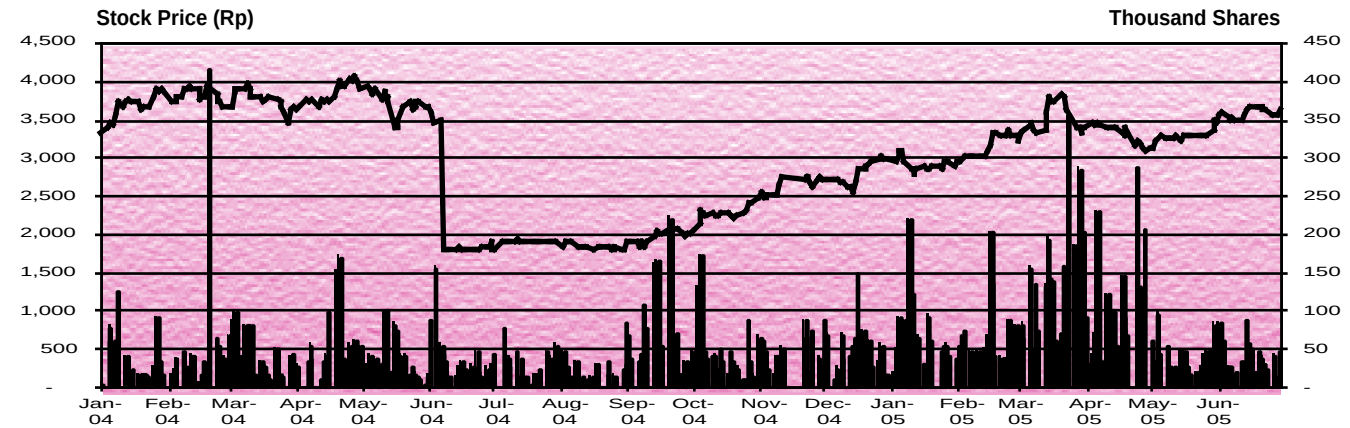
No	Type of Listing	Listing Date	Trading Date	Number of Shares per Listing	Total Listed Shares
1	First Issue	31-May-00	31-May-00	662,400,000	662,400,000
2	Company Listing	31-May-00	11-Jan-01	2,252,146,140	2,914,546,140
3	Stock Split	15-May-01	15-May-01	2,914,546,140	5,829,092,280
4	Option Conversion	2001	2001	57,650,000	5,886,742,280
5	Option Conversion	2002	2002	65,467,000	5,952,209,280
6	Option Conversion MSOP	2003	2003	130,678,500	6,082,887,780
7	MSOP Conversion	2004	2004	6,113,016,780	12,195,904,560
8	Option Conversion	Jan-05	Jan-05	375,000	12,196,279,560
9	Option Conversion	Feb-05	Feb-05	411,000	12,196,690,560
10	Option Conversion	Mar-05	Mar-05	410,000	12,197,100,560
11	Option Conversion	Apr-05	Apr-05	119,500	12,197,220,060
12	Option Conversion	May-05	May-05	71,000	12,197,291,060
13	Option Conversion	Jun-05	Jun-05	774,500	12,198,065,560

Underwriters
PT Danareksa Sekuritas, PT Bahana Securities

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Frequency	Trading Day	Shares Traded		Listed Shares	Market Capitalization
	High (Rp)	Low (Rp)	Close (Rp)			Volume (Thousand Shares)	Value (Rp Million)		
January-04	3,950	3,300	3,850	6,120	20	193,411.00	703,416.00	6,076,308,280	23.393.787.00
February-04	3,950	3,625	3,650	3,420	17	241,996.00	921,283.00	6,078,186,780	22.185.382.00
March-04	4,000	3,400	3,650	5,717	22	247,884.00	921,051.00	6,079,197,780	22.189.072.00
April-04	4,075	3,550	3,900	7,993	20	266,536.00	1,028,067.00	6,080,092,280	23.712.360.00
May-04	3,950	3,300	3,675	6,312	19	182,497.00	668,605.00	6,080,496,780	22.345.826.00
June-04	3,700	1,750	1,875	6,267	21	318,825.00	725,940.00	12,166,377,060	22.811.957.00
July-04	3,700	1,750	1,875	6,267	21	318,825.00	725,940.00	12,166,377,060	22.811.957.00
August-04	1,900	1,775	1,800	1,916	21	203,338.00	372,819.00	12,195,904,560	21.911.764.00
September-04	2,100	1,800	2,000	7,316	20	673,799.00	1,315,264.00	12,195,904,560	24.348.049.00
October-04	2,425	2,000	2,400	5,715	21	434,648.00	964,963.00	12,195,904,560	29.221.629.00
November-04	2,825	2,400	2,750	5,385	17	274,977.00	723,250.00	12,195,904,560	33.509.016.00
December-04	3,050	2,500	2,975	7,581	21	384,332.00	1,061,617.00	12,196,279,560	36.251.367.00
January-05	3,150	2,725	2,875	8,239	20	442,147.00	1,270,192.00	12,196,690,560	35.033.912.00
February-05	3,375	2,875	3,275	5,049	18	368,382.00	1,159,073.00	12,197,100,060	39.909.542.00
March-05	3,900	3,175	3,400	9,396	20	773,012.00	2,685,798.00	12,197,220,060	41.434.201.00
April-05	3,450	2,975	3,075	8,089	20	631,316.00	2,063,828.00	12,197,291,060	37.473.946.00
May-05	3,475	3,075	3,475	4,701	20	251,741.00	817,802.00	12,198,065,560	42.348.852.00
June-05	3,700	3,425	3,600	4,655	22	238,497.00	850,831.00	12,198,065,560	43.874.908.00

Stock Price and Traded Chart



PT Bank Negara Indonesia (Persero) Tbk.

Banking

Head Office	Gedung BNI, 29 th Floor Jl. Jenderal Sudirman Kav. 1 Jakarta 10220 Phone (021) 572-8037, 572-8387 Fax (021) 572-8805 Telex. 65511,65512 KBBNI IA PO Box 2955 JKT 10220 Home Page: http://www.bni.co.id E-mail: hissek01@bni.co.id E-mail: hinphp02@bni.co.id
Business Company Status	Banking BUMN (state owned enterprise)

PT. Bank Negara Indonesia (Persero) Tbk.

Financial Performance: Banks net interest income was increase from Rp 4.964 trillion in 2003 to Rp 6.846 trillion in 2004. Net profit also jumped from only Rp 829 billion to Rp 3.136 trillion.

Brief History: Founded on July 1946, Bank BNI's initial function was as the central bank. At the 1949 Round Table Conference, the Indonesia and Netherlands governments agreed to change the function of Bank BNI to a commercial bank. After officially becoming a commercial bank on 15 September 1950, the government granted a foreign exchange license to Bank BNI to facilitate its support for national export development. This task began with the opening of a network of overseas branches. The first branch opened in Singapore on 19 November 1955. In anticipating, the banking sector deregulation which began in June 1983 and was followed by the October 1988 deregulation package, Bank BNI completely restructured its business operations so as to become more adaptable and flexible in facing increased competition and market development at the time. On 25 November 1996, Bank BNI became the first publicly listed owned bank when it listed its share on the Jakarta and Surabaya Stock Exchange. Since charting a new course of direction in 2004, sweeping changes are taking place in BNI, mainly driven by the new sense of identity, spirit, and hope that are emanating from within the Bank and among its thousands strong personnel. What is happening inside BNI is a transformation that is designed to touch every fabrics of the Bank's collective consciousness as well as corporate culture, and setting it off towards a common goal. It is a transformation that will establish BNI as an anchor bank in Indonesia that is the pride of the entire nation - leading the industry with an intuitive understanding of the needs of a competitive and fast changing market. A united and kindred spirit exists today among the majority of 18,603 employees that make up the rank and file of BNI. This new spirit collectively expresses the commitments of a restructured, revitalised and repositioned BNI to reclaim its status as the first and foremost bank in the country - a strong and reliable anchor bank that leads the industry in a way that instills pride among its employees, to become the pride of all other stakeholders. It is a spirit that has evolved from a proud and strong heritage that stretches back over half a century to the birth of a nation, and continues to grow today with new direction and purpose that BNI has set itself for the future. Confident from experience, trained with expertise, wise in perception, innovative on ideas, yet prudent in action, BNI is fully equipped to take its place among leading corporations in Indonesia.

Shareholders	
Indonesia Government	99.12%
Public	0.88%

Summary of Financial Statement

	(million rupiah)		
	2002	2003	2004
Total Assets	125,623,157	131,486,870	136,481,584
Cash on Hand and in Banks	14,479,944	18,761,560	19,657,996
Cash	2,034,681	2,155,535	2,353,575
Bank Indonesia	12,036,005	16,143,426	16,806,567
Other banks	409,258	462,599	497,854
Placements in Other Banks	8,771,376	7,996,637	7,878,086
Notes and Securities	57,462,930	50,250,651	43,131,747
Loans	35,913,379	43,501,981	54,077,034
Investments	1,538,299	1,220,239	1,076,910
Fixed Assets	2,564,197	4,569,253	4,812,742
Other Assets	4,893,032	5,186,549	5,847,069
Liabilities	117,385,663	121,464,909	123,595,177
Total Deposits	96,990,299	105,257,996	105,014,706
Demand deposits	21,671,346	28,376,173	28,533,643
Time deposits	46,179,606	42,113,278	37,432,750
Savings deposits	29,139,347	34,768,545	39,048,313
Call Money	1,228,525	1,050,662	1,234,205
Notes Issued	3,609,883	2,228,225	2,113,457
Borrowings	8,634,727	7,091,752	6,668,213
of which			
Subordinated	1,497,998	2,226,447	2,408,870
Other Liabilities	6,922,229	5,836,274	8,564,596
Minority Interests in Subsidiaries	6,891	5,672	28,106
Shareholders' Equity	8,230,603	10,016,289	12,858,301
Paid-up capital	7,042,194	7,042,194	7,042,194
Paid-up capital			
in excess of par value	56,893,508	2,525,661	2,525,661
Revaluation of fixed assets	1,190,598	n.a	n.a
Retained earnings (accumulated loss)	(56,895,697)	448,434	3,290,446
Revenue	16,230,211	15,327,159	14,764,501
Operating Expenses	13,754,959	14,562,266	11,608,896
Operating Profit (Loss)	2,475,252	764,893	3,155,605
Other Income (Expenses)	38,008	205,415	(16,341)
Profit (Loss) before Taxes	2,513,260	970,308	3,139,264
Profit (Loss) after Taxes	2,508,046	828,530	3,136,090
Revenue Breakdown			
Interest Income	14,575,522	13,219,374	11,904,687
Other Income	1,654,689	2,107,785	2,859,814
Expense Breakdown			
Interest Paid	10,450,773	8,217,042	5,019,978
Others	3,304,186	6,345,224	6,588,918
Per Share Data (Rp)			
Earnings (Loss) per Share	17.81	62.41	236.25
Equity per Share	58.44	754.54	968.64
Dividend per Share	n.a	24	n.a
Closing Price	110	1,300	1,675
Financial Ratios			
PER (x)	6.18	20.83	7.09
PBV (x)	1.88	1.72	1.73
Dividend Payout (%)	n.a	38.45	n.a
Dividend Yield (%)	n.a	1.85	n.a
Cash and Banks			
to Demand Deposits (x)	0.67	0.66	0.69
Cash and Banks to Total Deposits (x)	0.15	0.18	0.19
Equity to Total Assets (x)	0.07	0.08	0.09
Loans to Total Deposits (x)	0.37	0.41	0.51
Operating Profit Margin (x)	0.15	0.05	0.21
Net Profit Margin (x)	0.15	0.05	0.21
ROI (%)	2.00	0.63	2.30
ROE (%)	30.47	8.27	24.39
PER = 7,15x ; PBV = 1,74x (June 2005)			
Financial Year: December 31			
Public Accountant: Haryanto Sahari & Co. (Pricewaterhouse Coopers)			

PT Bank Negara Indonesia (Persero) Tbk.

Banking

Board of Commissioners	Board of Directors
<i>President Commissioner</i> Zaki Baridwan	<i>President Director</i> Sigit Pramono
<i>Vice President Commissioner</i> Irwan Sofjan	<i>Vice President Director</i> Arwin Rasyid
<i>Commissioners</i> Agus Haryanto, Arif Arryman, Achjar Ilyas, Yap Tjay Soen, Felia Salim	<i>Directors</i> I. Supomo, Fero Poerbonegoro, Achmad Baiquni, Tjahjana Tjakrawinata, Bien Subiantoro, Achil Ridwan Djayadiningrat, Kemal Ranadireksa, Suroto Moehadji

Number of Employees 18,763

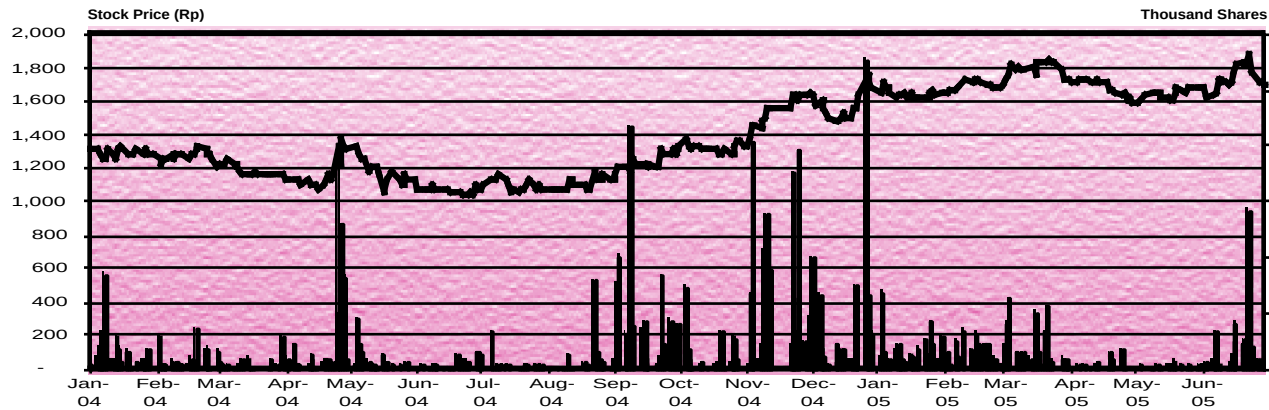
No	Type of Listing	Listing Date	Trading Date per Listing	Number of Shares Shares	Total Listed
1	First Issue	25-Nov-96	25-Nov-96	1,085,032,000	1,085,032,000
2	Company Listing	25-Nov-96	28-Jun-97	3,255,095,999	4,340,127,999
3	Negara RI (Seri A)	25-Nov-96	25-Nov-96	1	4,340,128,000
4	Partial Delisting	02-Jul-99	02-Jul-99	-43,401,280	4,296,726,720
5	Right Issue	05-Jul-99	05-Jul-99	151,904,480,000	156,201,206,720
6	Additional Listing	20-Apr-01	20-Apr-01	41,375,391,255	197,576,597,975
7	Partial Delisting	12-Dec-01	12-Dec-01	-343,540,085	197,233,057,890
8	Reserve Split	23-Dec-03	23-Dec-03	(184,084,187,364)	13,148,870,526

Underwriter
PT Danareksa Sekuritas

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Frequency	Trading Day	Shares Traded		Listed Shares	Market Capitalization (Rp Million)
	High (Rp)	Low (Rp)	Close (Rp)			Volume (Thousand Shares)	Value (Rp Million)		
January-04	1,350	1,225	1,275	687	20	9,281.00	11,876.00	13,148,870,526	16,764,810.00
February-04	1,375	1,200	1,250	470	18	4,950.00	6,375.00	13,148,870,526	16,436,088.00
March-04	1,250	1,125	1,150	261	22	3,275.00	3,838.00	13,148,870,526	15,171,201.00
April-04	1,375	1,075	1,300	1,045	20	17,565.00	22,352.00	13,148,870,526	17,093,532.00
May-04	1,325	1,050	1,125	301	17	4,321.00	5,256.00	13,148,870,526	14,792,479.00
June-04	1,125	1,000	1,075	286	21	3,389.00	3,602.00	13,148,870,526	14,135,036.00
July-04	1,175	1,050	1,075	318	21	2,667.00	2,996.00	13,148,870,526	14,135,036.00
August-04	1,225	1,075	1,125	493	21	4,956.00	5,722.00	13,148,870,526	14,792,479.00
September-04	1,300	1,125	1,300	1,356	20	26,413.00	32,358.00	13,148,870,526	17,093,532.00
October-04	1,375	1,275	1,350	541	21	8,196.00	10,874.00	13,148,870,526	17,750,975.00
November-04	1,675	1,325	1,625	1,285	17	31,789.00	48,564.00	13,148,870,526	21,366,915.00
December-04	1,775	1,425	1,675	1,374	21	25,166.00	41,573.00	13,148,870,526	22,024,358.00
January-05	1,720	1,600	1,640	925	20	8,046.00	132,660.00	13,148,870,526	21,564,148.00
February-05	1,730	1,630	1,680	724	18	7,158.00	12,061.00	13,148,870,526	22,090,102.00
March-05	1,860	1,670	1,720	827	21	9,204.00	16,418.00	13,148,870,526	22,616,057.00
April-05	1,740	1,570	1,580	228	18	1,480.00	2,447.00	13,148,870,526	20,775,215.00
May-05	1,700	1,580	1,680	224	20	935.00	1,635.00	13,148,870,526	22,090,102.00
June-05	1,900	1,610	1,690	968	22	8,875.00	15,896.00	13,148,870,526	22,221,591.00

Stock Price and Traded Chart



PT Bank Rakyat Indonesia (Persero) Tbk.

Banking

Head Office	Gedung BRI I Jl. Jend. Sudirman No. 44-46 Jakarta 10210 Phone (021) 251-0244, 250-0124, 251-0315 Fax (021) 570-1865 Telex: 65364, P.O BOX 1094
Business Company Status	Banking BUMN

PT. Bank Rakyat Indonesia (Persero) Tbk.

Financial Performance: in the year 2004, BRI had 3,63 trillion Rupiahs of Earning After Tax. This number shows a 40,89% increase compared to the 2,58 trillion Rupiahs Earning After Tax in the year 2003. BRI's Earning Before Tax for 2004 was 5,73 Trillion Rupiahs which means a 54,40% increase compared to the year before..

BriefHistory: At the beginning, Bank Rakyat Indonesia (BRI) was established in Purwokerto, Central Java by Raden Aria Wirjaatmadja. At that time it was called “Hulp-en Spaarbank der Inlandsche Bestuurs Ambtenaren” which means The Aid and Savings Bank Belongs to The Indonesian Upper Class. Established at December, 16th 1895, it became the establishment day for BRI. The founder of Bank Rakyat Indonesia, Raden Aria Wirjaatmadja, in the period before Republik Indonesia’s independence, based on Peraturan Pemerintah No. 1 tahun 1946 Pasal 1 which said that BRI is the first Government Bank in Republik Indonesia. At the war to defend Indonesia’s independence in 1948, BRI’s activities was stopped for a while before reactivated after the Renville Agreement in 1949 and changed its name into “Bank Rakyat Indonesia Serikat”. At that time through PERPU No. 41 tahun 1960 was formed Bank Koperasi Tani dan Nelayan (BKTN) which was the merger of BRI, Bank Tani Nelayan and Nederlandsche Maatschappij (NHM). Then, based on Penetapan Presiden (Penpres) No. 9 tahun 1965, BKTN was integrated into Bank Indonesia with the name Bank Indonesia Urusan Koperasi Tani dan Nelayan. After being active for one month, the government announced Penpres No. 17 tahun 1965 about the establishment of single entity bank with the name Bank Negara Indonesia. In that new regulation, Bank Indonesia Urusan Koperasi, Tani dan Nelayan (ex BKTN) was intergrated with the name Bank Negara Indonesia Second Unit Rural category, while NHM became Bank Negara Indonesia Second Unit Export Import category (Exim). Based on Undang-Undang No. 14 tahun 1967 about Banking Main Regulations dan Undang-undang No. 13 tahun 1968 about Central Bank Regulations, which contain the regulations of returning Bank Indonesia’s function as Central Bank and splitting Bank Negara Indonesia Second Unit Rural category and Export Import category into two separate banks which is Bank Rakyat Indonesia dan Bank Ekspor Impor Indonesia. After that, based on Undang-undang No. 21 tahun 1968, redetermined BRI’s main tasks as General Bank. Since August 1st, 1992 based on Undang-undang perbankan No. 7 tahun 1992 and Peraturan Pemerintah RI No. 21 tahun 1992, BRI’s status changed into PT. Bank Rakyat Indonesia (Persero) which 100 % of it shares still belong to the government. PT. BRI (Persero) which was established since 1895 based on the determination to serve lower class society, is still consistent to do so until now by focusing on giving credit facility to small entrepreneur groups. It is reflected by the development of the KUK distribution which increased from Rp. 6.419,8 billion in 1994 to Rp. 8.231,1 billion in 1995 and until September 1999 the number has reached Rp. 20.466 billion. Along with the rapid development of Banking world until today, Bank Rakyat Indonesia has had 4.447 working units, which consist of 1 BRI Head Office, 12 Regional Offices, 12 Inspectorate Offices, 170 Branch Offices, 145 Sub Branch Offices, 1 Special Branch Office, 1 New York Agency, 1 Caymand Island Agency, 1 Hongkong Representative Office, 40 Cash Payment Offices, 6 Bank Car Offices, 193 P.POINT, 3.705 BRI UNITS and 357 Rural Service Posts.

Shareholders	
Indonesia Government	59.01%
Public	40.99%

Summary of Financial Statement

	(million rupiah)		
	2002	2003	2004
Total Assets	86,344,896	94,709,726	107,040,172
Cash on Hand and in Banks	15,019,249	16,149,260	17,880,427
Cash	2,028,103	2,146,861	2,280,808
Bank Indonesia	12,495,045	13,162,889	15,240,225
Other banks	496,101	839,510	359,394
Placements in Other Banks	1,868,737	1,616,851	1,471,600
Notes and Securities	29,595,676	29,176,331	25,912,698
Loans	35,454,322	43,210,600	56,924,640
Investments	54,081	106,214	59,173
Fixed Assets	1,034,258	1,336,619	1,545,741
Other Assets	3,318,573	3,113,851	3,245,893
Liabilities	80,550,792	86,255,947	94,589,878
Total Deposits	71,687,613	76,785,819	83,204,729
Demand deposits	11,458,735	14,111,809	13,363,672
Time deposits	31,555,841	26,870,643	25,271,918
Savings deposits	28,673,037	35,803,367	44,569,139
Call Money	1,887,141	1,575,116	1,799,826
Borrowings	2,873,046	1,992,573	2,431,559
Other Liabilities	4,102,992	5,902,439	7,153,764
Shareholders' Equity	5,794,104	8,453,779	12,450,294
Paid-up capital	1,728,000	5,882,352	5,925,045
Paid-up capital in excess of par value	29,063,536	1,681,911	1,731,425
Retained earnings (accumulated loss)	(24,997,432)	889,516	4,793,824
Revenue	14,498,291	16,007,795	16,977,604
Operating Expenses	13,036,284	12,701,348	11,379,927
Operating Profit (Loss)	1,462,007	3,306,447	5,597,677
Other Income (Expenses)	7,663	405,634	133,748
Profit (Loss) before Taxes	1,469,670	3,712,081	5,731,425
Profit (Loss) after Taxes	1,524,940	2,578,815	3,633,228
Revenue Breakdown			
Interest Incomes	13,453,423	15,065,071	15,450,931
Other Incomes	1,044,868	942,724	1,526,673
Expense Breakdown			
Interest Paid	7,373,119	7,040,914	4,760,483
Others	5,663,165	5,660,434	6,619,444
Per Share Data (Rp)			
Earnings (Loss) per Share	441	219	307
Equity per Share	1,677	719	1,051
Dividend per Share	n.a	84	153
Closing Price	2,500	1,250	2,875
Financial Ratios			
PER (x)	5.67	5.70	9.38
PBV (x)	1.49	1.74	2.74
Dividend Payout (%)	n.a	38.32	49.90
Dividend Yield (%)	n.a	0.07	0.05
Cash and Banks			
to Demand Deposits (x)	1.31	1.14	1.34
Cash and Banks to Total Deposits (x)	0.21	0.21	0.21
Equity to Total Assets (x)	0.07	0.09	0.12
Loans to Total Deposits (x)	0.49	0.56	0.68
Operating Profit Margin (x)	0.10	0.21	0.33
Net Profit Margin (x)	0.11	0.16	0.21
ROI (%)	1.77	2.72	3.39
ROE (%)	26.32	30.50	29.18
PER = 9,46x ; PBV = 2,76x (June 2005)			
Financial Year: December 31			
Public Accountant: Prasetyo, Sarwoko & Sandjaja			

PT Bank Rakyat Indonesia (Persero) Tbk.

Banking

Board of Commissioners	Board of Directors
President Commissioner Rudjito	President Director Sofyan Basir
Commissioners Cyrillus Harinowo, Krisna Wijaya, Bunasor Sanim, B.S. Kusmuljono, Aviliani, Sunarsip	Vice President Director Wayan Alit Antara
	Directors Venjte Rahardjo, Ahmad Askandar
	Hendrawan Tranggana, Akhmad Amien Mastur
	Gayatri Rawit Angreni
	Number of Employees 36,715

No	Type of Listing	Listing Date	Trading Date	Number of Shares per Listing	Total Listed Shares
1	First Issue	10-Nov-03	10-Nov-03	4,764,705,000	4,764,705,000
2	Company Listing	10-Nov-03	31-May-04	6,882,352,950	11,647,057,950
3	MSOP Conversion	Nov-04	Nov-04	36,511,000	11,683,568,950
4	Option Conversion	Dec-04	Dec-04	49,690,000	11,733,258,950
5	MSOP Conversion	Jan-05	Jan-05	7,312,500	11,740,571,450
6	MSOP Conversion	Feb-05	Feb-05	3,212,000	11,743,783,450
7	MSOP Conversion	Mar-05	Mar-05	2,726,000	11,746,509,450
8	MSOP Conversion	Apr-05	Apr-05	5,569,000	11,752,078,450
9	MSOP Conversion	May-05	May-05	5,164,000	11,757,242,450
10	MSOP Conversion	Jun-05	Jun-05	6,193,500	11,763,435,950

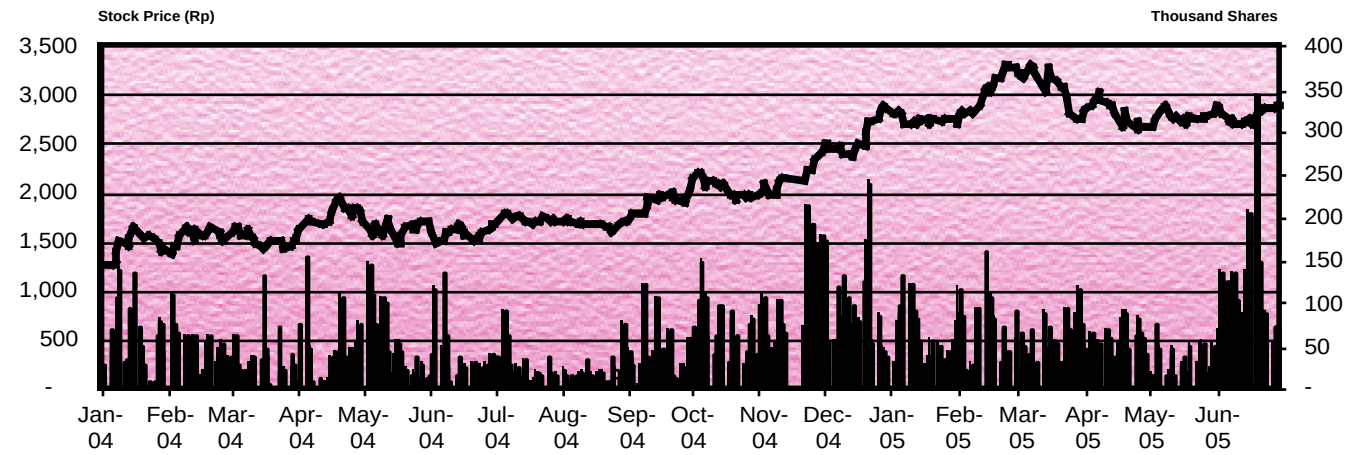
Underwriter

PT Bahana Securities

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Frequency	Trading Day	Shares Traded		Listed Shares	Market Capitalization
	High (Rp)	Low (Rp)	Close (Rp)			Volume (Thousand Shares)	Value (Rp Million)		
January-04	1,675	1,225	1,425	5,558	20	851,199.00	1,252,019.00	11,647,057,950	16.597.058.00
February-04	1,650	1,350	1,550	3,987	18	515,302.00	785,106.00	11,647,057,950	18.052.940.00
March-04	1,650	1,375	1,525	3,583	22	529,604.00	795,805.00	11,647,057,950	17.761.763.00
April-04	2,025	1,500	1,725	4,933	20	494,425.00	876,285.00	11,647,057,950	20.091.175.00
May-04	1,750	1,475	1,725	6,649	19	654,245.00	1,052,177.00	11,647,057,950	20.091.175.00
June-04	1,700	1,475	1,675	4,893	21	475,820.00	743,831.00	11,647,057,950	19.508.822.00
July-04	1,825	1,625	1,725	4,747	21	325,210.00	563,696.00	11,647,057,950	20.091.175.00
August-04	1,750	1,575	1,725	2,875	21	255,239.00	429,365.00	11,647,057,950	20.091.175.00
September-04	2,050	1,700	2,050	5,551	20	402,142.00	763,849.00	11,647,057,950	23.876.469.00
October-04	2,275	1,900	1,950	6,905	21	732,692.00	1,521,517.00	11,683,568,950	22,711,763.00
November-04	2,450	1,950	2,425	20,997	17	808,218.00	1,767,342.00	11,683,568,950	28,327,401.00
December-04	2,950	2,300	2,875	15,022	21	815,783.00	2,061,432.00	11,733,258,950	33,725,269.00
January-05	2,875	2,650	2,750	8	0	1,235,362.00	11,740,571,450	32,279,063.00	
February-05	3,400	2,700	3,275	7,623	18	395,033.00	1,191,176.00	11,743,783,950	38,451,948.00
March-05	3,350	2,575	2,850	8,397	21	412,704.00	1,246,025.00	11,746,509,450	33,469,770.00
April-04	2,305	2,625	2,675	5,401	20	390,762.00	1,098,467.00	11,752,078,450	31,429,506.00
May-05	2,925	2,650	2,900	4,827	20	244,928.00	679,742.00	11,757,242,450	34,088,085.00
June-05	2,925	2,625	2,900	11,030	22	862,326.00	2,395,836.00	11,763,435,950	34,106,046.00

Stock Price and Traded Chart



PT Bank Danamon Tbk.

Banking

Head Office	Menara Bank Danamon Jl. Prof. DR. Satrio Kav. E4/6 Mega Kuningan, Jakarta 12950 Phone (021) 5799-1001-03 Fax (021) 5799-1160-61 E-mail: corpsec@danamon.co.id www.danamon.co.id
Business Company Status	Banking Private Bank

PT. Bank Danamon Tbk.
Financial Performance: In 2004, the Company was booked net income at Rp 2.408 trillion, jump from last year income booked at Rp 1.530 tril-lion.
Brief History: On September 2000, Bank Danamon completed the merger with 8 private banks namely: Bank Jaya, Bank Tiara Asia, Bank Pos Nusantara, Bank Rama International, Bank Nusa Nasional, Bank Duta, Bank Tamara and Bank Risjad Salim International.
In 2003, Bank Danamon acquired by the Asia Financial consortium which took majority controlling stake in the bank

Summary of Financial Statement

	(million rupiah)		
	2002	2003	2004
Total Assets	46,911,346	52,681,943	58,811,765
Cash on Hand and in Banks	3,142,207	3,830,598	4,060,909
Cash	1,052,192	1,011,873	753,256
Bank Indonesia	1,747,820	2,152,945	2,662,100
Other banks	342,195	665,780	645,553
Placements in Other Banks	1,475,356	2,065,722	721,126
Notes and Securities	22,349,664	25,696,771	20,872,656
Loans - Net	16,626,499	18,276,384	27,732,575
Investments - Net	38,983	40,915	76,623
Fixed Assets - Net	666,385	615,353	1,297,171
Other Assets	2,612,252	2,156,200	4,050,705
Liabilities	42,256,625	45,858,670	50,881,083
Deposits	34,897,664	39,799,609	40,282,715
Notes Issued	1,500,000	1,000,000	1,000,000
Borrowings	2,367,933	2,068,331	4,919,032
of which			
Subordinated	731,759	699,767	3,469,587
Other Liabilities	3,491,028	2,990,730	4,679,336
Minority Interests in Subsidiaries	1,909	1,074	126,739
Shareholders' Equity	4,652,812	6,822,199	7,803,943
Paid-up capital	3,562,261	3,562,261	3,562,261
Paid-up capital			
in excess of par value	25,601	25,601	62,927
Retained earnings (accumulated loss)	1,064,950	3,234,337	4,178,755
Revenue	7,464,018	7,589,452	7,660,264
Operating Expenses	6,461,483	6,247,568	4,166,813
Operating Profit (Loss)	1,002,535	1,341,884	3,493,451
Other Income (Expenses)	(13,251)	230,656	(115,215)
Profit (Loss) before Taxes	989,284	1,572,540	3,378,236
Profit (Loss) after Taxes	948,402	1,529,576	2,408,079
Revenue Breakdown			
Interest Income	6,560,596	5,789,427	6,394,789
Other Income	903,422	1,800,025	1,265,475
Expense Breakdown			
Interest Paid	4,823,692	3,238,492	2,376,403
Others	1,637,791	3,009,076	1,790,410
Per Share Data (Rp)			
Earnings (Loss) per Share	193	312	491
Equity per Share	948	1,390	1,590
Dividend per Share *	23	125	245
Closing Price	350	2,025	4,375
Financial Ratios			
PER (x)	1.81	6.50	8.91
PBV (x)	0.37	1.46	2.75
Dividend Payout (%)	0.12	0.40	0.50
Dividend Yield (%)	0.07	0.06	0.06
Cash and Banks			
to Demand Deposits (x)	0.09	0.10	0.10
Cash and Banks to Total Deposits (x)	0.09	0.10	0.10
Equity to Total Assets (x)	0.10	0.13	0.13
Loans to Total Deposits (x)	0.48	0.46	0.69
Operating Profit Margin (x)	0.13	0.18	0.46
Net Profit Margin (x)	0.13	0.20	0.31
ROI (%)	2.02	2.90	4.09
ROE (%)	20.38	22.42	30.86

PER = 10,29x ; PBV = 3,18x (June 2005)
Financial Year: December 31
*: Data before reverse stock split in 2002
Public Accountant: Drs. Hadi Sutanto & Rekan (Pricewaterhouse Coopers) (2003); Haryanto Sahari & Co. (2004)

Shareholders(current as of September 2005)	
Asia Financial (Indonesia) Pte., Ltd.	69.6%
Public	30.4%

PT Bank Danamon Tbk.

Banking

Board of Commissioners (as of September 2005) President Commissioner Sim Kee Boon Vice President Commissioner J.B. Kristiadi Commissioners Milan Robert Shuster, Manggi T. Habir, Harry Arief Soepardi Sukadis, Ng Kee Choe, Gan Chee Yen, Liew Cheng San Victor	Board of Directors President Director J.E. Sebastian Paredes M Vice President Director Jerry Ng Directors Anika Faisal, Muliadi Rahardja Hendarin Sukarmadji, Hora Tejpal Singh Number of Employees 19,024 (as of September 2005)
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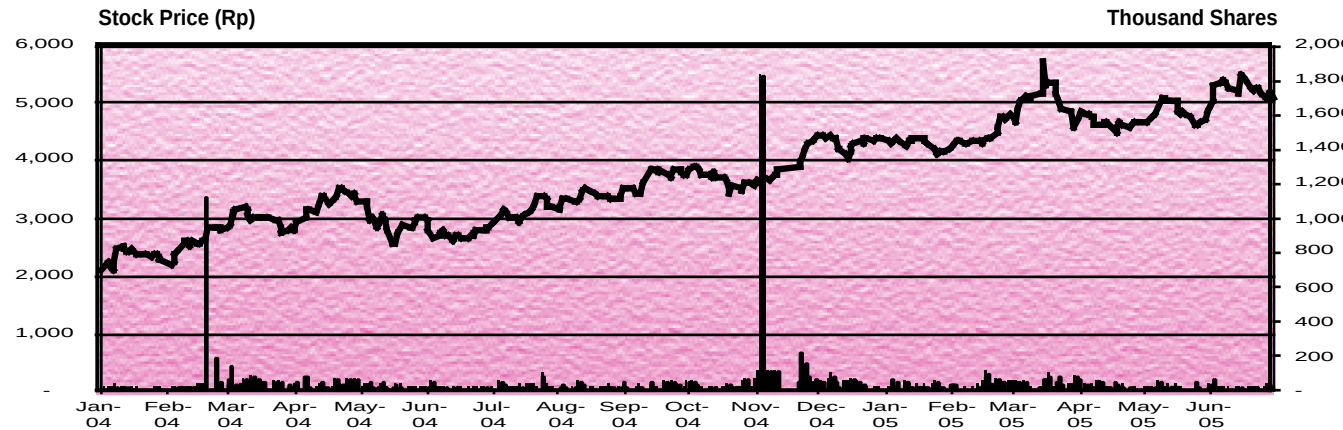
No	Type of Listing	Listing Date	Trading Date per Listing	Number of Shares	Total Listed
1	First Issue	06-Dec-89	06-Dec-89	12,000,000	12,000,000
2	Partial Listing	02-Aug-91	09-Aug-91	22,400,000	34,400,000
3	Bonus Shares	15-Nov-93	15-Nov-93	34,400,000	68,800,000
4	Right Issue	1994	1994	224,000,000	292,800,000
5	Bonus Shares	16-Feb-96	16-Feb-96	112,000,000	404,800,000
6	Company Listing	20-May-96	20-May-96	155,200,000	560,000,000
7	Right Issue	20-May-96	20-May-96	560,000,000	1,120,000,000
8	Stock Split	23-Jun-97	23-Jun-97	1,120,000,000	2,240,000,000
9	Right Issue	05-Apr-99	05-Apr-99	215,040,000,000	217,280,000,000
10	Partial Delisting	11-Jun-99	11-Jun-99	-2,172,800,000	215,107,200,000
11	Add Listing (Bank PDFCI)	04-Jan-00	04-Jan-00	44,921,250,000	260,028,450,000
12	Add Listing (Meger)	04-Jul-00	04-Jul-00	230,663,750,000	490,692,200,000
13	Partial Delisting	01-Sep-00	01-Sep-00	-4,906,922,000	485,785,278,000
14	Reverse Stocks	17-Jul-01	17-Jul-01	-461,250,668,000	24,534,610,000
15	Partial Delisting	17-Jul-01	17-Jul-01	-245,346,100	24,289,263,900
16	Reverse Stocks	22-Jan-03	22-Jan-03	-19,431,411,120	4,857,852,780

Underwriters
PT ASEAM, BAPINDO, PT IFL, PT MIFC, PT Trimegah Securities Tbk, PT Danareksa, PT DBS Securities

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Frequency	Trading Day	Shares Traded		Listed Shares	Market Capitalization (Rp Million)
	High (Rp)	Low (Rp)	Close (Rp)			Volume (Thousand Shares)	Value (Rp Million)		
January-04	2,575	2,025	2,275	1,493	20	60,589.00	141,757.00	4,857,852,780	11,051,615.00
February-04	2,875	2,150	2,775	3,988	17	601,550.00	1,577,318.00	4,857,852,780	13,480,541.00
March-04	3,175	2,700	2,775	6,488	22	320,559.00	944,925.00	4,857,852,780	13,480,541.00
April-04	3,625	2,700	3,275	5,071	20	198,196.00	637,143.00	4,857,852,780	15,909,468.00
May-04	3,300	2,400	2,975	5,055	19	148,425.00	424,863.00	4,857,852,780	14,452,112.00
June-04	2,950	2,550	2,825	3,166	21	87,756.00	235,379.00	4,857,852,780	13,723,434.00
July-04	3,400	2,800	3,200	3,141	21	137,231.00	428,516.00	4,857,852,780	15,545,129.00
August-04	3,575	3,125	3,350	1,870	21	92,754.00	310,599.00	4,857,852,780	16,273,807.00
September-04	4,000	3,250	3,725	3,078	20	112,399.00	411,642.00	4,857,852,780	18,095,502.00
October-04	3,875	3,375	3,575	3,654	21	125,899.00	460,460.00	4,857,852,780	17,366,824.00
November-04	4,400	3,500	4,400	6,894	16	836,114.00	3,081,722.00	4,857,852,780	21,374,552.00
December-04	4,450	3,875	4,375	3,711	21	182,308.00	783,263.00	4,857,852,780	21,253,106.00
January-05	4,400	4,075	4,175	2,893	20	120,928.00	517,443.00	4,857,852,780	20,281,535.00
February-05	4,800	4,200	4,775	3,297	18	134,442.00	601,879.00	4,857,852,780	23,196,247.00
March-05	5,900	4,500	4,750	3,459	21	168,969.00	842,271.00	4,857,852,780	23,074,801.00
April-05	4,925	4,400	4,650	2,230	20	108,837.00	507,235.00	4,857,852,780	22,589,015.00
May-05	5,150	4,575	4,825	2,021	20	68,625.00	330,495.00	4,857,852,780	23,439,140.00
June-05	5,550	4,825	5,050	1,975	22	66,211.00	341,876.00	4,857,852,780	24,532,157.00

Stock Price and Traded Chart



PT Bank Mandiri (Persero) Tbk.

Banking

Head Office	Jl. Jend. Gatot Subroto Kav. 36-38 Jakarta 12190 Phone (021) 526-5045, 5296-4023 Fax (021) 5296-4024
Business	Banking
Company Status	BUMN

PT. Bank Mandiri (Persero)Tbk.
Financial Performance: The Company was booked net income at Rp 5.255 trillion in 2004, up from last year income at Rp 4.586 trillion.
Brief History: Was established on October 2nd 1998. PT Bank Mandiri is a product of a merger of four banks : PT Bank Bumi Daya, PT Bank Dagang Negara, PT Bank Ekspor Impor and PT Bank Pembangunan Indonesia. After the following merger, PT Bank Mandiri became the largest bank in Indonesia.

Summary of Financial Statement

	2002	(million rupiah) 2003	2004
Total Assets	250,394,689	249,435,554	248,155,827
Cash on Hand and in Banks	21,884,657	27,420,822	33,036,861
Cash	2,164,651	2,228,671	2,439,465
Bank Indonesia	19,404,515	24,860,093	29,940,208
Other banks	315,491	332,058	657,188
Placements in Other Banks	5,314,698	6,639,335	8,176,802
Notes and Securities	152,187,213	128,121,849	98,332,205
Loans	56,346,419	66,842,664	85,766,901
Investments	87,096	12,722	8,849
Fixed Assets	1,958,782	5,356,835	5,434,838
Other Assets	12,615,824	15,041,327	17,399,371
Liabilities	235,956,683	229,036,856	223,217,577
Total Deposits	197,741,780	194,892,987	190,791,198
Demand deposits	32,579,923	38,231,656	41,083,330
Time deposits	135,235,667	115,353,898	96,174,466
Savings deposits	29,926,190	41,307,433	53,533,402
Call Money	361,611	1,090,392	742,102
Notes Issued	1,474,241	4,312,612	3,993,980
Borrowings	13,659,536	8,535,169	7,066,493
Other Liabilities	22,719,515	20,205,696	20,623,804
Minority Interests in Subsidiaries	3,496	3,473	3,543
Shareholders' Equity	14,434,510	20,395,225	24,934,707
Paid-up capital	4,251,000	10,000,000	10,066,427
Paid-up capital in excess of par value	173,550,319	5,926,418	5,967,897
Retained earnings (accumulated loss)	(163,366,809)	4,468,807	8,900,383
Revenue	35,511,293	29,354,086	23,260,414
Operating Expenses	30,938,872	22,540,524	15,739,815
Operating Profit (Loss)	4,572,421	6,813,562	7,520,599
Other Income (Expenses)	1,237,549	217,962	4,403
Profit (Loss) before Taxes	5,809,970	7,031,524	7,525,002
Profit (Loss) after Taxes	3,586,217	4,586,066	5,255,701
Revenue Breakdown			
Interest Incomes	31,878,668	25,557,055	19,145,170
Other Incomes	3,632,625	3,797,031	4,115,244
Expense Breakdown			
Interest Paid	25,016,579	17,550,248	9,679,402
Others	5,922,293	4,990,276	6,060,413
Per Share Data (Rp)			
Earnings (Loss) per Share	422	229	262
Equity per Share	1,698	1,020	1,241
Dividend per Share	n.a	115	70
Closing Price	n.a	1,000	1,925
Financial Ratios			
PER (x)	n.a	4.36	7.36
PBV (x)	n.a	0.98	1.55
Dividend Payout (%)	n.a	50.15	26.76
Dividend Yield (%)	n.a	11.50	3.64
Cash and Banks			
to Demand Deposits (x)	0.67	0.72	0.80
Cash and Banks to Total Deposits (x)	0.11	0.14	0.17
Equity to Total Assets (x)	0.06	0.08	0.10
Loans to Total Deposits (x)	0.28	0.34	0.45
Operating Profit Margin (x)	0.13	0.23	0.32
Net Profit Margin (x)	0.10	0.16	0.23
ROI (%)	1.43	1.84	2.12
ROE (%)	24.84	22.49	21.08

PER = 5,73x ; PBV = 1,21x (June 2005)
Financial Year: December 31
Public Accountant: Prasetyo, Sarwoko & Sandjaja

Shareholders	
Indonesia Government	69.51%
Public	30.49%

PT Bank Mandiri (Persero) Tbk.

Banking

Board of Commissioners	Board of Directors
<i>President Commissioner</i> Edwin Gerungan	<i>President Director</i> Agus Martowardojo
<i>Vice President Commissioner</i> Muchayat	<i>Vice President Director</i> I Wayan Agus Mertayasa
<i>Commissioners</i> Richard Claproth, Soedarjono, Pradjoto, Gunarni Soeworo, Yap Tjay Soen	<i>Directors</i> Zulkifli Zaini, Abdul Rachman, Nimrod Sitorus, Omar Sjawaldy Anwar, Johannes Bambang Kendarto Sasmita

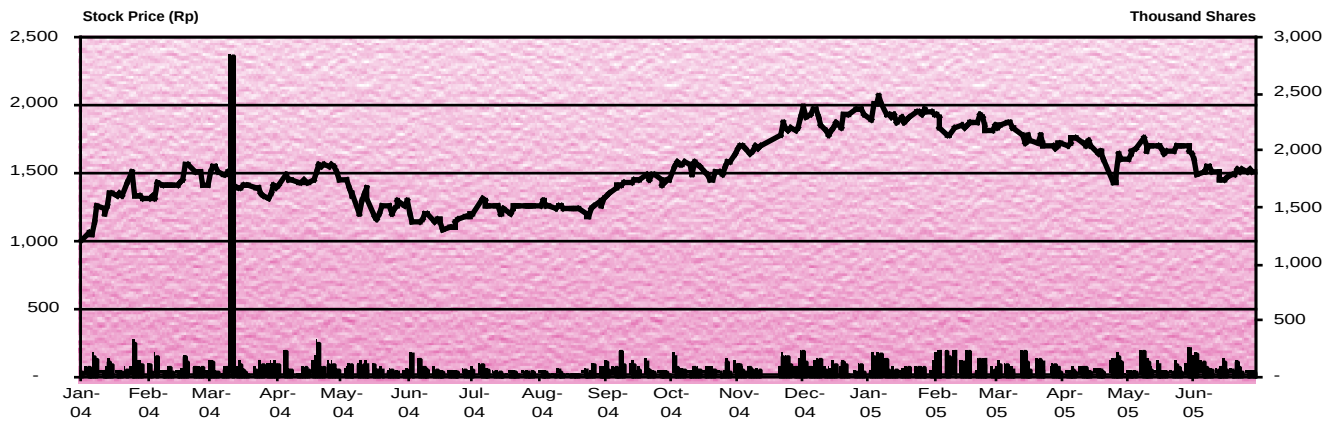
Number of Employees 20,039

No	Type of Listing	Listing Date	Trading Date	Number of Shares per Listing	Total Listed Shares
1	First Issue	14-Jul-03	14-Jul-03	2,900,000,000	2,900,000,000
2	Company Listing	14-Jul-03	30-Dec-04	16,900,000,000	19,800,000,000
3	Option Conversion	Jul-04	Jul-04	44,140,452	19,844,140,452
4	Option Conversion	02-Aug-04	02-Aug-04	1,950,531	19,846,090,983
5	Option Conversion	Aug-04	Aug-04	26,705,264	19,872,796,247
6	Option Conversion	Sep-04	Sep-04	21,419,086	19,894,215,333
7	Option Conversion	Oct-04	Oct-04	13,178,446	19,907,393,779
8	Option Conversion	Dec-04	Dec-04	15,664,380	19,923,058,159
9	Option Conversion	Jan-05	Jan-05	1,058,091	19,924,116,250
10	Option Conversion	Feb-05	Feb-05	1,235,194	19,925,351,444
11	Option Conversion	Mar-05	Mar-05	4,703,927	19,930,055,371
12	Option Conversion	Apr-05	Apr-05	735,972	19,930,791,343
13	Option Conversion	May-05	May-05	568,920	19,931,360,263
14	Option Conversion	Jun-05	Jun-05	8,930,151	19,940,290,414

Underwriters
PT Danareksa Sekuritas, PT ABN Amro Asia Securities Indonesia
Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Frequency	Trading Day	Shares Traded		Listed Shares	Market Capitalization (Rp Million)
	High (Rp)	Low (Rp)	Close (Rp)			Volume (Thousand Shares)	Value (Rp Million)		
January-04	1,500	975	1,300	19,578	20	1,380,682.00	1,724,151.00	19,800,000,000	25.740.000.00
February-04	1,575	1,225	1,400	11,225	18	896,232.00	1,285,053.00	19,800,000,000	27.720.000.00
March-04	1,550	1,250	1,400	9,149	21	2,916,272.00	4,169,803.00	19,800,000,000	27.720.000.00
April-04	1,550	1,325	1,450	9,233	20	1,285,183.00	1,883,947.00	19,800,000,000	28.710.000.00
May-04	1,450	1,125	1,250	9,795	19	1,002,218.00	1,269,568.00	19,800,000,000	24.750.000.00
June-04	1,275	1,050	1,175	8,159	21	1,003,749.00	1,148,275.00	19,800,000,000	23.265.000.00
July-04	1,300	1,150	1,250	3,455	21	545,016.00	668,877.00	19,800,000,000	24.838.557.00
August-04	1,300	1,150	1,250	3,455	21	545,016.00	668,877.00	19,872,796,247	24.838.557.00
September-04	1,475	1,250	1,450	9,355	20	1,015,232.00	1,420,420.00	19,894,215,333	28.843.784.00
October-04	1,600	1,425	1,575	7,836	21	851,857.00	1,287,551.00	19,907,393,779	31.350.944.00
November-04	1,950	1,575	1,825	8,395	17	875,149.00	1,529,466.00	19,907,393,779	36.348.873.00
December-04	2,000	1,750	1,925	12,912	21	980,616.00	1,850,563.00	19,923,058,159	38.370.707.00
January-05	2,050	1,840	1,940	12,597	20	874,597.00	1,697,605.00	19,924,116,250	38.671.753.00
February-05	1,940	1,750	1,810	14,676	18	1,292,448.00	2,385,460.00	19,925,351,444	36.082.582.00
March-05	1,880	1,640	1,710	14,690	21	1,109,220.00	1,946,140.00	19,930,055,371	34.097.113.00
April-05	1,770	1,360	1,600	11,691	20	906,382.00	1,441,695.00	19,930,791,343	31.904.909.00
May-05	1,740	1,580	1,660	10,332	20	938,665.00	1,576,840.00	19,931,360,263	33.102.288.00
June-05	1,660	1,430	1,500	14,422	22	1,126,588.00	1,699,606.00	19,940,290,414	29.924.332.00

Stock Price and Traded Chart



PT Bank Niaga Tbk.

Banking

Head Office	Gedung Graha Niaga 5 th Floor Jl. Jenderal Sudirman Kav. 58 Jakarta 12190 Telex 60876nagahoia;60877nagahoia SWIFT:BNIAIDJA Phone (021) 250-5151, 250-5252, 2505353 Fax (021) 252-6749, 250-5205, 250-5202 E-mail : caniago@bankniaga.com http://www.bankniaga.com Banking PMDN
Business Company Status	

PT. Bank Niaga Tbk.
Financial Performance: Net revenue was jump to Rp 3.059 trillion in 2004 from Rp 2.838 trillion in 2003. Net income was also rose to Rp 660 billion from Rp 467 billion.
Brief History: PT Bank Niaga was founded in 1955 and obtained its license to operate in foreign exchange transactions in 1974.

Summary of Financial Statement				
	(million rupiah)			
	2002	2003	2004	
Total Assets	22,837,562	23,749,329	30,798,312	
Cash on Hand and in Banks	1,594,914	1,621,423	2,269,594	
Cash	291,504	300,286	370,961	
Bank Indonesia	874,772	941,130	1,546,208	
Other banks	428,638	380,007	352,425	
Placements in Other Banks	2,033,003	1,555,992	1,933,932	
Notes and Securities	6,631,215	5,373,493	4,249,753	
Loans	11,215,469	13,803,453	20,388,027	
Investments	7,421	25,974	117,587	
Fixed Assets	281,590	376,854	389,310	
Other Assets	1,073,950	992,140	1,450,109	
Liabilities	21,354,699	21,765,864	28,428,557	
Total Deposits	17,905,808	19,332,315	24,733,259	
Notes Issued	510,178		664,250	
Borrowings	1,440,447	737,342	995,732	
Taxes Payable	21,765	13,035	24,635	
Other Liabilities	1,476,501	1,683,172	2,010,681	
Minority Interests in Subsidiaries	6,736	8,239	6,754	
Shareholders' Equity	1,476,127	1,975,226	2,363,001	
Paid-up capital	746,907	746,907	748,594	
Paid-up capital in excess of par value	9,270,323	538,709	547,954	
Retained earnings (accumulated loss)	(8,541,103)	689,610	1,066,453	
Revenue	3,176,201	2,838,272	3,059,419	
Operating Expenses	3,153,296	2,501,631	2,426,060	
Operating Profit (Loss)	22,905	336,641	633,359	
Other Income (Expenses)	54,522	109,838	120,718	
Profit (Loss) before Taxes	77,427	446,479	754,077	
Profit (Loss) after Taxes	141,119	467,255	660,293	
Revenue Breakdown				
Interest Income	2,720,366	2,427,704	2,518,047	
Other Income	455,835	410,568	541,372	
Expense Breakdown				
Interest Paid	2,268,054	1,407,809	1,134,804	
Others	885,242	1,093,822	1,291,256	
Per Share Data (Rp)				
Earnings (Loss) per Share	1.79	5.94	8.42	
Equity per Share	18.78	25.12	30.15	
Dividend per Share	n.a	8	17	
Closing Price	35	35	460	
Financial Ratios				
PER (x)	19.50	5.89	54.61	
PBV (x)	1.86	1.39	15.26	
Dividend Payout (%)	n.a	134.61	201.82	
Dividend Yield (%)	n.a	22.86	3.70	
Cash and Banks to Demand Deposits (x)	0.09	0.08	0.09	
Cash and Banks to Total Deposits (x)	0.09	0.08	0.09	
Equity to Total Assets (x)	0.06	0.08	0.08	
Loans to Total Deposits (x)	0.63	0.71	0.82	
Operating Profit Margin (x)	0.01	0.12	0.21	
Net Profit Margin (x)	0.04	0.16	0.22	
ROI (%)	0.62	1.97	2.14	
ROE (%)	9.56	23.66	27.94	
PER = 51,64x ; PBV = 14,43x (June 2005)				
Financial Year: December 31				
Public Accountant: Drs. Hadi Sutanto & Rekan (2003); Haryanto Sahari & Co. (2004)				

Shareholders	
Commerce Asset (Holding Berhad Malaysia)	52.49%
Indonesia Government (PPA)	5.22%
Public	42.29%

PT Bank Niaga Tbk.

Banking

Board of Commissioners	Board of Directors
President Commissioner Dr. Rozali bin Mohamed Ali	President Director Peter Benyamin Stok
Vice President Commissioner Gunarni Soeworo	Vice President Director Hashemi Albakri
Commissioners Sigid Moerkardjono, Dato' Halim bin Muhamat, Datuk Hamzah bin Bakar, Ananda barata, DR. Roslan Bin A. Ghaffar	Directors Andi Mohammad Hatta, Tay Un Soo, C. Heru Budiargo, Daniel James Rompas, Veronica Catherinawati Hadiman
	Number of Employees 4,304

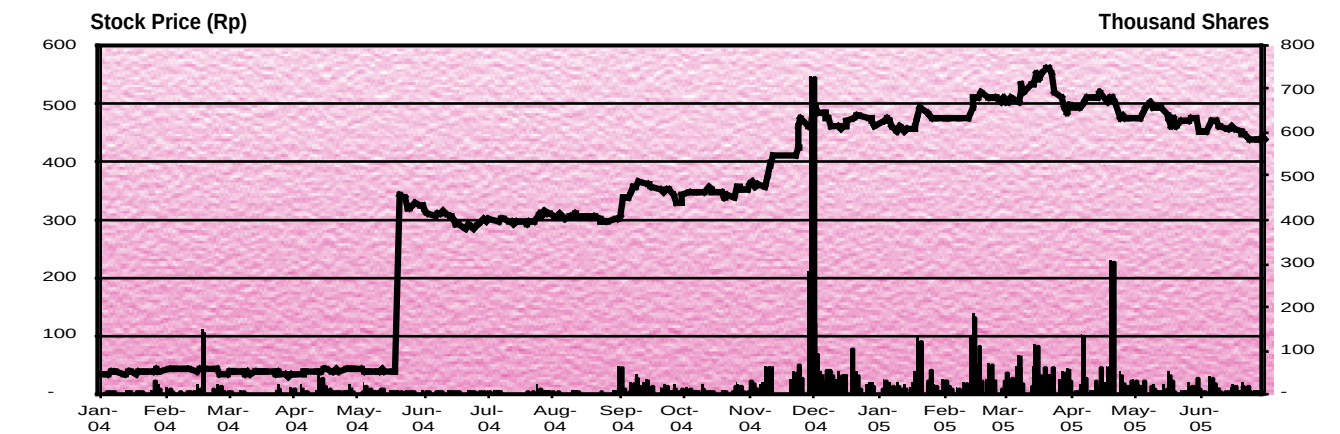
No	Type of Listing	Listing Date	Trading Date	Number of Shares per Listing	Total Listed Shares
1	First Issue	29-Nov-89	29-Nov-89	5,000,000	5,000,000
2	Bonus Shares	19-Feb-91	19-Feb-91	397,736	5,397,736
3	Partial Listing	19-Feb-91	26-Feb-91	773,217	6,170,953
4	Right Issue	23-Dec-92	23-Dec-92	5,252,500	11,423,453
5	Company Listing	01-Mar-93	01-Mar-93	46,090,811	57,514,264
6	Cooperative	01-Mar-93	01-Mar-00	263,153	57,777,417
7	Bonus Shares	26-Dec-95	26-Dec-05	57,777,417	115,554,834
8	Conversion Bonds	1996	1996	42,017,600	157,572,434
9	Right Issue	15-Nov-96	15-Nov-96	31,514,487	189,086,921
10	Conversion Bonds	26-Feb-97	26-Feb-97	2,400	189,089,321
11	Stock Split	08-Sep-97	08-Sep-97	189,089,321	378,178,642
12	Bonus Shares	17-Sep-97	17-Sep-97	340,360,709	718,539,351
13	Right Issue	09-Aug-99	09-Aug-99	71,135,395,749	71,853,935,100
14	Additional Listing	25-Apr-01	25-Apr-01	5,609,671,412	77,463,606,512
15	Additional Listing Without HMETD	21-May-04	21-May-04	16	77,463,606,528
16	Reverse Stocks	21-May-04	21-May-04	(69,717,245,876)	7,746,360,652
17	Option Conversion	Nov-04	Nov-04	5,196,500	7,751,557,152
18	Option Conversion	Dec-04	Dec-04	28,403,500	7,779,960,652
19	Option Conversion	Jan-05	Jan-05	10,232,000	7,790,192,652
20	Option Conversion	Feb-05	Feb-05	4,631,000	7,794,823,652
21	Option Conversion	Apr-05	Apr-05	11,620,000	7,806,443,652
22	Partial Delisting	20-Apr-05	20-Apr-05	(3,912,503)	7,802,531,149
23	Option Conversion	May-05	May-05	762,000	7,803,293,149
24	Option Conversion	Jun-05	Jun-05	944,000	7,804,237,149

Underwriters PT FICORINVEST (IPO), RAPINDO, MERINCOP

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Frequency	Trading Day	Shares Traded		Listed Shares	Market Capitalization (Rp Million)
	High (Rp)	Low (Rp)	Close (Rp)			Volume (Thousand Shares)	Value (Rp Million)		
January-04	40	30	35	2,818	20	2,717,699.00	92,577.00	77,463,606,512	2,711,226.00
February-04	40	30	30	3,368	17	6,363,107.00	228,313.00	77,463,606,512	2,323,908.00
March-04	35	25	30	1,313	22	1,174,669.00	37,357.00	77,463,606,512	2,323,908.00
April-04	40	25	40	3,913	20	4,556,749.00	155,197.00	77,463,606,512	3,098,544.00
May-04	345	30	325	2,829	19	2,249,771.00	104,025.00	7,746,360,652	2,517,567.00
June-04	325	270	300	2,561	21	184,352.00	54,903.00	7,746,360,652	2,323,908.00
July-04	315	290	310	2,486	21	206,142.00	62,638.00	7,746,360,652	2,401,372.00
August-04	310	290	300	1,123	21	111,963.00	33,813.00	7,746,360,652	2,323,908.00
September-04	375	300	330	8,019	20	955,482.00	328,108.00	7,746,360,652	2,556,299.00
October-04	360	330	330	3,254	21	404,718.00	140,285.00	7,746,360,652	2,711,321.00
November-04	470	345	460	9,941	16	1,770,567.00	741,644.00	7,751,557,152	3,565,245.00
December-04	510	445	460	13,948	21	3,505,450.00	1,649,287.00	7,779,960,652	3,577,726.00
January-05	490	450	475	6,412	20	1,022,099.00	480,298.00	7,790,192,652	3,699,251.00
February-05	530	460	500	8,412	18	1,611,318.00	800,131.00	7,794,823,652	3,896,264.00
March-05	570	470	495	8,429	21	1,726,999.00	896,423.00	7,794,823,652	3,857,302.00
April-05	520	460	475	5,038	19	1,685,542.00	853,829.00	7,802,531,149	3,705,112.00
May-05	500	450	450	3,821	20	657,819.00	310,259.00	7,803,293,149	3,510,449.00
June-05	465	430	435	3,752	22	487,590.00	219,509.00	7,804,237,149	3,393,824.00

Stock Price and Traded Chart



PT Bank Internasional Indonesia Tbk.

Banking

Head Office	Plaza BII-Menara Dua 6 th Floor Jl. MH. Thamrin Kav.22 Jakarta 10350 Phone (021) 230-0888, 230-0666 Fax (021) 331-935, 334-609, 230-1380 E-mail: cs@bii.co.id Http://www.bii.co.id Telex. 61610 BIITH IA
Business Company Status	Banking PMDN

PT. Bank Internasional Indonesia Tbk.

Financial Performance: PT Bank Internasional Indonesia Tbk. (BII) reported net profit of Rp822 billion for the year ended 31 December 2004, more than two-and-a-half times the net profit recorded in 31 December 2003. The substantial increase in net operating income from Rp276 billion to Rp810 billion is a result of increase in net interest income and other operating revenues. Net interest income rose from Rp1,019 billion to Rp1,647 billion on the back of loan growth and improvement in interest spreads on account of improved deposit mix and reduced interest rate. Loans grew 28.6% and Net Interest Margin (NIM) showed significant improvement from 3.10% to 5.20%.

Brief History: Established in 1959 as a commercial bank by the name of PT Bank Internasional Indonesia, and licensed as a foreign exchange bank in 1988. Subsequently BII made an Initial Public Offering in 1989, and kept on expanding until it emerged as one of the leading private national banks in Indonesia. This achievement was marked by scores of accolades that BII earned, from a number of institutions inside and outside the country, in the area of service as well as technological implementation.

Following the monetary crisis that hit Asia in year 1997, BII won the trust from Indonesian government to participate in the re-capitalization program of national banking. Consolidation is among the first strategic initiatives undertaken during 2002. BII's capital structure has been strengthened through its successful Rights Issue program. Furthermore, BII has also accomplished a challenging task of regaining public confidence. Through "cultural blend" campaign, BII underscored the importance of synergizing the strengths of its diverse human resources to provide full range of quality products and services. Presently, Bank Internasional Indonesia is one of the 6 large banks with the largest total asset in Indonesia valued at Rp.34.5 trillion as of June 2003. Over two million accounts at its 250 branch offices (4 of them are overseas) represent the total number of customer. Its online banking network spans across Indonesia, which is made up of 700 ATM units that are connected to 3,000 ALTO ATM all over Indonesia, as well as 8,000 Cirrus ATM around the globe. BII debit card is welcomed at 5.6 million merchants throughout the world. BII is the only bank in Indonesia that provides ATM in U.S. Dollar currency. Being widely known as a pioneer in virtual banking service, BII offers such facilities as Internet Banking, Corporate Online Banking (CoOL Banking), and Phone Banking. Now even better, an exclusive service is available to individuals of high net worth: Platinum Access for regular customer and Syariah Platinum Access for those who wish to obtain services that comply with the tenets of Islamic Syariah. BII possesses all the necessary means and resources to play a key role in national banking sector. With numerous renewal programs carried out by the new management and supported by 8,000 employees, BII is ready to serve its customer better and with care. With various improvements accomplished & underway by the new management and backed by 8,000 employees, BII is committed to serving its customers better and care.

Shareholders	
Sorak Financial Holdings Pte. Ltd.	56.88%
Aranda Investments Pte., Ltd. Mauritius	6.15%
Indonesian Government (PPA)	5.53%
Public	31.44%

Summary of Financial Statement

	(million rupiah)		
	2002	2003	2004
Total Assets	36,325,265	34,745,614	36,077,167
Cash on Hand and in Banks	2,967,594	2,938,870	3,819,715
Cash	577,096	650,622	662,685
Bank Indonesia	1,846,493	1,885,380	2,875,875
Other banks	544,005	402,868	281,155
Placements in Other Banks	1,708,506	1,339,079	4,382,829
Notes and Securities	647,128	1,280,238	1,460,803
Loans	5,239,454	9,626,288	12,799,576
Investments	23,263	4,257	4,499
Fixed Assets	937,244	926,903	906,396
Other Assets	24,802,076	18,629,979	12,703,349
Liabilities	33,348,478	31,368,962	31,866,367
Total Deposits	29,222,246	28,657,529	29,638,784
Demand deposits	7,237,530	8,321,612	9,475,994
Time deposits	18,391,061	15,464,887	14,082,657
Savings deposits	3,593,655	4,871,030	6,080,133
Call Money	267,817	261,685	386,286
Borrowings	2,113,233	501,509	546,630
Other Liabilities	1,745,182	1,948,239	1,294,667
Shareholders' Equity	2,976,787	3,376,652	4,210,800
Paid-up capital	17,867,731	3,216,192	3,216,192
in excess of par value	9,567		6,570
Retained earnings (accumulated loss)	(14,900,511)	160,460	988,038
Revenue	3,701,975	4,045,786	4,021,411
Operating Expenses	3,615,219	3,770,223	3,211,358
Operating Profit (Loss)	86,756	275,563	810,053
Other Income (Expenses)	52,497	(5,486)	5,160
Profit (Loss) before Taxes	139,253	270,077	815,213
Profit (Loss) after Taxes	132,517	309,089	821,582
Revenue Breakdown			
Interest Income	3,087,568	3,343,282	2,955,772
Other Income	614,407	702,504	1,065,639
Expense Breakdown			
Interest Paid	3,136,866	2,323,849	1,309,211
Others	478,353	1,446,374	1,902,147
Per Share Data (Rp)			
Earnings (Loss) per Share *	5	6	17
Equity per Share *	104	71	88
Dividend per Share	n.a	n.a	5
Closing Price	50	110	185
Financial Ratios			
PER (x) *	10.80	17.01	10.76
PBV (x) *	0.48	1.56	2.10
Dividend Payout (%)	n.a	n.a	29.09
Dividend Yield (%)	n.a	n.a	5.67
Cash and Banks			
to Demand Deposits (x)	0.41	0.35	0.40
Cash and Banks to Total Deposits (x)	0.10	0.10	0.13
Equity to Total Assets (x)	0.08	0.10	0.12
Loans to Total Deposits (x)	0.18	0.34	0.43
Operating Profit Margin (x)	0.02	0.07	0.20
Net Profit Margin (x)	0.04	0.08	0.20
ROI (%)	0.36	0.89	2.28
ROE (%)	4.45	9.15	19.51
PER = 10,18x ; PBV = 1,99x (June 2005)			
Financial Year: December 31			
Public Accountant: Prasetyo, Sarwoko & Sanjaja			
*)Number of Share (Average)			

PT Bank Internasional Indonesia Tbk.

Banking

Board of Commissioners	Board of Directors
President Commissioner Peter Seah Lim Huat	President Director Henry Ho Hon Cheong
Vice President Commissioner Slamet Sumantri I. S.	Vice President Director Armand B. Arief
Commissioners Putu Antara, Pradjoto, Umar Juworo, A. Fuad Rahmany, Dong Won Kim, Jimmy Phoon Siew Heng, Yong Kook Oh, Taswin Zakaria	Directors Jose Maria Joaquin Marigomen, Fransiska Oei, Sukatmo Padmosukarso, Rudy N. Hamdani, Dira K. Mochtar, Prem Kumar, Clemente Escano
	Number of Employees 7,574

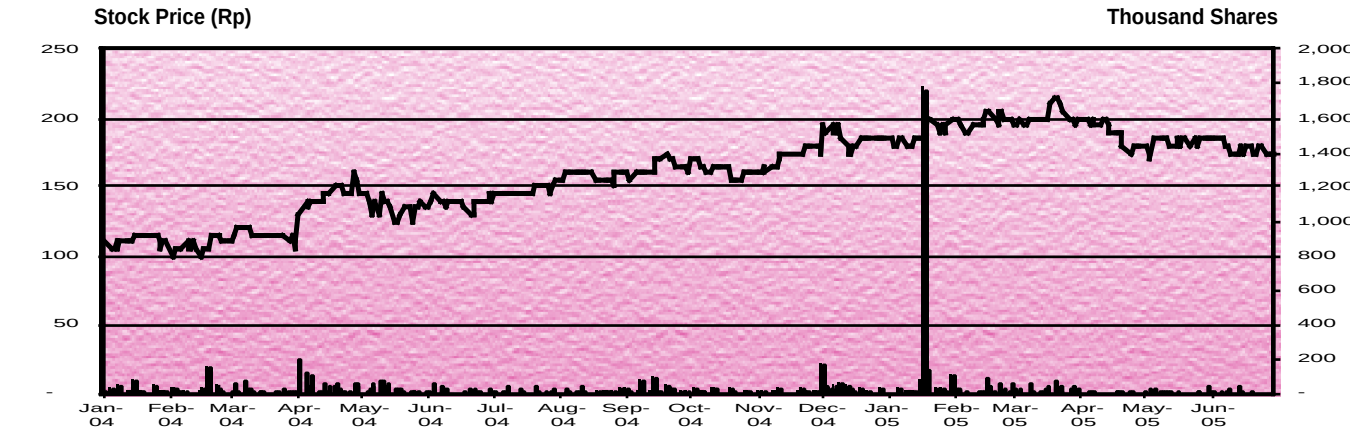
No	Type of Listing	Listing Date	Trading Date	Number of Shares per Listing	Total Listed Shares
1	First Issue	21-Nov-89	21-Nov-89	12,000,000	12,000,000
2	Company Listing	18-Jul-90	18-Jul-90	100,000,000	112,000,000
3	Bonus Shares	18-Jul-90	26-Jul-90	28,000,000	140,000,000
4	Bonus Shares	02-Sep-91	02-Sep-91	63,000,000	203,000,000
5	Bonus Shares	25-Aug-92	25-Aug-92	60,585,920	263,585,920
6	Right Issue	1994	1994	52,717,184	316,303,104
7	Bonus Shares	27-Aug-96	27-Aug-96	253,042,483	569,345,587
8	Stock Dividends	27-Aug-96	27-Aug-96	35,144,789	604,490,376
9	Bonus Shares	24-Oct-96	24-Oct-96	362,694,226	967,184,602
10	Stock Split	04-Nov-96	04-Nov-96	967,184,602	1,934,369,204
11	Right Issue	16-Jan-97	16-Jan-97	1,289,579,469	3,223,948,673
12	Warrant	1997	1997	10,453,776	3,234,402,449
13	Warrant	1998	1998	42,520	3,234,444,969
14	Bonus Shares	09-Mar-99	09-Mar-99	646,888,994	3,881,333,963
15	Warrant	12-Mar-99	12-Mar-99	2,500	3,881,336,463
16	Right Issue	06-Apr-99	06-Apr-99	14,963,834,195	18,845,170,658
17	Right Issue	21-Jun-99	21-Jun-99	20,927,562,373	39,772,733,031
18	Warrant	30-Jun-99	30-Jun-99	53,020,603,432	92,793,336,463
19	Warrant	04-Oct-99	04-Oct-99	23,982	92,793,360,445
20	Warrant	03-Feb-00	03-Feb-00	101,862	92,793,462,307
21	Reverse Stocks	13-Jun-02	13-Jun-02	-83,514,116,076	9,279,346,231
22	Right Issue	11-Jul-02	13-Sep-02	38,504,000,000	47,783,346,23

Underwriter PT Sinar Mas Sekuritas

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Frequency	Trading Day	Shares Traded		Listed Shares	Market Capitalization (Rp Million)
	High (Rp)	Low (Rp)	Close (Rp)			Volume (Thousand Shares)	Value (Rp Million)		
January-04	120	100	110	4,348	20	2,798,175.00	308,331.00	47,783,346,231	5,203,606.00
February-04	115	100	110	3,519	17	3,321,752.00	354,368.00	47,783,346,231	5,203,606.00
March-04	125	105	105	4,636	22	3,165,784.00	362,212.00	47,783,346,231	4,967,079.00
April-04	160	105	145	9,266	20	6,758,798.00	929,731.00	47,783,346,231	6,859,299.00
May-04	150	120	135	4,448	19	3,915,803.00	519,432.00	47,783,346,231	6,386,244.00
June-04	145	125	145	1,976	21	2,103,549.00	286,579.00	47,783,346,231	6,859,299.00
July-04	155	135	155	2,330	21	1,525,371.00	219,740.00	47,783,346,231	7,332,354.00
August-04	165	150	160	3,069	21	1,317,362.00	207,345.00	47,783,346,231	7,568,882.00
September-04	175	150	160	3,986	20	2,323,879.00	377,588.00	47,783,346,231	7,568,882.00
October-04	170	150	160	2,798	21	1,169,284.00	188,708.00	47,783,346,231	7,568,882.00
November-04	180	160	180	2,331	17	903,064.00	154,857.00	47,783,346,231	8,514,992.00
December-04	200	165	185	5,669	21	2,837,248.00	524,475.00	47,783,346,231	8,751,520.00
January-05	200	175	200	3,900	19	11,980,169.00	2,252,932.00	47,783,346,231	9,461,103.00
February-05	210	190	200	3,602	18	1,879,939.00	375,425.00	47,783,346,231	9,461,103.00
March-05	220	190	200	5,687	21	2,575,175.00	516,757.00	47,783,346,231	9,461,103.00
April-05	200	170	180	1,998	20	605,982.00	114,206.00	47,783,346,231	8,514,992.00
May-05	195	170	185	2,145	20	907,353.00	164,637.00	47,783,346,231	8,751,520.00
June-05	190	170	175	2,318	22	839,431.00	149,474.00	47,783,346,231	8,278,465.00

Stock Price and Traded Chart



PT Bank Permata Tbk.
(d/h PT Bank Bali Tbk)

Banking

Head Office	Permata Bank Tower I Jl. Jend. Sudirman No. 27 Jakarta 12920 Phone (021) 523-7899 Fax (021) 523-7253 www.permatabank.com
Business Company Status	Banking PMDN

PT. Bank Permata Tbk
Financial Performance: The Company was booked net revenue at Rp 3.291 trillion, down sligtly from last year revenue at Rp 3.524 trillion. However, the company was succesfully booked net income at Rp 623 bil-lion, up from last year net income at Rp 564 billion.
BriefHistory: Established in January 4, 1955 as Bank Persatuan Dagang Indonesia (United Commercial Bank of Indonesia) and changed to PT Bank Bali in 1971. As a result from merger of five banks (PT Bank Bali Tbk, PT Bank Universal Tbk, PT Bank Prima Express, PT Bank Artamedia and PT Bank Patriot), PT Bank Bali was appointed as the Platform Bank. The legal merger was completed on September 30, 2002 and the name was officially changed to PT Bank Permata Tbk (Permata Bank) on October 18, 2002 after the approval from Bank Indonesia. As of September 2005, Permata Bank has a network of 312 branches located in 33 Indonesia's major cities and 546 ATMs linked to domestic ATM networks of BCA, ALTO, Cakra and Lintas Artha (ATM Bersama) and an international ATM network of Cirrus, ATM PLUS and Visa Electron

Summary of Financial Statement

	(million rupiah)		
	2002	2003	2004
Total Assets	28,027,532	29,034,831	31,756,642
Cash on hand and in Banks	1,992,047	1,885,957	2,557,808
Cash	518,633	446,777	410,028
Bank Indonesia	1,354,090	1,270,447	1,870,515
Other Banks	119,324	168,733	277,265
Placement in Other Banks	118,254	167,212	274,692
Notes and Securities	13,426,870	12,481,731	10,633,328
Loans	7,194,883	8,594,163	13,858,562
Investments	28,051	13,743	4,432
Fixed Assets	728,693	703,057	740,555
Other Assets	1,610,091	1,623,527	1,556,645
Liabilities	26,830,712	27,278,563	29,368,465
Total Deposits	21,894,456	23,490,171	26,008,485
Demand Deposits	4,171,696	4,384,650	5,002,049
Time Deposits	14,989,477	15,634,613	16,686,659
Savings Deposits	2,731,289	3,470,903	4,319,772
Call Money	1,107,810	871,294	912,083
Notes Issued	412,778	7,700	7,509
Borrowings	1,474,925	918,724	1,055,513
Other Liabilities	1,736,803	1,339,984	1,040,203
Minority Interest In Subsidiaries	39,568	42,701	47,274
Shareholder's Equity	1,157,252	1,713,567	2,340,903
Paid-up capital	1,300,534	1,300,534	1,300,534
Paid-up capital in excess of par value	9,067,496	9,067,496	9,067,496
Retained Earnings (accumulated loss)	(9,210,778)	(8,654,463)	(8,027,127)
Revenue	626,874	1,398,968	1,844,812
Operating Expenses	648,324	902,388	1,270,502
Operating Profit (Loss)	(859,056)	480,083	559,043
Other Income (Expenses)	11,201	62,421	144,138
Profit (Loss) before Taxes	(847,855)	542,504	703,181
Profit (Loss) after Taxes	(808,221)	558,089	622,716
Revenue Breakdown			
Interest Incomes	356,939	1,096,492	1,517,806
Other Incomes	269,935	302,476	327,006
Expense Breakdown			
Interest Incomes	1,767,788	2,125,484	1,446,860
Other Incomes	648,324	902,388	1,270,502
Per Share Data (Rp)			
Earnings (Loss) per share	(8)	72	80
Equity per Share		221	302
Dividend per share	n.a	n.a	n.a
Closing Price	25	30	750
Financial Ratios			
PER (x)	(3.12)	0.41	9.33
PBV (x)		0.14	2.48
Dividend Payout (%)	n.a	n.a	n.a
Dividend Yield (%)	n.a	n.a	n.a
Cash and Banks to Demand Deposits (x)	0.48	0.43	0.51
Cash and Banks to Total Deposits (x)	0.09	0.08	0.10
Equity to Total Assets (x)	0.04	0.06	0.07
Loans to Total Deposits (x)	0.33	0.37	0.53
Operating Profit Margin (x)	n.a		
Net Profit Margin (x)	n.a		
ROI (%)	-4.8	1.9	2.3
ROE (%)	(153.5)	66.1	42.7

Shareholders	
PT Astra International Tbk	31.55%
Standard Chartered Bank	31.55%
Indonesian Government	26.16%
Public	10.74%

PT Bank Permata Tbk.
(d/h PT Bank Bali Tbk)

Banking

Board of Commissioners	Board of Directors
<i>President Commissioner</i> DR. Mulia P. Nasution	<i>President Director</i> Stewart Donald Hall
<i>Commissioners</i> DR. Lukita D. Tuwo, DR. Tirta Hidayat, Mark Edward Hansen, Rachmat Saptaman, Deswandhy Agusman, Adam Phillip C. Keswick, Gunawan Geniusahardja, Deswandhy Agusman, Drs. Chandra Purnama, MBA, Wilson Chia	<i>Directors</i> Elvyn Gahadi Masassya, Joseph Georgino Godong, Andrew Hardi Hanubrata, Onky Wanadjati Dana, Mahdi Syahbuddin, Irman Alvian Zahiruddin, Julius Aslan, Hans Jurgen Theilkuhl, Krishnan Subramania Raman
	<i>Number of Employees</i> 7,034

No	Type of Listing	Listing Date	Trading Date	Number of Shares per Listing	Total Listed Shares
1	Initial Public Offering of PT Bank Bali Tbk	15-Jan-90	15-Jan-90	3,999,000	3,999,000
2	Limited Public Offering I PT Bank Bali Tbk	10-Sep-90	10-Sep-90	15,508,000	19,507,000
3	Recording of Founder Shares PT Bank Bali Tbk	14-Nov-90	21-Nov-90	42,525,000	62,032,000
4	Issuance of Bonus Shares PT Bank Bali Tbk	08-Sep-92	08-Sep-92	124,064,000	186,096,000
5	Limited Public Offering II PT Bank Bali Tbk]	17-Jul-95	17-Jul-95	65,133,600	251,229,600
6	Warrant Conversion PT Bak Bali Tbk	18 March 1996- 20 March 1998	18 March 1996 -20 March 1998	1,434,230	252,663,830
7	Stock Split PT Bank Bali Tbk	27-Oct-97	27-Oct-97	252,603,830	505,267,660
8	Issuance of Bonus Bonus Shares PT Bank Bali Tbk	25-Aug-98	25-Aug-98	166,738,173	672,005,833
9	Limited Public Offering III with regard to Recapitalization Programme	20-Sep-00	20-Sep-00	66,528,577,467	67,200,583,300
10	Merger of Five Banks to become PT Bank Permata Tbk	27-Sep-02	27-Sep-02	126,377,564,775	193,578,148,075
11	Private Placement	08-Jun-04	08-Jun-04	25	193,578,148,100
12	Reverse Stock Split	08-Jun-04	08-Jun-04		7,743,125,924

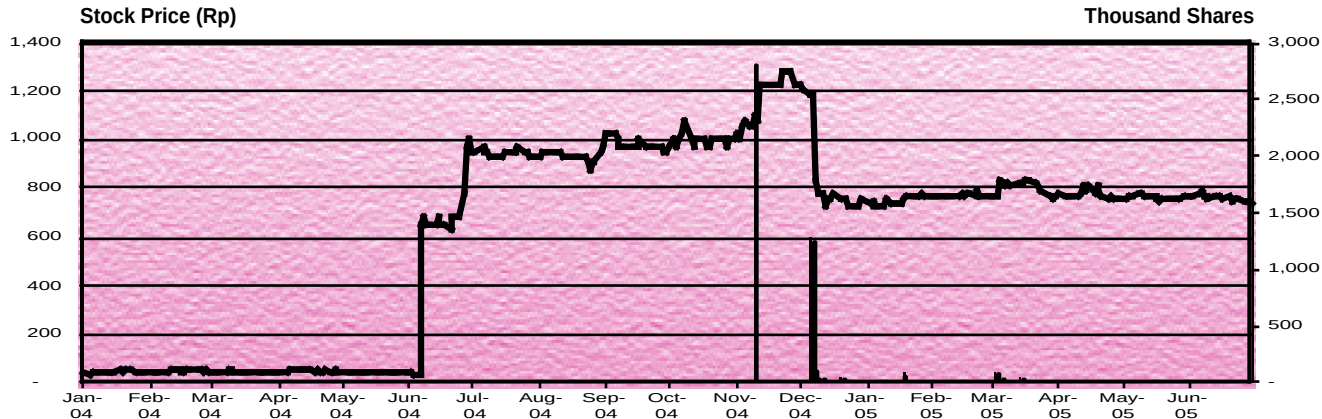
Underwriter

PT Saridaya Wirasentosa (IPO)

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Frequency	Trading Day	Shares Traded		Listed Shares	Market Capitalization (Rp Million)
	High (Rp)	Low (Rp)	Close (Rp)			Volume (Thousand Shares)	Value (Rp Million)		
January-04	45	30	40	877	20	248,444.00	10,010.00	194,169,917,890	7,665,695.00
February-04	50	35	45	1,067	18	274,359.00	11,937.00	194,169,917,890	8,623,906.00
March-04	45	35	35	248	22	61,643.00	2,431.00	194,169,917,890	6,707,483.00
April-04	55	35	40	1,536	20	408,087.00	18,455.00	194,169,917,890	7,665,695.00
May-04	45	30	40	1,357	19	126,406.00	4,704.00	194,169,917,890	7,665,695.00
June-04	1,050	30	1,000	1,978	21	52,391.00	16,793.00	10,193,245,950	7,665,695.00
July-04	1,000	925	925	581	21	5,932.00	5,663.00	10,193,245,950	7,090,768.00
August-04	975	875	975	276	21	4,595.00	4,253.00	10,193,245,950	7,474,052.00
September-04	1,050	950	975	714	20	11,053.00	11,109.00	10,193,245,950	7,474,052.00
October-04	1,100	975	1,000	987	21	18,619.00	19,432.00	10,193,245,950	7,665,695.00
November-04	1,300	1,000	1,225	2,188	17	4,028,082.00	2,856,659.00	10,193,245,950	9,390,476.00
December-04	1,250	725	750	4,430	20	2,011,075.00	1,533,772.00	10,193,245,950	5,749,271.00
January-05	790	720	760	2,937	20	214,193.00	163,468.00	10,193,245,950	5,825,928.00
February-05	790	750	760	2,148	18	135,472.00	104,845.00	10,193,245,950	5,825,928.00
March-05	840	750	770	4,275	21	309,564.00	250,808.00	10,193,245,950	5,902,585.00
April-05	810	740	750	1,469	20	120,239.00	93,972.00	10,193,245,950	5,749,271.00
May-05	780	740	760	720	20	45,343.00	34,469.00	10,193,245,950	5,825,928.00
June-05	790	730	730	1,058	22	59,640.00	45,255.00	10,193,245,950	5,595,957.00

Stock Price and Traded Chart



PT Bank Pan Indonesia Tbk.

Banking

Head Office	Gedung Bank Panin Pusat Jl. Jenderal Sudirman Kav. 1, Senayan-Jakarta 10270 Phone (021) 270-0545 (10 Lines) Fax (021) 270-0340 Telex (021) 47380, 47384, 47394 PIBHO IA Homepage: www.panin.co.id E-mail: panin@panin.co.id Merchant Banking
Business Company Status	PMDN

PT. Bank Pan Indonesia Tbk
Financial Performance: In 2004, the Bank recorded net interest income at Rp 1.186 trillion, up from last year at Rp 1.090 trillion. Net profit rose form Rp 461 billion to Rp 928 billion.

Brief History: The company was established in 1971 through the merger of three private banks: PT Bank Industri dan Dagang Indonesia, PT Bank Kemakmuran and PT Industri Djaja Indonesia. In 1972 the bank was granted a license to operate in foreign exchange transaction. Later on, it took over four other banks: PT Bank Abadi, PT Bank Lingga Harta, PT Bank Pembangunan Ekonomi, and PT Bank Pembangunan Sulawesi. The 1 for 4 right issue concluded in August 1995 increased the total paid-up capital from Rp 240 billion to Rp 300 billion, and the total net worth of the bank was increased to Rp 523 billion. The company has a network of 100 domestic offices, consisting of 20 main branches and 80 sub-branches in all the important cities in Indonesia, and 2 (two) offshore branches in Cayman and Cook Islands. The bank also has several international banks as joint-venture partners in financial services companies in Indonesia, such as those formed with the Dai-Ichi Kangyo Bank, International Finance Corporation, DEG Bank, Credit Lyonnais, Nippon Credit Bank, Schroders PLC., ANZ Bank. On February 1996, the company got a Triple B minus rating from Merrill Lynch, and was noted for its financial record and management, and for its ability to fund trading sector. In February 1999 Panin Bank signed a Technical Service Agreement (TSA) with ANZ Banking Group Limited from Australia. Under the terms of the Technical Service Agreement ANZ Bank, a substantial shareholder in Panin Bank, provide assistance acrosss a wide range of nominated areas, as needed. As of 2002, the Bank is one of the largest publicly listed banks in Indonesia. By the end of 2003, the Bank has become the 7th largest private national bank by assets, with total assets of Rp 18.86 trillion, 154 branches, over 3,000 ALTO network ATM's and 2,500 employees.

Shareholders	
PT Panin Life Tbk	42.18%
Votraint No. 1103 PTY Limited	29.00%
Public	28.82%

Summary of Financial Statement

	(million rupiah)		
	2002	2003	2004
Total Assets	15,940,612	19,379,621	23,937,439
Cash on Hand and in Banks	848,194	762,477	1,369,337
Cash	141,775	137,386	149,022
Bank Indonesia	652,560	517,636	1,084,036
Other banks	53,859	107,455	136,279
Placements in Other Banks	711,023	857,075	427,927
Notes and Securities	1,690,223	3,054,030	2,211,934
Loans	8,870,079	7,661,371	10,059,040
Investments	220,052	101,017	102,492
Fixed Assets	1,199,553	1,107,647	1,071,606
Other Assets	2,401,488	5,836,004	8,695,103
Liabilities	12,439,121	15,691,875	19,415,763
Total Deposits	11,000,829	11,568,403	15,044,601
Demand deposits	3,546,205	3,811,535	3,819,635
Time deposits	5,425,869	5,071,254	6,981,042
Savings deposits	2,028,755	2,685,614	4,243,924
Call Money	67,824	118,931	155,029
Notes Issued	10	10	10
Borrowings	804,007	411,167	197,662
Other Liabilities	566,451	3,305,188	3,660,921
Minority Interests in Subsidiaries	n.a	288,176	357,540
Shareholders' Equity	3,501,491	3,687,746	4,521,676
Paid-up capital	1,488,934	1,488,934	1,606,543
Paid-up capital in excess of par value	1,034,142	1,034,142	1,251,719
Retained earnings	978,415	1,164,670	1,663,414
Revenue	3,596,052	2,819,566	2,934,402
Operating Expenses	3,461,713	2,269,154	1,665,879
Operating Profit (Loss)	134,339	550,412	1,268,523
Other Income (Expenses)	5,042	10,775	(14,541)
Profit before Taxes	139,381	561,187	1,253,982
Profit after Taxes	100,809	461,653	928,433
Revenue Breakdown			
Interest Income	2,954,212	2,035,487	2,149,536
Other Income	641,840	784,079	784,866
Expense Breakdown			
Interest Paid	1,942,688	893,236	906,980
Others	1,519,025	1,375,918	758,899
Per Share Data (Rp)			
Earnings per Share	7	31	58
Equity per Share	235	248	281
Dividend per Share	n.a	6	8
Closing Price	180	285	420
Financial Ratios			
PER (x)	26.59	9.19	7.27
PBV (x)	0.77	1.15	1.49
Dividend Payout (%)	n.a	0.19	0.14
Dividend Yield (%)	n.a	0.02	0.02
Cash and Banks to Demand Deposits (x)	0.24	0.20	0.36
Cash and Banks to Total Deposits (x)	0.08	0.07	0.09
Equity to Total Assets (x)	0.22	0.19	0.19
Loans to Total Deposits (x)	0.81	0.66	0.67
Operating Profit Margin (x)	0.04	0.20	0.43
Net Profit Margin (x)	0.03	0.16	0.32
ROI (%)	0.63	2.38	3.88
ROE (%)	2.88	12.52	20.53

PER = 8,13x ; PBV = 1.67x (June 2005)
Financial Year: December 31
Public Accountant: Hans Tuanakotta Mustafa & Halim

PT Pan Indonesia Bank Ltd.

Banking

Board of Commissioners	Board of Directors
President Commissioner Enrique Valdez Bernardo	President Director Drs. H. Rostian Sjamsudin
Vice President Commissioner Drs. H. Bambang Winarno	Vice President Directors Chandra Rahardja Gunawan, Roosniati Salihin
Commissioners Drs. H.R. Deddi Anggadiredja, MBA, Suwirjo Josowidjojo, Drs. Riyanto	Directors Drs. Johnny N. Wiraatmadja, H. Ahmad Hidayat, Justin Paul Breheny
	Iswanto Tjitradi, Lianto Gunawan, Julianto Halim, Edy Haryanto
	Number of Employees 2,975

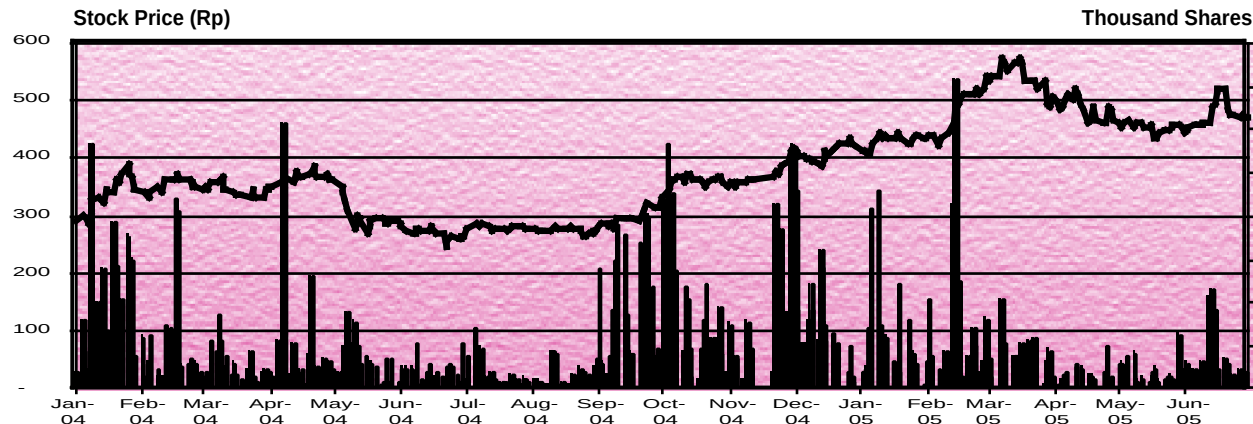
No	Type of Listing	Listing Date	Trading Date	Number of Shares per Listing	Total Listed Shares
1	First Issue	29-Dec-82	29-Dec-82	1,637,500	1,637,500
2	Second Issue	17-Jun-83	17-Jun-83	3,162,500	4,800,000
3	Right Issue	02-Nov-89	02-Nov-89	914,655	5,714,655
4	Right Issue	25-Jun-90	25-Jun-90	2,614,410	8,329,065
5	Bonus Shares	30-Aug-90	30-Aug-90	416,305	8,745,370
6	Share Swap	26-Oct-92	26-Oct-92	16,000,000	24,745,370
7	Bonus Shares	24-Dec-92	24-Dec-92	44,658,280	69,403,650
8	Partial Listing	24-Dec-92	24-Dec-92	1,600,000	71,003,650
9	Right Issue I	24-Dec-92	24-Dec-92	320,000	71,323,650
10	Right Issue II	24-Dec-92	24-Dec-92	384,000	71,707,650
11	Dividen Shares	24-Dec-92	24-Dec-92	115,200	71,822,850
12	Founders Shares	28-May-93	28-May-93	9,600,000	81,422,850
13	Right Issue I	28-May-93	28-May-93	1,920,000	83,342,850
14	Right Issue II	28-May-93	28-May-93	336,000	83,678,850
15	Dividen Shares	28-May-93	28-May-93	592,800	84,271,650
16	Shares Swap	28-May-93	28-May-93	8,531,000	92,802,650
17	Bonus Shares	28-May-93	28-May-93	147,919,200	240,721,850
18	Right Issue III	29-Jun-95	29-Jun-95	60,180,462	300,902,312
19	Stock Split	26-May-97	26-May-97	300,902,312	601,804,624
20	Right Issue IV	27-Jun-97	27-Jun-97	300,902,312	902,706,936
21	Right Issue V	13-Jul-98	13-Jul-98	702,105,395	1,604,812,331
22	Warrant II	1999	1999	146,555,035	1,751,367,366
23	Partial Delisting	14-Jun-99	14-Jun-99	-20,000,000	1,731,367,366
24	Warrant I	1999	1999	1,015,255	1,732,382,621
25	Right Issue	05-Jul-99	05-Jul-99	1,210,406,221	2,942,788,842
26	Stock Split	04-Oct-99	04-Oct-99	2,942,753,764	5,885,542,606
27	Warrant I	2000	2000	10,334	5,895,552,940
28	Warrant I	2001	2001	122,774	5,895,675,714
29	Warrant III	2002	2002	60,988	5,885,736,702
30	Stock Devidend	08-Jul-04	08-Jul-04	1,176,091,818	7,061,828,520

Underwriters PT Danareksa (IPO), PT Peregrine Sewu (Right Issue 1995)

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Frequency	Trading Day	Shares Traded		Listed Shares	Market Capitalization (Rp Million)
	High (Rp)	Low (Rp)	Close (Rp)			Volume (Thousand Shares)	Value (Rp Million)		
January-04	390	285	345	7,800	20	1,082,626.00	367,512.00	5,885,736,702	5,076,448.00
February-04	370	320	350	3,645	18	549,427.00	195,254.00	5,885,736,702	5,150,020.00
March-04	370	320	345	3,235	22	321,365.00	111,823.00	5,885,736,702	5,076,448.00
April-04	390	340	360	3,343	20	460,960.00	170,012.00	5,885,736,702	5,297,163.00
May-04	355	265	290	3,590	19	404,576.00	119,502.00	5,885,736,702	4,267,159.00
June-04	290	240	260	2,536	21	310,170.00	81,750.00	5,885,736,702	3,825,729.00
July-04	285	255	275	2,626	21	262,751.00	72,553.00	7,061,828,520	4,369,869.00
August-04	280	255	265	1,383	21	193,061.00	51,989.00	7,061,828,520	4,210,965.00
September-04	320	265	310	7,720	20	1,282,636.00	376,587.00	7,061,828,520	4,926,034.00
October-04	370	305	355	3,570	21	1,129,413.00	393,943.00	7,061,828,520	5,641,104.00
November-04	410	350	410	5,383	17	744,483.00	278,960.00	7,061,828,520	6,515,078.00
December-04	430	375	420	4,732	21	872,113.00	350,988.00	7,061,828,520	6,673,982.00
January-05	445	395	430	3,461	20	562,252.00	239,802.00	7,061,828,520	6,832,886.00
February-05	540	420	520	3,249	18	544,107.00	258,202.00	7,061,828,520	8,263,025.00
March-05	580	450	505	2,334	19	278,233.00	149,620.00	7,061,828,520	8,024,669.00
April-05	520	430	465	2,268	20	123,400.00	59,224.00	7,061,828,520	7,389,052.00
May-05	470	430	450	2,246	20	157,645.00	70,986.00	7,061,828,520	7,150,695.00
June-05	520	440	470	2,998	22	263,144.00	126,178.00	7,061,828,520	7,468,504.00

Stock Price and Traded Chart



PT Bank Central Asia Tbk.

Banking

Head Office	Wisma BCA I 12 th Floor Jl. Jend. Sudirman Kav. 22-23 Jakarta 12920 Phone (021) 571-1250, 520-8650 Fax (021) 570-1865, 571-0928 Telex: 65364, 60764 E-mail: humas@bca.co.id Investorrelation@bca.co.id Web: www.klikbca.com
Business	Banking
Company Status	PMDN

Financial Performance: The Company booked net profit at IDR4.489 trillion in 2007, or increasing from last year at IDR4.242 trillion. The higher profit was in line with other income increase from IDR2.248 trillion to IDR2.846 trillion.

Brief History: BCA was first founded on 21 February 1957 as Bank Central Asia NV. A lot of things have happened since then the most significant of all being perhaps the Asian monetary crisis in 1997. Although this crisis had a tremendous impact on Indonesia's entire banking system, in particular it affected BCA's cash flow and even threatened its survival. Panic rush forced the bank to seek assistance from the Indonesian government. The Indonesian Banking Restructuring Agency (IBRA) took over BCA in 1998. Thanks to its management's business sagacity and shrewd decision making, full recovery was accomplished later in the same year. In December of 1998, third-party funds were back at the precrisis level. BCA's assets stood at Rp 67.93 trillion, as opposed to Rp 53.36 trillion in December 1997. Public confidence in BCA was fully restored, and BCA was released by IBRA to BI in 2000. Subsequently, BCA took a major step by going public. The IPO took place in 2000, selling 22.55% of BCA's shares that were being divested by IBRA. After the IPO, the agency still controlled 70.30% of BCA's total shares. The second Public Offering took place in June and July of 2001, with IBRA divesting an additional 10% of its interest in BCA. In 2002, IBRA divested 51% of its BCA shares through a strategic private placement tender. The Mauritius-based Farindo Investment, Ltd won the tender. Today, BCA continues to strengthen its tradition of good corporate governance, full compliance with regulations, sound risk management and the commitment to its customers both as a transactional bank and an institution for financial intermediation.

Shareholders	
Farindo Investments (Mauritius) Ltd.	51.15%
Anthony Salim	1.76%
Djohan Emir Setijoso	0.13%
Public	46.96%

Summary of Financial Statement

	2005	(million rupiah) 2006	2007
Total Assets	150,180,752	176,798,726	218,005,008
Cash and cash equivalents	27,213,874	48,254,949	65,256,124
Cash	3,725,998	5,484,694	7,675,723
Bank Indonesia	23,252,221	42,315,361	57,273,744
Other banks	235,655	454,894	306,657
Placements in Other Banks	7,344,934	6,297,820	5,538,246
Notes and Securities	55,801,929	54,266,445	57,074,023
Loans	52,778,750	59,688,265	80,702,481
Investments	55,422	38,153	27,737
Fixed Assets	2,024,748	2,214,931	2,261,056
Other Assets	4,961,095	6,038,163	7,145,341
Liabilities	134,332,330	158,729,984	197,563,277
Total Deposits	129,861,060	154,328,511	191,237,133
Demand deposits	28,965,847	34,234,356	43,935,833
Time deposits	37,335,408	48,526,046	52,571,332
Savings deposits	63,559,805	71,568,109	94,729,968
Call Money	720,321	1,025,142	1,225,988
Notes Issued	652,439	36,762	531,782
Loans	525,316	702,310	1,083,995
Other Liabilities	2,573,194	2,637,259	3,484,379
Minority Interests in Subsidiaries	1,268	1,382	n.a
Shareholders' Equity	15,847,154	18,067,360	20,441,731
Paid-up capital	1,539,888	1,540,938	1,540,938
Paid-up capital in excess of par value	3,889,441	3,895,933	3,895,933
Retained earnings (accumulated loss)	10,417,825	12,630,489	15,004,860
Revenue	15,397,484	19,376,468	19,173,564
Operating Expenses	10,393,489	13,367,790	12,842,304
Operating Profit (Loss)	5,003,995	6,008,678	6,331,260
Other Income (Expenses)	119,623	57,925	70,370
Profit (Loss) before Taxes	5,123,618	6,066,603	6,401,630
Profit (Loss) after Taxes	3,597,681	4,242,809	4,489,252
Revenue Breakdown			
Interest Incomes	13,214,943	17,128,225	16,327,398
Other Incomes	2,182,541	2,248,243	2,846,166
Expense Breakdown			
Interest Paid	5,562,338	7,668,266	6,748,076
Others	4,831,151	5,699,524	6,094,228
Per Share Data (Rp)			
Earnings (Loss) per Share	292	344	364
Equity per Share	1,286	1,466	1,658
Dividend per Share	90	115	64
Closing Price	3,400	5,200	7,300
Financial Ratios			
PER (x)	11.64	15.11	20.05
PBV (x)	2.64	3.55	4.40
Dividend Payout (%)	0.31	0.33	0.18
Dividend Yield (%)	0.03	0.02	0.01
Cash and Banks to Demand Deposits (x)	0.94	1.41	1.49
Cash and Banks to Total Deposits (x)	0.21	0.31	0.34
Equity to Total Assets (x)	0.11	0.10	0.09
Loans to Total Deposits (x)	0.41	0.39	0.42
Operating Profit Margin (x)	0.32	0.31	0.33
Net Profit Margin (x)	0.23	0.22	0.23
ROI (%)	2.40	2.40	2.06
ROE (%)	22.70	23.48	21.96

PER = 14.01x ; PBV = 2.93x (June 2008)

Financial Year: December 31

Public Accountant: Siddharta, Siddharta & Widjaya (2006);
Purwanto, Sarwoko & Sandjaja (2007)

Board of Commissioners

President Commissioner Eugene Keith Galbraith
Commissioners Cyrillus Harinowo, Tonny Kusnadi,
 Raden Pardede, Sigit Pramono

Board of Directors

President Director Ir. Djohan Emir Setijoso
Vice President Director Jahja Setiaatmadja
Directors Dhalia Mansor Ariotedjo, Renaldo Hector Barros, Subur Tan,
 Suwignyo Budiman, Anthony Brent Elam, Henry Koeanifi
Number of Employees 20,323

No	Type of Listing	Listing Date	Trading Date	Number of Shares per Listing	Total Listed Shares
1	First Issue	31-May-00	31-May-00	662,400,000	662,400,000
2	Company Listing	31-May-00	11-Jan-01	2,252,146,140	2,914,546,140
3	Stock Split	15-May-01	15-May-01	2,914,546,140	5,829,092,280
4	Option Conversion	2001	2001	57,650,000	5,886,742,280
5	Option Conversion	2002	2002	65,467,000	5,952,209,280
6	Option Conversion MSOP	2003	2003	130,678,500	6,082,887,780
7	MSOP Conversion	2004	2004	6,113,016,780	12,195,904,560
8	MSOP Conversion	2005	2005	16,028,500	12,211,933,060
9	Option Conversion	Jan-06	Jan-06	178,500	12,212,111,560
10	Option Conversion	Feb-06	Feb-06	122,000	12,212,233,560
11	Option Conversion	Mar-06	Mar-06	3,456,000	12,215,689,560
12	Option Conversion	Apr-06	Apr-06	459,000	12,216,148,560
13	Option Conversion	May-06	May-06	547,500	12,216,696,060
14	Option Conversion	Jun-06	Jun-06	3,029,500	12,219,725,560
15	Option Conversion	06-Jul-06	21-Jul-06	33,000	12,219,758,560
16	Option Conversion	03-Aug-06	29-Aug-06	31,000	12,219,789,560
17	Option Conversion	08-Sep-06	27-Sep-06	47,000	12,219,836,560
18	Option Conversion	02-Oct-06	30-Oct-06	92,000	12,219,928,560
19	Option Conversion	02-Nov-06	09-Nov-06	408,000	12,220,336,560
20	Stock Split	28-Jan-08	28-Jan-08	12,204,229,560	24,424,566,120

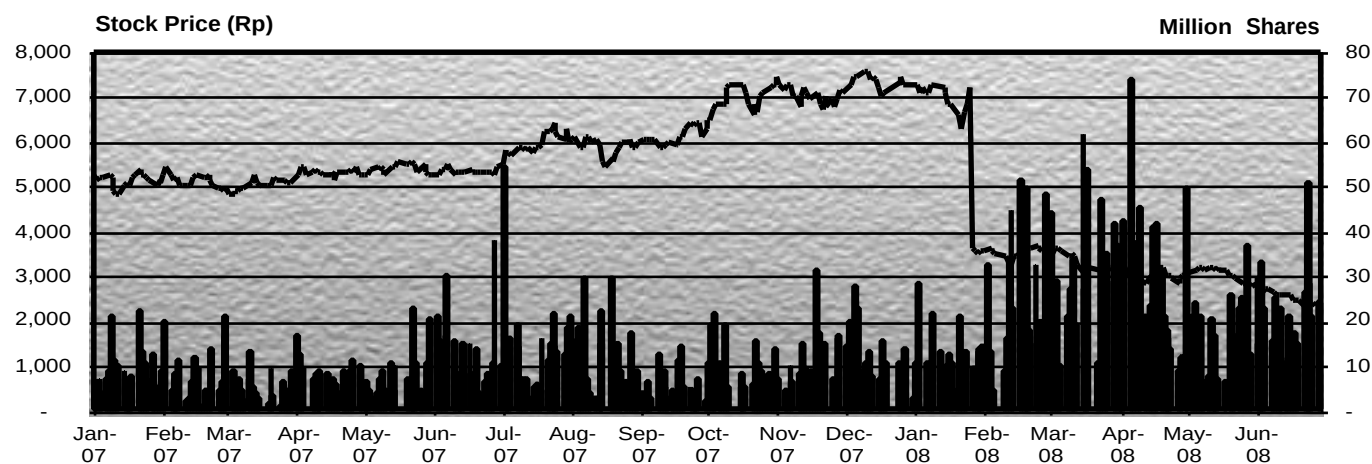
Underwriters

PT Danareksa Sekuritas, PT Bahana Securities

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Shares Traded		Frequency	Trading Day	Listed Shares	Market Capitalization (Rp Million)
	High (Rp)	Low (Rp)	Close (Rp)	Volume (Thousand Shares)	Value (Rp Million)				
January-07	5,400	4,600	5,100	208,209.00	1,062,434.00	7,935	22	12,220,336,560.00	62,269,702.00
February-07	5,450	4,700	4,925	179,084.00	915,862.00	8,442	20	12,220,336,560.00	60,132,997.00
March-07	5,250	4,775	5,100	142,139.00	712,911.00	5,288	21	12,220,336,560.00	62,269,702.00
April-07	5,550	5,100	5,300	169,112.00	904,114.00	6,072	20	12,220,336,560.00	64,711,651.00
May-07	5,650	5,150	5,250	194,153.00	1,049,748.00	5,291	21	12,220,336,560.00	64,101,164.00
June-07	5,500	5,200	5,450	282,998.00	1,511,610.00	4,783	20	12,220,336,560.00	66,543,113.00
July-07	6,550	5,450	6,300	306,312.00	1,812,919.00	7,307	22	12,220,336,560.00	76,921,397.00
August-07	6,200	5,250	6,000	311,075.00	1,812,586.00	6,056	22	12,220,336,560.00	73,258,473.00
September-07	6,500	5,800	6,150	120,708.00	734,440.00	4,656	20	12,220,336,560.00	75,089,935.00
October-07	7,400	6,200	7,300	266,340.00	1,834,383.00	6,746	20	12,220,336,560.00	89,131,143.00
November-07	7,550	6,600	7,100	288,622.00	2,013,477.00	11,015.00	22	12,220,336,560.00	86,689,193.00
December-07	7,600	6,950	7,300	229,591.00	1,676,909.00	6,325	16	12,220,336,560.00	89,131,143.00
January-08	7,300	3,450	3,550	266,821.00	1,680,679.00	9,020	20	24,424,566,120.00	86,650,030.00
February-08	3,675	3,225	3,575	591,708.00	2,079,086.00	10,730	19	24,424,566,120.00	87,260,241.00
March-08	3,625	2,825	3,250	623,113.00	2,024,266.00	12,832	18	24,424,566,120.00	79,327,492.00
April-08	3,325	2,675	3,000	733,595.00	2,188,888.00	17,852	22	24,424,566,120.00	73,225,377.00
May-08	3,250	2,750	2,775	475,354.00	1,426,587.00	10,492	20	24,424,566,120.00	67,733,474.00
June-08	2,825	2,275	2,475	530,897.00	1,338,708.00	14,697	21	24,424,566,120.00	60,410,936.00

Stock Price and Traded Chart



PT Bank Negara Indonesia (Persero) Tbk.

Banking

Head Office	Gedung BNI, 29 th Floor Jl. Jenderal Sudirman Kav. 1 Jakarta 10220 Phone (021) 572-8037, 572-8387 Fax (021) 572-8805 Telex. 65511,65512 KBBNI IA PO Box 2955 JKT 10220 Home Page: http://www.bni.co.id E-mail: hissek01@bni.co.id E-mail: hinpnp02@bni.co.id
Business	Banking
Company Status	BUMN (state owned enterprise)

Financial Performance: The Company booked net profit at IDR901 billion in 2007, or lower than last year profit at IDR1.928 trillion. Interest income was decreased from IDR14.936 trillion to IDR14.709 trillion.

Brief History: Founded on July 1946, Bank BNI's initial function was as the central bank. At the 1949 Round Table Conference, the Indonesia and Netherlands governments agreed to change the function of Bank BNI to a commercial bank. After officially becoming a commercial bank on 15 September 1950, the government granted a foreign exchange license to Bank BNI to facilitate its support for national export development. This task began with the opening of a network of overseas branches. The first branch opened in Singapore on 19 November 1955. In anticipating, the banking sector deregulation which began in June 1983 and was followed by the October 1988 deregulation package, Bank BNI completely restructured its business operations so as to become more adaptable and flexible in facing increased competition and market development at the time. On 25 November 1996, Bank BNI became the first publicly listed owned bank when it listed its share on the Jakarta and Surabaya Stock Exchange. Since charting a new course of direction in 2004, sweeping changes are taking place in BNI, mainly driven by the new sense of identity, spirit, and hope that are emanating from within the Bank and among its thousands strong personnel. What is happening inside BNI is a transformation that is designed to touch every fabrics of the Bank's collective consciousness as well as corporate culture, and setting it off towards a common goal. It is a transformation that will establish BNI as an anchor bank in Indonesia that is the pride of the entire nation - leading the industry with an intuitive understanding of the needs of a competitive and fast changing market. A united and kindred spirit exists today among the majority of 18,603 employees that make up the rank and file of BNI. This new spirit collectively expresses the commitments of a restructured, revitalised and repositioned BNI to reclaim its status as the first and foremost bank in the country - a strong and reliable anchor bank that leads the industry in a way that instills pride among its employees, to become the pride of all other stakeholders. It is a spirit that has evolved from a proud and strong heritage that stretches back over half a century to the birth of a nation, and continues to grow today with new direction and purpose that BNI has set itself for the future. Confident from experience, trained with expertise, wise in perception, innovative on ideas, yet prudent in action, BNI is fully equipped to take its place among leading corporations in Indonesia.

Shareholders	
Indonesia Government	76.36%
Public	23.64%

Summary of Financial Statement

	2005	(million rupiah) 2006	2007
Total Assets	147,812,206	169,415,573	183,341,611
Cash and cash equivalents	20,174,079	18,277,362	22,014,025
Cash	2,843,779	2,694,635	3,259,229
Bank Indonesia	16,825,114	15,160,405	17,573,082
Other banks	505,186	422,322	1,181,714
Placements in Other Banks	14,016,438	29,978,141	14,797,601
Notes and Securities	42,597,823	46,182,987	53,220,664
Loans	57,526,342	62,613,795	81,448,239
Investments	778,525	337,716	134,793
Fixed Assets	4,417,549	4,111,593	3,871,229
Other Assets	8,301,450	7,913,979	7,855,060
Liabilities	135,890,987	154,596,653	166,094,416
Total Deposits	117,750,054	138,141,073	149,992,482
Demand deposits	30,635,842	35,765,750	43,002,096
Time deposits	50,650,538	63,759,112	58,854,212
Savings deposits	36,463,674	38,616,211	48,136,174
Call Money	1,436,318	1,383,405	1,200,706
Notes Issued	2,117,007	1,534,657	1,269,135
Loans	7,228,702	6,248,227	7,242,855
of which			
Subordinated	2,433,032	2,238,803	933,704
Other Liabilities	7,358,906	7,289,291	6,389,238
Minority Interests in Subsidiaries	26,305	24,651	27,610
Shareholders' Equity	11,894,914	14,794,269	17,219,585
Paid-up capital	7,042,194	7,042,194	7,789,288
Paid-up capital			
in excess of par value	2,525,661	2,525,661	5,812,879
Revaluation of fixed assets	n.a	n.a	n.a
Retained earnings (accumulated loss)	2,327,059	5,226,414	3,617,418
Revenue	15,203,457	17,904,835	19,007,436
Operating Expenses	12,904,975	15,243,990	17,739,788
Operating Profit (Loss)	2,298,482	2,660,845	1,267,648
Other Income (Expenses)	(42,700)	178,794	213,492
Profit (Loss) before Taxes	2,255,782	2,839,639	1,481,140
Profit (Loss) after Taxes	1,414,739	1,928,565	901,744
Revenue Breakdown			
Interest Income	12,601,268	14,936,063	14,709,130
Other Income	2,602,189	2,968,772	4,298,306
Expense Breakdown			
Interest Paid	5,786,549	7,620,759	7,337,991
Others	7,118,426	7,623,231	10,401,797
Per Share Data (Rp)			
Earnings (Loss) per Share	106.57	145.28	61.41
Equity per Share	896.06	1,114.48	1,172.76
Dividend per Share	53	73	n.a
Closing Price	1,280	1,870	1,970
Financial Ratios			
PER (x)	12.01	12.87	32.08
PBV (x)	1.43	1.68	1.68
Dividend Payout (%)	49.73	49.90	n.a
Dividend Yield (%)	4.14	3.88	n.a
Cash and Banks			
to Demand Deposits (x)	0.66	0.51	0.51
Cash and Banks to Total Deposits (x)	0.17	0.13	0.15
Equity to Total Assets (x)	0.08	0.09	0.09
Loans to Total Deposits (x)	0.49	0.45	0.54
Operating Profit Margin (x)	0.15	0.15	0.07
Net Profit Margin (x)	0.09	0.11	0.05
ROI (%)	0.96	1.14	0.49
ROE (%)	11.89	13.04	5.24

PER = 11.61x ; PBV = 1.26x (June 2008)
Financial Year: December 31
Public Accountant: Purwanto, Sarwoko & Sandjaja

Board of Commissioners

President Commissioner Erry Riyana Hardjapamekas
Vice President Commissioner Suwarsono
Commissioners Achjar Iljas, Parikesit Suprpto, H.M.S. Latif,
 Achil Ridwan Djayadiningrat, Fero Poebonegoro

Board of Directors

President Director Gatot Mudiantoro Suwondo
Vice President Director Felia Salim
Directors Achmad Baiquni, Suwoko Singoastro, Darwin Suzandi,
 Bien Subiantoro, Doddy Virgianto, Krsihna Suparto,
 Yap Tjay Soen, Ahdi Jumhari Ludin
Number of Employees 18,759

No	Type of Listing	Listing Date	Trading Date	Number of Shares per Listing	Total Listed Shares
1	First Issue	25-Nov-96	25-Nov-96	1,085,032,000	1,085,032,000
2	Company Listing	25-Nov-96	28-Jun-97	3,255,095,999	4,340,127,999
3	Negara RI (Seri A)	25-Nov-96	25-Nov-96	1	4,340,128,000
4	Partial Delisting	02-Jul-99	02-Jul-99	-43,401,280	4,296,726,720
5	Right Issue	05-Jul-99	05-Jul-99	151,904,480,000	156,201,206,720
6	Additional Listing	20-Apr-01	20-Apr-01	41,375,391,255	197,576,597,975
7	Partial Delisting	12-Dec-01	12-Dec-01	-343,540,085	197,233,057,890
8	Reserve Split	23-Dec-03	23-Dec-03	(184,084,187,364)	13,148,870,526
9	Right Issue	13-Aug-07	13-Aug-07	1,972,330,579	15,121,201,105

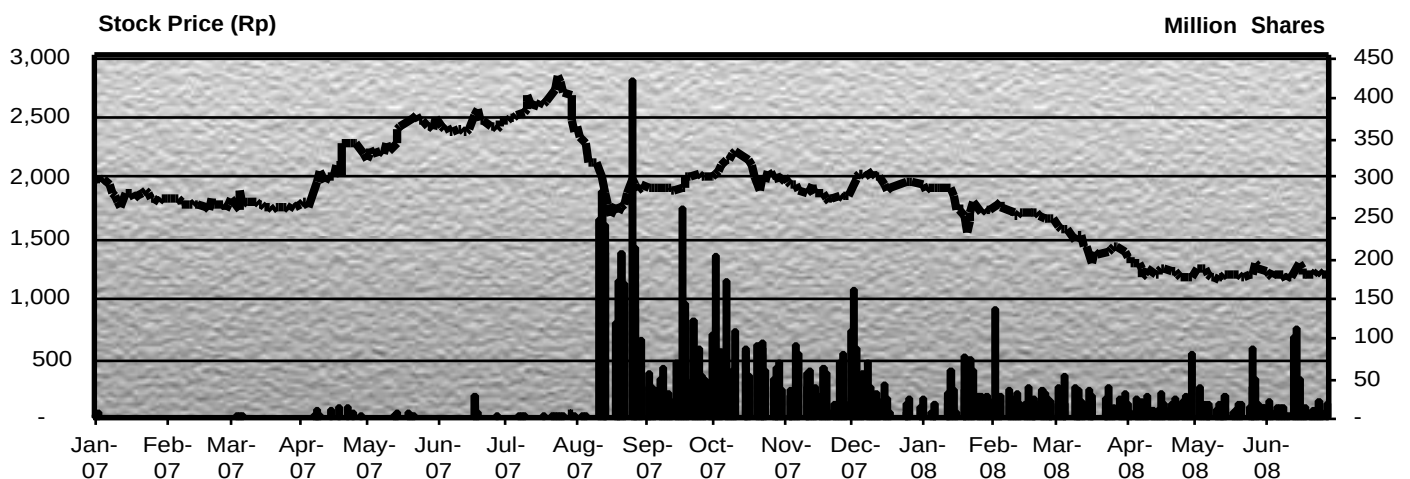
Underwriter

PT Danareksa Sekuritas

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Shares Traded		Frequency	Trading Day	Listed Shares	Market Capitalization (Rp Million)
	High (Rp)	Low (Rp)	Close (Rp)	Volume (Thousand Shares)	Value (Rp Million)				
January-07	2,050	1,770	1,820	14,772.00	28,677.00	1,597	22	13,148,870,526	23,930,944.00
February-07	1,840	1,700	1,750	4,328.00	7,725.00	621	20	13,148,870,526	23,010,523.00
March-07	1,940	1,730	1,760	13,902.00	25,501.00	1,738	21	13,148,870,526	23,142,012.00
April-07	2,400	1,770	2,200	74,116.00	158,714.00	4,588	20	13,148,870,526	28,927,515.00
May-07	2,600	2,000	2,500	37,333.00	90,003.00	2,479	21	13,148,870,526	32,872,176.00
June-07	2,775	2,325	2,475	42,822.00	109,082.00	1,926	20	13,148,870,526	32,543,455.00
July-07	2,900	2,425	2,475	40,835.00	108,095.00	3,161	22	13,148,870,526	32,543,455.00
August-07	2,475	1,640	1,950	6,909,717.00	13,655,518.00	30,165	19	15,121,201,105	29,486,342.00
September-07	2,075	1,860	2,000	1,368,474.00	2,697,054.00	17,504	20	15,121,201,105	30,242,402.00
October-07	2,250	1,900	1,990	1,757,738.00	3,624,332.00	22,697	20	15,121,201,105	30,091,190.00
November-07	2,040	1,800	1,840	934,541.00	1,772,853.00	17,130	22	15,121,201,105	27,823,010.00
December-07	2,100	1,840	1,970	755,973.00	1,513,067.00	11,938	16	15,121,201,105	29,788,766.00
January-08	1,980	1,500	1,740	614,664.00	1,075,225.00	10,324	20	15,121,201,105	26,310,890.00
February-08	1,850	1,640	1,660	585,962.00	1,015,880.00	10,290	19	15,121,201,105	25,101,194.00
March-08	1,630	1,300	1,390	460,229.00	675,080.00	9,919	18	15,121,201,105	21,018,470.00
April-08	1,400	1,160	1,200	414,160.00	517,989.00	7,586	22	15,121,201,105	18,145,441.00
May-08	1,350	1,170	1,250	511,239.00	635,157.00	10,021	20	15,121,201,105	18,901,501.00
June-08	1,350	1,170	1,210	447,818.00	564,036.00	9,132	21	15,121,201,105	18,296,653.00

Stock Price and Traded Chart



PT Bank Rakyat Indonesia (Persero) Tbk.

Banking

Head Office
Gedung BRI I
Jl. Jend. Sudirman No. 44-46
Jakarta 10210
Phone (021) 251-0244, 250-0124,
251-0315, 575-0916
Fax (021) 570-1865, 570-0916
Telex: 65364, P.O. BOX 1094

Business
Company Status
Banking
BUMN

Financial Performance: The Company booked net profit at IDR4.838 trillion in 2007, or increasing from last year at IDR4.257 trillion. The higher net profit was in line with higher interest income from IDR21.070 trillion to IDR23.240 trillion.

Summary of Financial Statement

	(million rupiah)		
	2005	2006	2007
Total Assets	122,775,579	154,725,486	203,734,938
Cash and Cash Equivalents	21,557,645	39,898,673	54,911,823
Cash	2,763,958	3,458,907	5,041,396
Bank Indonesia	18,140,742	36,257,831	48,947,575
Other banks	652,945	181,935	922,852
Placements in Other Banks	2,671,582	3,900,886	4,823,256
Notes and Securities	22,592,451	21,599,632	27,805,314
Loans	70,122,985	83,564,704	107,014,778
Investments	64,671	68,711	76,668
Fixed Assets	1,910,135	1,821,972	1,643,946
Other Assets	3,856,110	3,870,908	7,459,153
Liabilities	109,422,597	137,846,678	184,297,303
Total Deposits	98,227,889	126,336,779	167,211,016
Demand deposits	17,383,641	27,864,092	37,161,794
Time deposits	31,472,221	40,165,063	57,749,295
Savings deposits	49,372,027	58,307,624	72,299,927
Call Money	1,956,467	2,356,547	3,955,880
Loans	1,799,919	1,764,607	2,382,277
Other Liabilities	7,438,322	7,388,745	10,748,130
Shareholders' Equity	13,352,982	16,878,808	19,437,635
Paid-up capital	6,017,850	6,143,211	6,158,900
Paid-up capital in excess of par value	1,916,284	2,535,660	2,676,620
Retained earnings (accumulated loss)	5,418,848	8,199,937	10,602,115
Revenue	17,978,326	22,579,587	25,016,006
Operating Expenses	12,666,017	16,794,968	17,460,003
Operating Profit (Loss)	5,312,309	5,784,619	7,556,003
Other Income (Expenses)	295,643	122,102	224,071
Profit (Loss) before Taxes	5,607,952	5,906,721	7,780,074
Profit (Loss) after Taxes	3,808,587	4,257,572	4,838,001
Revenue Breakdown			
Interest Incomes	17,253,712	21,070,537	23,240,631
Other Incomes	724,614	1,509,050	1,775,375
Expense Breakdown			
Interest Paid	4,827,425	7,300,778	6,552,899
Others	7,838,592	9,494,190	10,907,104
Per Share Data (Rp)			
Earnings (Loss) per Share	316	347	393
Equity per Share	1,109	1,374	1,578
Dividend per Share	156	172	n.a
Closing Price	3,025	5,150	7,400
Financial Ratios			
PER (x)	9.56	14.86	18.84
PBV (x)	2.73	3.75	4.69
Dividend Payout (%)	49.36	49.73	n.a
Dividend Yield (%)	0.05	0.03	n.a
Cash and Banks			
to Demand Deposits (x)	1.24	1.43	1.48
Cash and Banks to Total Deposits (x)	0.22	0.32	0.33
Equity to Total Assets (x)	0.11	0.11	0.10
Loans to Total Deposits (x)	0.71	0.66	0.64
Operating Profit Margin (x)	0.30	0.26	0.30
Net Profit Margin (x)	0.21	0.19	0.19
ROA (%)	5.04	4.36	2.37
ROE (%)	37.92	33.75	24.89

PER = 11.15x ; PBV = 3.27x (June 2008)

Financial Year: December 31

Public Accountant: Purwantono, Sarwoko & Sandjaja

Shareholders
Government of Indonesia 56.82%
Public 43.18%

Board of Commissioners

President Commissioner Bunasor Sanim

Commissioners Bangun Sarwito Kusmuljono, Aviliani,
Baridjussalam Hadi, Agus Pakpahan,
Agus Suprijanto, Saifullah Yusuf

Board of Directors

President Director Sofyan Basir

Directors Abdul Salam, Sulaiman Arif Arianto, Sudaryanto Sudargo, Siprajarto,
Sarwono Sudarto, A.Toni Soetirto, Bambang Soepeno, Asmawi Syam,
Lenny Sugihat,

Number of Employees 37,302

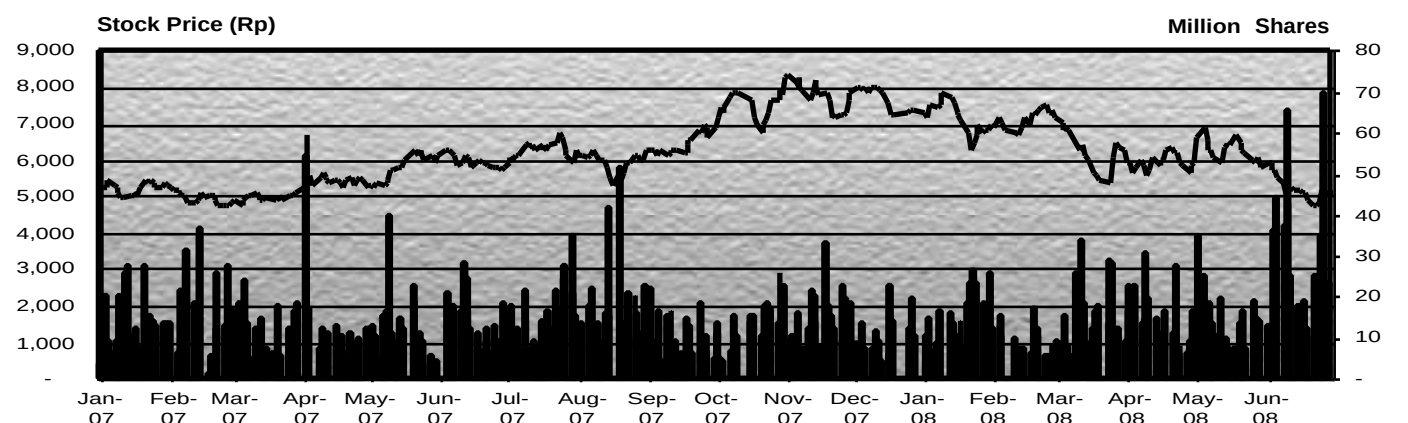
No	Type of Listing	Listing Date	Trading Date	Number of Shares per Listing	Total Listed Shares
1	First Issue	10-Nov-03	10-Nov-03	4,764,705,000	4,764,705,000
2	Company Listing	10-Nov-03	10-Nov-03	6,882,352,950	11,647,057,950
3	MSOP Conversion	Nov-04	Nov-04	36,511,000	11,683,568,950
4	Option Conversion	Dec-04	Dec-04	49,690,000	11,733,258,950
5	MSOP Conversion	2005	2005	180,118,500	11,913,377,450
6	MSOP Conversion	2006	2006	118,729,000	12,032,106,450
7	MSOP Conversion I & II	2006	2006	59,303,000	12,091,409,450
8	MSOP Conversion II	2006	2006	2,292,500	12,093,701,950
9	MSOP Conversion II & III	2006	2006	21,480,500	12,115,182,450
10	MSOP Conversion I, II & III	2006	2006	37,009,000	12,152,191,450
11	MSOP Conversion I	2007	2007	5,533,500	12,157,724,950
12	MSOP Conversion II	2007	2007	20,908,500	12,178,633,450
13	MSOP Conversion I & II	2007	2007	10,310,000	12,188,943,450
14	MSOP Conversion II & III	2007	2007	328,609,000	12,517,552,450
15	MSOP Conversion I, II & III	2007	2007	1,557,788,500	14,075,340,950
16	MSOP Conversion III	25-Jun-07	29-Jun-07	5,001,000	14,080,341,950
17	MSOP Conversion I & III	21-Nov-07	29-Nov-07	2,399,000	14,082,740,950
18	MSOP Conversion II & III	03-Jan-08	04-Jan-08	1,921,000	14,084,661,950
19	MSOP Conversion II	15-Jan-08	15-Jan-08	500	14,084,662,450
20	MSOP Conversion II	11-Feb-08	26-Feb-08	43,500	14,084,705,950
21	MSOP Conversion I	03-Mar-08	03-Mar-08	25,000	14,084,730,950
22	MSOP Conversion I & II	27-Mar-08	27-Mar-08	79,500	14,084,810,450
23	MSOP Conversion II	05-Mar-08	28-Mar-08	136,500	14,084,946,950
24	MSOP Conversion II	04-Apr-08	29-Apr-08	84,500	14,085,031,450
25	MSOP Conversion I	08-Apr-08	08-Apr-08	5,000	14,085,036,450
26	MSOP Conversion II	12-May-08	30-May-08	12,408,000	14,097,444,450
27	MSOP Conversion I	23-May-08	26-May-08	6,072,000	14,103,516,450
28	MSOP Conversion I & II	27-May-08	27-May-08	10,560,000	14,114,076,450
29	MSOP Conversion II	09-Jun-08	24-Jun-08	537,000	14,114,613,450

Underwriter PT Bahana Securities

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Shares Traded		Frequency	Trading Day	Listed Shares	Market Capitalization (Rp Million)
	High (Rp)	Low (Rp)	Close (Rp)	Volume (Thousand Shares)	Value (Rp Million)				
January-07	5,450	4,500	5,300	340,523.00	1,752,490.00	9,445	22	14,052,712,450.00	64,495,986.00
February-07	5,300	4,400	4,750	403,189.00	1,979,649.00	11,091	20	14,053,195,450.00	57,805,301.00
March-07	5,150	4,700	5,050	307,542.00	1,521,258.00	8,745	21	14,053,414,450.00	61,457,268.00
April-07	5,650	5,050	5,250	332,667.00	1,789,692.00	9,510	20	14,054,649,950.00	63,897,705.00
May-07	6,300	5,200	6,100	357,545.00	2,054,794.00	7,144	21	14,055,730,450.00	74,249,639.00
June-07	6,500	5,600	5,750	363,843.00	2,161,501.00	5,703	20	14,069,491,450.00	70,068,539.00
July-07	6,750	5,700	6,300	402,305.00	2,509,205.00	9,591	22	14,080,341,950.00	76,808,022.00
August-07	6,400	5,100	6,250	431,464.00	2,519,158.00	9,510	22	14,080,341,950.00	76,198,725.00
September-07	7,050	6,100	6,600	264,142.00	1,691,157.00	5,598	20	14,080,341,950.00	80,466,187.00
October-07	8,100	6,600	7,750	313,482.00	2,336,716.00	9,056	20	14,080,341,950.00	94,490,999.00
November-07	8,700	7,050	7,800	424,113.00	3,277,338.00	15,011	22	14,082,740,950.00	95,118,757.00
December-07	8,000	7,250	7,400	229,484.00	1,762,707.00	5,477	16	14,082,740,950.00	90,273,210.00
January-08	7,800	6,100	7,000	341,549.00	2,410,289.00	9,572	20	14,084,662,450.00	85,407,028.00
February-08	7,600	6,650	7,200	240,661.00	1,713,615.00	8,342	19	14,084,705,950.00	87,847,542.00
March-08	7,100	5,250	6,300	357,964.00	2,208,354.00	14,076	18	14,084,946,950.00	76,868,117.00
April-08	6,400	5,300	5,950	430,955.00	2,542,588.00	12,297	22	14,085,036,450.00	72,598,199.00
May-08	6,950	5,700	5,800	314,933.00	1,979,507.00	16,748	20	14,114,076,450.00	70,769,906.00
June-08	6,050	4,650	5,100	706,973.00	3,665,369.00	26,735	21	14,114,613,450.00	62,231,449.00

Stock Price and Traded Chart



PT Bank Danamon Tbk.

Banking

Head Office	Menara Bank Danamon Jl. Prof. DR. Satrio Kav. E4/6 Mega Kuningan, Jakarta 12950 Phone (021) 5799-1001-03 Fax (021) 5799-1160-61 E-mail: corseccbd@idola.net.id www.danamon.co.id
Business	Banking
Company Status	BUMN

Financial Performance: In 2007, the Company booked net profit at IDR2.116 trillion, surging from IDR1.325 billion booked in 2006. The higher net profit was partly due to increase in interest income from IDR11.907 trillion to IDR13.406 trillion.

Brief History: PT Bank Danamon Indonesia Tbk was established in 1956 under the name of PT Bank Kopra Indonesia, in 1976, the Bank's name was changed to the present name, Bank Danamon Indonesia. The Bank became the first Indonesian private foreign exchange bank in 1976 and a publicly listed bank in 1989. In 1977, as a result of the Asian financial crisis, Bank Danamon ran into liquidity insolvency and was placed under the supervision of the Indonesian Bank Restructuring Agency (IBRA) as a BTO (taken over) bank. In 1999, the government of Indonesia, thought IBRA, recapitalized the Bank with Rp 32 trillion of government bonds. Within the same year, another BTO bank was merger into Bank Danamon as part of the restructuring programme of IBRA. In 2000, Bank Danamon took under its wings eight other BTO banks. As the surviving entity, Bank Danamon emerged from the merger as one of the pillar banks of Indonesia. During the next three years, Bank Danamon underwent extensive restructuring involving management, people, organization, systems, core values and corporate identity. The efforts succeeded in laying down new foundations and infrastructure for the Bank to pursue growth based on transparency, responsibility, integrity and professionalism (TRIP). In 2003, Bank Danamon was acquired by the Asia Finance Indonesia consortium which took a majority controlling stake in the Bank. With new management at the helm, and 180-day remapping of its business model and strategy, Bank Danamon continues to undergo a transformational change designed to mold it into a leading national bank and a key regional player.

Summary of Financial Statement

	2005	(million rupiah) 2006	2007
Total Assets	67,803,454	82,072,687	89,409,827
Cash and Cash Equivalents	6,430,306	7,388,601	7,904,516
Cash	640,044	832,583	1,237,518
Bank Indonesia	4,633,140	5,985,971	6,069,598
Other banks	1,157,122	570,047	597,400
Placements in Other Banks	3,856,903	1,742,926	3,921,100
Notes and Securities	17,054,564	25,921,423	18,903,674
Loans	34,842,515	39,531,250	49,456,909
Investments	11,958	12,052	12,053
Fixed Assets	1,480,028	1,466,876	1,488,961
Other Assets	4,127,180	6,009,559	7,722,614
Liabilities	59,043,170	72,385,809	78,239,344
Deposits	44,350,482	54,194,256	57,803,865
Call Money	184,731	236,272	241,123
Notes Issued	2,875,000	4,000,000	3,402,665
Loans	4,900,768	4,559,781	4,870,669
of which			
Subordinated	3,628,474	3,373,940	3,359,420
Other Liabilities	6,732,189	9,395,500	11,921,022
Minority Interests in Subsidiaries	171,331	244,951	337,038
Shareholders' Equity	8,588,953	9,441,927	10,833,445
Paid-up capital	3,569,247	3,581,679	3,625,337
Paid-up capital			
in excess of par value	198,770	374,247	632,988
Retained earnings (accumulated loss)	4,820,936	5,486,001	6,575,120
Revenue	9,960,891	12,956,830	14,672,904
Operating Expenses	6,773,362	10,480,498	11,152,627
Operating Profit (Loss)	3,187,529	2,476,332	3,520,277
Other Income (Expenses)	(189,285)	(373,091)	(206,751)
Profit (Loss) before Taxes	2,998,244	2,103,241	3,313,526
Profit (Loss) after Taxes	2,003,198	1,325,332	2,116,915
Revenue Breakdown			
Interest Income	8,088,507	11,907,698	13,406,852
Other Income	1,872,384	1,049,132	1,266,052
Expense Breakdown			
Interest Paid	3,403,586	5,640,435	5,507,792
Others	3,369,776	4,840,063	5,644,835
Per Share Data (Rp)			
Earnings (Loss) per Share	407	269	424
Equity per Share	1,747	1,914	2,169
Dividend per Share	203	131	208
Closing Price	4,750	6,750	8,000
Financial Ratios			
PER (x)	11.66	25.13	18.87
PBV (x)	2.72	3.53	3.69
Dividend Payout (%)	0.50	0.49	0.49
Dividend Yield (%)	0.04	0.02	0.03
Cash and Banks			
to Demand Deposits (x)	0.14	0.14	0.14
Cash and Banks to Total Deposits (x)	0.14	0.14	0.14
Equity to Total Assets (x)	0.13	0.12	0.12
Loans to Total Deposits (x)	0.79	0.73	0.86
Operating Profit Margin (x)	0.32	0.19	0.24
Net Profit Margin (x)	0.20	0.10	0.14
ROI (%)	2.95	1.61	2.37
ROE (%)	23.32	14.04	19.54

PER = 10.23x ; PBV = 2.30x (June 2008)

Financial Year: December 31

Public Accountant: Haryanto Sahari & Rekan

Shareholders	
Asia Financial (Indonesia) Pte., Ltd.	67.88%
Public	32.12%

Board of Commissioners

President Commissioner Ng Kee Choe

Vice President Commissioner Prof. DR. J.B. Kristiadi P udjosukanto

Commissioners Milan Robert Shuster, Manggi Taruna Habir,
Harry Arief Soepardi Sukadis, Gan Chee Yen,
Victor Liew Cheng San, Krisna Wijaya

Board of Directors

President Director J.E. Sebastian Paredes Muirragui

Vice President Director Joseph Fellipus Peter Luhukay

Directors Muliadi Rahardja, Sanjiv Malhotra, Herry Hykmanto,
Ali Rukmijah (Ali Yong), Kanchan Keshav Nijasura, Vera Eve Lim

Number of Employees 31,963

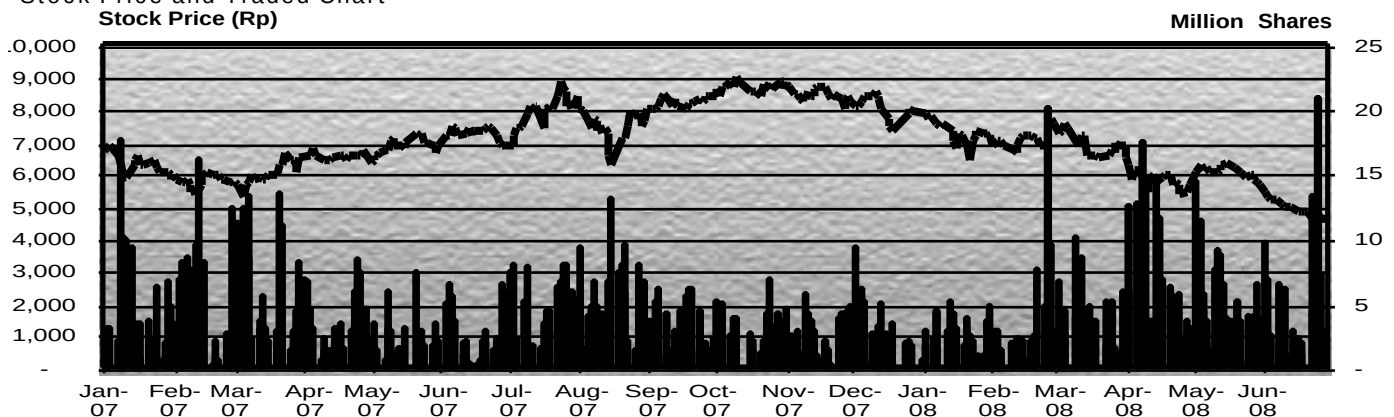
No	Type of Listing	Listing Date	Trading Date	Number of Shares per Listing	Total Listed Shares
1	First Issue	06-Dec-89	06-Dec-89	12,000,000	12,000,000
2	Partial Listing	02-Aug-91	09-Aug-91	22,400,000	34,400,000
3	Bonus Shares	15-Nov-93	15-Nov-93	34,400,000	68,800,000
4	Right Issue	1994	1994	224,000,000	292,800,000
5	Bonus Shares	16-Feb-96	16-Feb-96	112,000,000	404,800,000
6	Company Listing	20-May-96	20-May-96	155,200,000	560,000,000
7	Right Issue	20-May-96	20-May-96	560,000,000	1,120,000,000
8	Stock Split	23-Jun-97	23-Jun-97	1,120,000,000	2,240,000,000
9	Right Issue	05-Apr-99	05-Apr-99	215,040,000,000	217,280,000,000
10	Partial Delisting	11-Jun-99	11-Jun-99	-2,172,800,000	215,107,200,000
11	Add Listing (Bank PDFCI)	04-Jan-00	04-Jan-00	44,921,250,000	260,028,450,000
12	Add Listing (Meger)	04-Jul-00	04-Jul-00	230,663,750,000	490,692,200,000
13	Partial Delisting	01-Sep-00	01-Sep-00	-4,906,922,000	485,785,278,000
14	Reverse Stocks	17-Jul-01	17-Jul-01	-461,250,668,000	24,534,610,000
15	Partial Delisting	17-Jul-01	17-Jul-01	-245,346,100	24,289,263,900
16	Reverse Stocks	22-Jan-03	22-Jan-03	-19,431,411,120	4,857,852,780
17	Option Conversion	2005	2005	13,768,000	4,871,620,780
18	Option Conversion	2006	2006	21,093,000	4,892,713,780
19	ESOP Conversion I & II	14-Dec-06	28-Dec-06	2,181,500	4,894,895,280
20	ESOP Conversion II	21-Dec-06	22-Dec-06	225,000	4,895,120,280
21	ESOP Conversion I	2007	2007	566,081,645	5,461,201,925
22	ESOP Conversion II	2007	2007	25,705,000	5,486,906,925
23	ESOP Conversion I & II	2007	2007	968,388,655	6,455,295,580
24	ESOP Conversion I, II & III	2007	2007	24,401,800	6,479,697,380
25	ESOP Conversion I & III	2007	2007	3,078,500	6,482,775,880
26	ESOP Conversion II & III	2007	2007	553,500	6,483,329,380
27	ESOP Conversion III	2007	2007	31,000	6,483,360,380
28	Option Conversion I & III	2007	2007	453,500	6,483,813,880
29	ESOP Conversion I	Jan-Jun 08	Jan-Jun 08	21,458,500	6,505,272,380
30	ESOP Conversion II	Jan-Jun 08	Jan-Jun 08	997,500	6,506,269,880
31	ESOP Conversion I & II	Jan-Jun 08	Jan-Jun 08	259,500	6,506,529,380
32	ESOP Conversion II & III	03-Jan-08	03-Jan-08	83,000	6,506,612,380
33	ESOP Conversion III	16-Jan-08	16-Jan-08	14,500	6,506,626,880
34	ESOP Conversion I & III	20-Feb-08	20-Feb-08	1,702,800	6,508,329,680
35	ESOP Conversion III	10-Mar-08	10-Mar-08	2,572,500	6,510,902,180
36	ESOP Conversion I, II & III	12-Mar-08	28-Mar-08	9,613,500	6,520,515,680

Underwriters PT ASEAM, BAPINDO, PT IFI, PT MIFC, PT Trimegah Securities Tbk, PT Danareksa, PT DBS Securities

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Shares Traded		Frequency	Trading Day	Listed Shares	Market Capitalization (Rp Million)
	High (Rp)	Low (Rp)	Close (Rp)	Volume (Thousand Shares)	Value (Rp Million)				
January-07	6,950	5,700	5,900	103,379.00	642,040.00	4,804	22	5,460,747,425.00	28,973,487.00
February-07	6,200	5,200	5,750	135,517.00	791,201.00	5,962	20	5,460,747,425.00	28,250,216.00
March-07	6,800	5,300	6,550	169,505.00	1,024,192.00	6,175	21	5,486,452,425.00	32,232,264.00
April-07	6,900	6,400	6,450	76,014.00	507,148.00	3,457	20	5,486,452,425.00	31,778,990.00
May-07	7,550	6,350	7,000	61,515.00	432,134.00	2,612	21	6,451,620,380.00	34,596,288.00
June-07	7,600	6,800	6,900	65,247.00	473,975.00	1,917	20	6,451,620,380.00	34,156,112.00
July-07	9,050	6,900	8,450	126,961.00	1,012,506.00	6,097	22	6,483,813,880.00	41,926,116.00
August-07	8,300	6,150	8,050	137,751.00	1,018,859.00	6,319	22	6,483,813,880.00	39,976,155.00
September-07	8,550	7,900	8,450	66,642.00	549,673.00	3,865	20	6,483,813,880.00	42,029,097.00
October-07	9,150	8,200	8,650	62,632.00	550,300.00	4,601	20	6,483,813,880.00	43,058,404.00
November-07	9,050	8,050	8,300	72,707.00	617,177.00	4,850	22	6,483,813,880.00	41,329,997.00
December-07	8,600	7,350	8,000	66,524.00	543,209.00	5,006	16	6,483,813,880.00	39,859,825.00
January-08	8,000	6,100	7,200	59,945.00	434,264.00	5,498	20	6,506,626,880.00	35,874,206.00
February-08	7,800	6,650	7,650	80,761.00	582,882.00	7,689	19	6,508,329,680.00	38,119,649.00
March-08	7,750	6,200	6,900	85,086.00	594,869.00	6,450	18	6,520,515,680.00	34,457,066.00
April-08	6,900	5,250	5,700	178,296.00	1,044,517.00	10,154	22	6,520,515,680.00	28,468,068.00
May-08	6,500	5,650	5,700	146,670.00	896,622.00	8,122	20	6,520,515,680.00	28,469,670.00
June-08	5,750	4,625	4,700	134,407.00	668,651.00	8,047	21	6,520,515,680.00	23,475,245.00

Stock Price and Traded Chart



PT Bank Mandiri (Persero) Tbk.

Banking

Head Office	Plaza Mandiri Jl. Jend. Gatot Subroto Kav. 36-38 Jakarta 12190 Phone (021) 526-5045, 5299-7777 Fax (021) 5296-4024
Business	Banking
Company Status	BUMN

Financial Performance: The Company booked net profit at IDR4.347 trillion in 2007, increased significantly from IDR2.422 trillion booked in 2006. The operating profit was increased from IDR2.711 trillion to IDR6.212 trillion.

Brief History: Established in October 1998, in the aftermath of the Asian financial crisis of 1997 and 1998, Bank Mandiri is a product of a merger of four state-owned banks: Bank Bumi Daya, Bank Dagang Negara, Bank Ekspor Impor and Bank Pembangunan Indonesia. Since its establishment, Bank Mandiri has successfully turned around its balance sheet, its profitability and its way of doing business to become the preferred bank in Indonesia. Following the merger, Bank Mandiri closed 194 branches and reduced its workforce from 26,600 to 17,620.

Summary of Financial Statement

	2005	(million rupiah) 2006	2007
Total Assets	263,383,348	267,517,192	319,085,590
Cash and Cash Equivalents	38,270,982	40,423,638	58,996,438
Cash	2,522,764	3,965,717	5,909,369
Bank Indonesia	35,042,890	35,909,538	51,685,087
Other banks	705,328	548,383	1,401,982
Placements in Other Banks	15,348,399	9,424,392	16,818,937
Notes and Securities	96,400,021	95,511,990	93,258,842
Loans	94,869,474	103,282,247	125,488,384
Investments	68,066	84,870	124,905
Fixed Assets	5,305,413	4,709,243	4,531,577
Other Assets	13,120,993	14,080,812	19,866,507
Liabilities	240,164,245	241,171,346	289,835,512
Total Deposits	215,135,061	215,756,628	255,679,707
Demand deposits	46,410,270	48,812,753	67,010,951
Time deposits	121,571,613	106,640,314	103,309,942
Savings deposits	47,153,178	60,303,561	85,358,814
Call Money	926,656	882,904	1,049,493
Notes Issued	3,983,469	3,793,883	4,050,564
Loans	4,279,631	7,582,252	12,280,336
Other Liabilities	15,839,428	13,155,679	16,775,412
Minority Interests in Subsidiaries	4,705	5,176	6,346
Shareholders' Equity	23,214,398	26,340,670	29,243,732
Paid-up capital	10,127,859	10,315,609	10,374,776
Paid-up capital in excess of par value	6,006,255	6,433,948	6,570,959
Retained earnings (accumulated loss)	7,080,284	9,591,113	12,297,997
Revenue	23,577,554	28,994,128	27,317,253
Operating Expenses	22,389,981	26,283,018	21,104,336
Operating Profit (Loss)	1,187,573	2,711,110	6,212,917
Other Income (Expenses)	45,304	120,086	120,466
Profit (Loss) before Taxes	1,232,877	2,831,196	6,333,383
Profit (Loss) after Taxes	604,531	2,422,472	4,347,491
Revenue Breakdown			
Interest Incomes	20,999,225	26,261,106	23,928,549
Other Incomes	2,578,329	2,733,022	3,388,704
Expense Breakdown			
Interest Paid	12,044,181	15,915,870	11,142,628
Others	10,345,800	10,367,148	9,961,708
Per Share Data (Rp)			
Earnings (Loss) per Share	30	118	210
Equity per Share	1,148	1,279	1,412
Dividend per Share	15	70	186
Closing Price	1,640	2,900	3,500
Financial Ratios			
PER (x)	54.84	24.65	16.67
PBV (x)	1.43	2.27	2.48
Dividend Payout (%)	50.16	59.74	88.60
Dividend Yield (%)	0.91	2.42	5.31
Cash and Banks			
to Demand Deposits (x)	0.82	0.83	0.88
Cash and Banks to Total Deposits (x)	0.18	0.19	0.23
Equity to Total Assets (x)	0.09	0.10	0.09
Loans to Total Deposits (x)	0.44	0.48	0.49
Operating Profit Margin (x)	0.05	0.09	0.23
Net Profit Margin (x)	0.03	0.08	0.16
ROI (%)	0.23	0.91	1.36
ROE (%)	2.60	9.20	14.87

PER = 10.42x ; PBV = 1.96x (June 2008)

Financial Year: December 31

Public Accountant: Purwantono, Sarwoko & Sandjaja

Shareholders	
Indonesia Government	66.97%
Public	33.03%

Board of Commissioners

President Commissioner Edwin Gerungan

Vice President Commissioner Muchayat

Commissioners Mahmuddin Yasin, Soedarjono,

Gunarni Soeworo, Pradjoto

Board of Directors

President Director Agus Martowardojo

Vice President Director I Wayan Agus Mertayasa

Directors Abdul Rachman, Bambang Setiawan, Thomas Arifin, Budi Gunadi Sadikin

Sentot A. Sentausa, Ogi Prastomiyono, Riswinandi, Zulkifli Zaini, Sasmita

Number of Employees 21,803

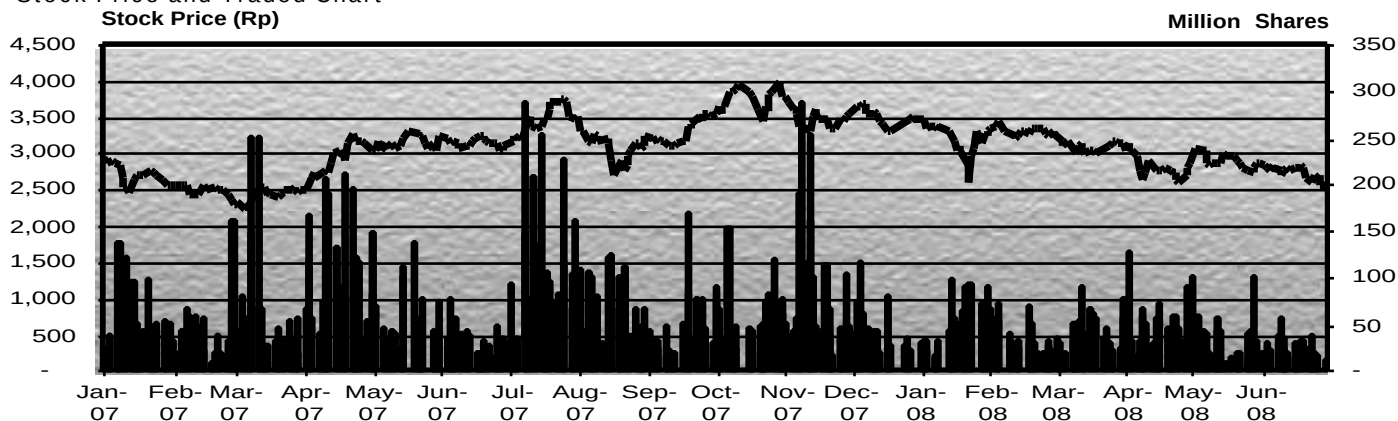
No	Type of Listing	Listing Date	Trading Date per Listing	Number of Shares	Total Listed
1	First Issue	14-Jul-03	14-Jul-03	2,900,000,000	2,900,000,000
2	Company Listing	14-Jul-03	30-Dec-04	16,900,000,000	19,800,000,000
3	Option Conversion	Jul-04	Jul-04	44,140,452	19,844,140,452
4	Option Conversion	2004	2004	78,917,707	19,923,058,159
5	Option Conversion	2005	2005	119,965,489	20,043,023,648
6	Partial Delisting	06-Dec-05	06-Dec-05	-9,955,000	20,033,068,648
7	Option Conversion	2006	2006	378,099,656	20,411,168,304
8	MSOP Conversion	09-Jan-07	09-Jan-07	8,051,000	20,419,219,304
9	MSOP Conversion I	21-Mar-07	30-Mar-07	447,392	20,419,666,696
10	MSOP Conversion I	03-Apr-07	27-Apr-07	6,213,313	20,425,880,009
11	MSOP Conversion I	01-May-07	02-May-07	559,807	20,426,439,816
12	MSOP Conversion I & III	14-May-07	25-May-07	54,703,777	20,481,143,593
13	MSOP Conversion I, II & III	10-May-07	30-May-07	55,320,996	20,536,464,589
14	MSOP Conversion I	29-Jun-07	29-Jun-07	75,000	20,536,539,589
15	MSOP Conversion I	06-Aug-07	31-Aug-07	840,276	20,537,379,865
16	MSOP Conversion I	04-Sep-07	04-Sep-07	90,714	20,537,470,579
17	MSOP Conversion I & III	9-Nov-07	26-Nov-07	10,619,709	20,548,090,288
18	MSOP Conversion I, II & III	8-Nov-07	28-Nov-07	4,954,695	20,553,044,983
19	MSOP Conversion II & III	14-Nov-07	27-Nov-07	740,506	20,553,785,489
20	MSOP Conversion III	19-Nov-07	19-Nov-07	2,001,441	20,555,786,930
21	MSOP Conversion I	26-Dec-07	26-Dec-07	20,000	20,555,806,930
22	MSOP Conversion I & III	11-Dec-07	19-Dec-07	18,623,691	20,574,430,621
23	MSOP Conversion I, II & III	10-Dec-07	10-Dec-07	589,166	20,575,019,787
24	MSOP Conversion II & III	18-Dec-07	18-Dec-07	17,927,714	20,592,947,501
25	MSOP Conversion III	12-Dec-07	14-Dec-07	7,686,510	20,600,634,011
26	MSOP Conversion I	03-Jan-08	29-Jan-08	263,766	20,600,897,777
27	MSOP Conversion I	27-Mar-08	28-Mar-08	334,899	20,601,232,676
28	MSOP Conversion I	01-Apr-08	25-Apr-08	1,700,494	20,602,933,170
29	MSOP Conversion I & III	09-May-08	28-May-08	3,992,080,136	24,595,013,306
30	MSOP Conversion I, II & III	08-May-08	30-May-08	3,791,664,624	28,386,677,930
31	MSOP Conversion I, II & III	02-Jun-08	02-Jun-08	1,612,110	28,388,290,040
32	MSOP Conversion III	09-Jun-08	18-Jun-08	48,114	28,388,338,154

Underwriters PT Danareksa Sekuritas, PT ABN Amro Asia Securities Indonesia

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Shares Traded		Frequency	Trading Day	Listed Shares	Market Capitalization (Rp Million)
	High (Rp)	Low (Rp)	Close (Rp)	Volume (Thousand Shares)	Value (Rp Million)				
January-07	2,950	2,350	2,575	1,441,729.00	3,838,791.00	25,489	22	20,419,219,304.00	52,584,849.00
February-07	2,625	2,150	2,325	926,563.00	2,281,075.00	16,327	20	20,419,219,304.00	47,479,524.00
March-07	2,575	2,200	2,500	1,535,451.00	3,722,829.00	20,090	21	20,419,666,696.00	51,054,370.00
April-07	3,325	2,475	3,075	2,303,466.00	6,795,383.00	36,010	20	20,425,880,009.00	62,815,981.00
May-07	3,350	2,975	3,250	1,308,453.00	4,139,776.00	24,743	21	20,536,464,589.00	66,750,274.00
June-07	3,300	3,025	3,125	727,677.00	2,297,428.00	10,647	20	20,536,539,589.00	64,183,190.00
July-07	3,800	3,125	3,525	2,613,091.00	9,102,457.00	33,827	22	20,536,539,589.00	72,398,638.00
August-07	3,475	2,625	3,250	1,757,350.00	5,426,036.00	28,238	22	20,537,379,865.00	66,753,248.00
September-07	3,625	3,075	3,525	917,132.00	3,052,159.00	17,204	20	20,537,470,579.00	72,401,920.00
October-07	4,050	3,425	3,775	1,326,297.00	4,998,925.00	25,926	20	20,537,470,579.00	77,536,808.00
November-07	3,900	3,250	3,550	2,084,021.00	7,249,983.00	47,595	22	20,555,786,930.00	72,980,432.00
December-07	3,775	3,225	3,500	815,911.00	2,878,871.00	22,902	16	20,600,634,011.00	72,109,503.00
January-08	3,550	2,550	3,325	1,229,720.00	3,851,363.00	29,390	20	20,600,897,777.00	68,504,905.00
February-08	3,475	3,175	3,275	727,296.00	2,421,750.00	19,251	19	20,600,897,777.00	67,474,756.00
March-08	3,275	2,750	3,150	797,525.00	2,462,575.00	17,690	18	20,601,232,676.00	64,900,439.00
April-08	3,225	2,600	2,875	1,509,961.00	4,322,017.00	24,013	22	20,602,933,170.00	59,239,416.00
May-08	3,125	2,700	2,900	786,093.00	2,296,718.00	24,281	20	28,386,677,930.00	60,011,051.00
June-08	2,925	2,575	2,600	586,232.00	1,612,775.00	17,199	21	28,388,338,154.00	53,807,328.00

Stock Price and Traded Chart



PT Bank CIMG Niaga Tbk. (Formerly PT Bank Niaga Tbk)

Banking

Head Office	Graha Niaga 5 th Floor Jl. Jend. Sudirman Kav.58 Jakarta 12190 Telex 60876nagahoia; 60877nagahoia SWIFT:BNIAIDJA Phone (021) 250-5151-, 250-5252, 250-5353 Fax (021) 250-5205 E-mail: caniago@bankniaga.com Website: http://www.bankniaga.com
Business	Banking
Company Status	PMDN

Financial Performance: In 2007, the Company booked net profit at IDR770.481 billion, or increased from IDR647.731 billion in 2006. Operating expense was declined from IDR4.985 trillion to IDR4.774 trillion.

Brief History: Established on 26 September 1955, Bank Niaga is currently the seventh largest bank in Indonesia in terms of assets. Bank Niaga has the second-largest position in mortgage lending, currently commanding around 10% market share. The majority of the Bank's equity had been held by Bumiputra-Commerce Holdings Berhad (BCHB) since 25 November 2002 and on 16 August 2007 was transferred to CIMB Group Sdn Bhd, a wholly owned subsidiary of BCHB. As the first local bank to introduce ATM services in 1987 and also on-line banking system in 1991, Bank Niaga is well regarded as one of the most innovative banks in Indonesia.

Over the years, Bank Niaga has been well regarded for its track record in customer service excellence. Through the extensive branch offices and ATM network, as well as wide range of sophisticated electronic channels, Bank Niaga offers a highly personalised banking experience to its customers. In 2006, Bank Niaga was awarded "The Most Consistent Bank in Service Excellence" by the Marketing Research Indonesia (MRI).

On the early 2008, Bank Niaga launches its new Vision: "To be Indonesia's Premier Universal Bank". The "universal bank" means integrally providing all banking products and services.

Shareholders	
CIMB Group Sdn Bhd	62.47%
SSB HG22 Smallcap Worl-Fund Inc 2144604206	1.79%
Morgan Stanley + Co Inc CA	1.55%
Fortis Ekuitas	1.22%
Goldman Sach London-Segregated Account	1.22%
Public	31.75%

Summary of Financial Statement

	(million rupiah)		
	2005	2006	2007
Total Assets	41,579,861	46,544,346	54,885,576
Cash and Cash Equivalents	3,225,296	3,774,408	3,865,616
Cash	463,751	681,685	911,164
Bank Indonesia	2,492,585	2,893,745	2,784,701
Other banks	268,960	198,978	169,751
Placements in Other Banks	2,449,628	2,017,223	3,383,155
Notes and Securities	4,932,800	6,108,879	4,695,111
Loans	28,671,419	32,457,152	40,675,512
Investments	90,203	25,311	40,622
Fixed Assets	440,499	462,239	444,415
Other Assets	1,770,016	1,699,134	1,781,145
Liabilities	37,610,301	41,752,356	49,678,787
Total Deposits	34,377,604	39,143,492	45,183,018
Notes Issued	50,000	n.a	93,930
Loans	1,280,456	1,107,349	1,171,665
Taxes Payable	91,853	102,183	49,006
Other Liabilities	1,810,388	1,399,332	3,181,168
Minority Interests in Subsidiaries	3,447	4,895	3,391
Shareholders' Equity	3,966,113	4,787,095	5,203,398
Paid-up capital	949,794	958,880	971,807
Paid-up capital in excess of par value	1,666,733	1,712,120	1,810,548
Retained earnings (accumulated loss)	1,349,586	2,116,095	2,421,043
Revenue	4,124,159	6,013,750	5,736,881
Operating Expenses	3,397,538	4,985,808	4,744,467
Operating Profit (Loss)	726,621	1,027,942	992,414
Other Income (Expenses)	19,708	(96,145)	34,489
Profit (Loss) before Taxes	746,329	931,797	1,026,903
Profit (Loss) after Taxes	546,921	647,732	770,481
Revenue Breakdown			
Interest Income	3,713,324	5,321,683	5,053,465
Other Income	410,835	692,067	683,416
Expense Breakdown			
Interest Paid	1,987,032	3,109,511	2,606,688
Others	1,410,506	1,876,297	2,137,779
Per Share Data (Rp)			
Earnings (Loss) per Share	46.07	54.04	63.43
Equity per Share	334.06	399.39	428.35
Dividend per Share	n.a	10	n.a
Closing Price	405	920	900
Financial Ratios			
PER (x)	8.79	17.02	14.19
PBV (x)	1.21	2.30	2.10
Dividend Payout (%)	n.a	18.78	n.a
Dividend Yield (%)	n.a	1.10	n.a
Cash and Banks to Demand Deposits (x)	0.09	0.10	0.09
Cash and Banks to Total Deposits (x)	0.09	0.10	0.09
Equity to Total Assets (x)	0.10	0.10	0.09
Loans to Total Deposits (x)	0.83	0.83	0.90
Operating Profit Margin (x)	0.18	0.17	0.17
Net Profit Margin (x)	0.13	0.11	0.13
ROI (%)	1.32	1.39	1.40
ROE (%)	13.79	13.53	14.81
PER = 14.25x ; PBV = 2.22x (March 2008)			
Financial Year: December 31			
Public Accountant: Haryanto Sahari & Rekan			

PT Bank CIMG Niaga Tbk.
(Formerly PT Bank Niaga Tbk)

Banking

Board of Commissioners

President Commissioner Dato' Mohd Shukri Hussin
Vice President Commissioner Roy Edu Tirtadji
Commissioners Abdul Farid Alias, Sri Hartina Urip Simeon,
Ananda Barata, Zulkifli M. Ali

Board of Directors

President Director Arwin Rasyid
Vice President Director Hendrik Gezienus Mulder
Directors Gottfried Tampubolon, Thilagavathy Nadason, Daniel James Rompas,
Yosef Antonius Boliona Badilangoe, Handoyo Soebali,
Veronica Catherinawati Hadiman, Tjindrasa Ng, Paul Setiawan Hasjim
Number of Employees 6,274

No	Type of Listing	Listing Date	Trading Date	Number of Shares per Listing	Total Listed Shares
1	First Issue	29-Nov-89	29-Nov-89	5,000,000	5,000,000
2	Bonus Shares	19-Feb-91	19-Feb-91	397,736	5,397,736
3	Partial Listing	19-Feb-91	26-Feb-91	773,217	6,170,953
4	Right Issue	23-Dec-92	23-Dec-92	5,252,500	11,423,453
5	Company Listing	01-Mar-93	01-Mar-93	46,090,811	57,514,264
6	Cooperative	01-Mar-93	01-Mar-93	263,153	57,777,417
7	Bonus Shares	26-Dec-95	26-Dec-95	57,777,417	115,554,834
8	Conversion Bonds	1996	1996	42,017,600	157,572,434
9	Right Issue	15-Nov-96	15-Nov-96	31,514,487	189,086,921
10	Conversion Bonds	26-Feb-97	26-Feb-97	2,400	189,089,321
11	Stock Split	08-Sep-97	08-Sep-97	189,089,321	378,178,642
12	Bonus Shares	17-Sep-97	17-Sep-97	340,360,709	718,539,351
13	Right Issue	09-Aug-99	09-Aug-99	71,135,395,749	71,853,935,100
14	Additional Listing	25-Apr-01	25-Apr-01	5,609,671,412	77,463,606,512
15	Additional Listing Without HMETD	21-May-04	21-May-04	16	77,463,606,528
16	Reverse Stocks	21-May-04	21-May-04	-69,717,245,876	7,746,360,652
17	Option Conversion	2004	2004	33,600,000	7,779,960,652
18	Option Conversion	2005	2005	70,888,497	7,850,849,149
19	Right Issue	7-Oct-05	7-Oct-05	3,908,678,325	11,759,527,474
20	Option Conversion	2006	2006	183,599,355	11,943,126,829
21	Option Conversion & Warrant Seri I	2006	2006	79,772,089	12,022,898,918
22	Option Conversion	2007	2007	2,218,715,197	14,241,614,115
23	ESOP Conversion	2007	2007	8,605,402	14,250,219,517
24	Option Conversion & Warrant Seri I	Jan-Jun 07	Jan-Jun 07	1,360,218,789	15,610,438,306
25	ESOP Conversion & Warrant Seri I	01-Aug-07	22-Aug-07	15,754,750	15,626,193,056
26	ESOP Conversion & Warrant I	19-Nov-07	26-Nov-07	34,482,500	15,660,675,556
27	ESOP Conversion	03-Jan-08	31-Jan-08	1,520,000	15,662,195,556
28	ESOP Conversion & Warrant I	29-Jan-08	29-Jan-08	101,500	15,662,297,056
29	ESOP Conversion	01-Feb-08	28-Feb-08	5,872,000	15,668,169,056
30	ESOP Conversion	06-Mar-08	31-Mar-08	36,213,500	15,704,382,556
31	ESOP Conversion & Warrant	26-Mar-08	26-Mar-08	20,905,500	15,725,288,056
32	Warrant Seri I	03-Mar-08	03-Mar-08	1,789,000	15,727,077,056
33	ESOP Conversion	01-Apr-08	04-Apr-08	27,060,000	15,754,137,056
34	Warrant Seri I	11-Apr-08	22-Apr-08	7,500,000	15,761,637,056
35	Warrant Seri I	16-May-08	27-May-08	493,240,000	16,254,877,056
36	Warrant Seri I	10-Jun-08	30-Jun-08	143,779,829	16,398,656,885

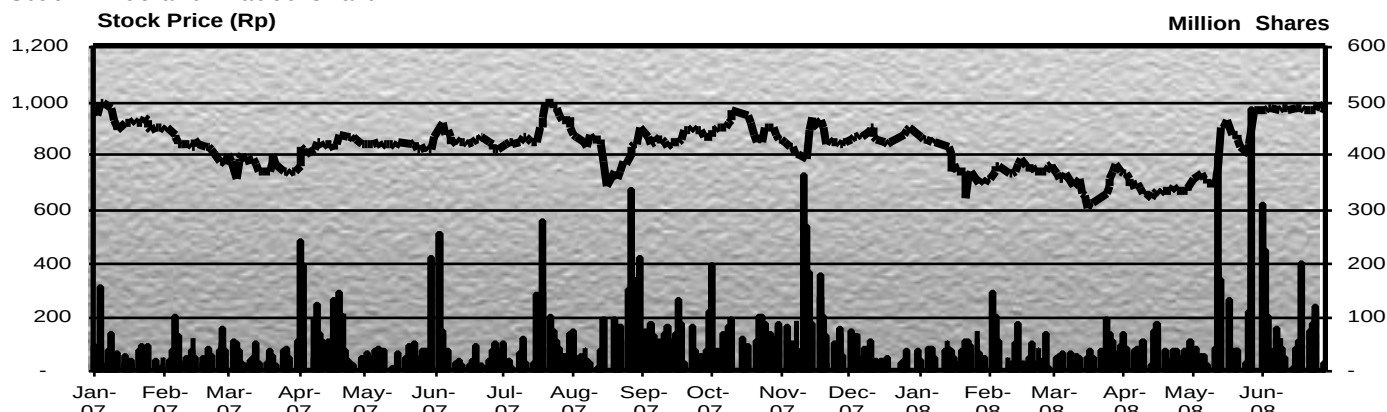
Underwriters

PT FICORINVEST (IPO), BAPINDO, MERINCOP, CIMB Niaga Securities, PT Bahana Securities, PT Danareksa Sekuritas, PT Trimegah Securities Tbk

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Shares Traded		Frequency	Trading Day	Listed Shares	Market Capitalization (Rp Million)
	High (Rp)	Low (Rp)	Close (Rp)	Volume (Thousand Shares)	Value (Rp Million)				
January-07	1,010	820	900	751,220.00	703,155.00	10,714	22	13,321,039,457.00	10,850,536.00
February-07	900	700	770	703,787.00	583,556.00	11,377	20	13,321,039,457.00	9,283,928.00
March-07	820	710	740	681,140.00	521,907.00	8,905	21	13,321,039,457.00	8,923,728.00
April-07	890	740	840	1,596,634.00	133,872.00	16,533	20	13,321,039,457.00	10,131,682.00
May-07	870	790	870	850,030.00	708,739.00	6,874	21	13,321,039,457.00	10,496,574.00
June-07	930	800	820	811,084.00	704,176.00	7,237	20	15,537,294,154.00	9,936,654.00
July-07	1,010	810	940	1,460,667.00	1,339,256.00	11,764	22	15,610,438,306.00	11,451,465.00
August-07	920	670	900	9,690,402.00	4,801,764.00	13,317	22	15,626,193,056.00	10,978,821.00
September-07	910	820	870	1,183,118.00	1,021,064.00	10,959	20	15,626,193,056.00	10,614,610.00
October-07	960	830	860	1,489,076.00	1,334,684.00	13,482	20	15,626,193,056.00	10,496,010.00
November-07	960	780	850	2,207,666.00	1,948,719.00	20,000	22	15,660,675,556.00	10,404,078.00
December-07	910	840	900	552,701.00	483,963.00	6,273	16	15,660,675,556.00	11,017,127.00
January-08	900	630	710	892,375.00	693,610.00	10,593	20	15,662,297,056.00	8,692,441.00
February-08	800	690	760	777,203.00	586,158.00	8,828	19	15,668,169,056.00	9,309,047.00
March-08	770	590	750	631,282.00	443,262.00	8,593	18	15,727,077,056.00	9,230,741.00
April-08	760	630	680	992,375.00	679,177.00	7,627	22	15,761,637,056.00	8,392,706.00
May-08	960	690	960	2,193,601.00	1,881,599.00	20,854	19	16,254,877,056.00	11,853,906.00
June-08	990	930	960	1,950,940.00	1,866,820.00	7,829	20	16,398,656,885.00	11,991,935.00

Stock Price and Traded Chart



PT Bank Internasional Indonesia Tbk.

Banking

Head Office	Plaza BII-Tower II 6 th Floor Jl. MH. Thamrin No. 51 Jakarta 10350 Phone (021) 230-0888 Fax (021) 3193-4609 Email: cs@bii.co.id Website: Http://www.bii.co.id Telex. 861129 BIITH IA
Business	Banking
Company Status	PMDN

Financial Performance: The Bank booked net profit at IDR404.757 billion in 2007, or declined from IDR633.710 billion in 2006. The lower net profit was partly due to interest income decrease from IDR6.202 trillion to IDR5.547 trillion.

Brief History: PT Bank Internasional Indonesia Tbk. (BII) was Established on 15 May 1959 and licensed as a foreign exchange Bank in 1988. Subsequently BII made an Initial Public Offering in 1989 at Jakarta Stock Exchange and Surabaya Stock Exchange, and kept on expanding until it emerged as one of the leading private national banks in Indonesia with the vision as "Indonesia's Best Bank, Providing World Class Standards of Customer Service & Product Innovation". In December 2003, Sorak Consortium acquired 51% of government stake in the Bank through a competitive Divestment process conducted by the Indonesian Bank Restructuring Agency (IBRA). The Sorak Consortium comprises of Fullerton Financial Holdings Pte. Ltd, Kookmin Bank, ICB Financial Group Holdings Ltd and Barclays Bank PLC. BII is one of the largest banks in Indonesia with an international network that comprises over 230 branches and 700 own ATMS across Indonesia, as well as a banking presence in Mauritius, Mumbai and the Cayman Islands. BII provides full range of financial services through its branch and ATM network, phone banking and internet banking channels, and active in SME / Commercial, Consumer and Corporate banking. BII provides products and services to medium and commercial size enterprises and Individuals with credit cards, mortgages deposit, lending, and wealth management services. Corporate clients are provided with services in trade finance, cash management, lending, custody, and foreign exchange.

Shareholders	
Sorak Financial Holdings Pte., Ltd.	55.61%
Aranda Investments (Mauritius) Pte., Ltd.	6.01%
Public	38.38%

Summary of Financial Statement

	(million rupiah)		
	2005	2006	2007
Total Assets	50,271,052	53,102,230	55,148,453
Cash and Cash Equivalents	4,919,732	4,622,711	4,582,840
Cash	698,903	822,572	1,259,515
Bank Indonesia	3,272,733	3,208,114	3,096,303
Other banks	948,096	592,025	227,022
Placements in Other Banks	4,059,943	3,845,368	1,680,581
Notes and Securities	4,047,591	16,308,285	13,691,778
Loans	22,780,988	21,030,375	27,932,987
Investments	3,491	2,656	2,657
Fixed Assets	831,869	826,148	780,881
Other Assets	13,627,438	6,466,687	6,476,729
Liabilities	45,562,628	47,516,558	49,629,389
Total Deposits	36,917,305	39,378,576	39,763,349
Demand deposits	9,937,125	11,136,035	11,715,215
Time deposits	21,907,337	22,637,003	20,510,897
Savings deposits	5,072,843	5,605,538	7,537,237
Call Money	501,315	548,665	396,409
Loans	1,915,035	2,974,647	4,139,147
Other Liabilities	6,228,973	4,614,670	5,330,484
Minority Interests in Subsidiaries	n.a	330,419	175,868
Shareholders' Equity	4,708,424	5,255,253	5,343,196
Paid-up capital	3,218,048	3,226,627	3,236,000
Paid-up capital in excess of par value	63,198	67,247	78,852
Retained earnings (accumulated loss)	1,427,178	1,961,379	2,028,344
Revenue	5,593,768	7,222,178	6,726,075
Operating Expenses	4,696,540	6,501,888	6,406,184
Operating Profit (Loss)	897,228	720,290	319,891
Other Income (Expenses)	19,882	23,200	57,149
Profit (Loss) before Taxes	917,110	743,490	377,040
Profit (Loss) after Taxes	725,118	633,710	404,757
Revenue Breakdown			
Interest Income	4,646,480	6,202,694	5,547,373
Other Income	947,288	1,019,484	1,178,702
Expense Breakdown			
Interest Paid	2,301,293	3,574,845	3,021,161
Others	2,395,247	2,927,043	3,385,023
Per Share Data (Rp)			
Earnings (Loss) per Share	15	13	8
Equity per Share	98	109	111
Dividend per Share	n.a	5	4
Closing Price	155	240	285
Financial Ratios			
PER (x)	10.27	18.24	34.01
PBV (x)	1.58	2.20	2.58
Dividend Payout (%)	n.a	39.90	47.73
Dividend Yield (%)	n.a	4.81	3.62
Cash and Banks			
to Demand Deposits (x)	0.50	0.42	0.39
Cash and Banks to Total Deposits (x)	0.13	0.12	0.12
Equity to Total Assets (x)	0.09	0.10	0.10
Loans to Total Deposits (x)	0.62	0.53	0.70
Operating Profit Margin (x)	0.16	0.10	0.05
Net Profit Margin (x)	0.13	0.09	0.06
ROA (%)	1.44	1.19	0.73
ROE (%)	15.40	12.06	7.58
PER = 35.94x ; PBV = 4.41x (June 2008)			
Financial Year: December 31			
Public Accountant: Purwantono, Sarwoko & Sandjaja (2006); Haryanto Sahari & Rekan (2007)			

Board of Commissioners

President Commissioner Ernest Wong Yuen Weng
Commissioners Putu Antara, Woo Shick Lee, Umar Juoro,
 Taswin Zakaria, Thomas Patrick Sodano,
 Kuo How Nam, Hyun Kap Shin

Board of Directors

President Director Henry Ho Hon Cheong
Vice President Director Sukatmo Padmosukarso
Directors Dira K. Mochtar, Prem Kumar, Rita Mas'Oen, Ventje Rahardjo,
 Fransiska Oei, Satinder Pal Singh Ahluwalia, Sanjay Kapoor
Number of Employees 7,096

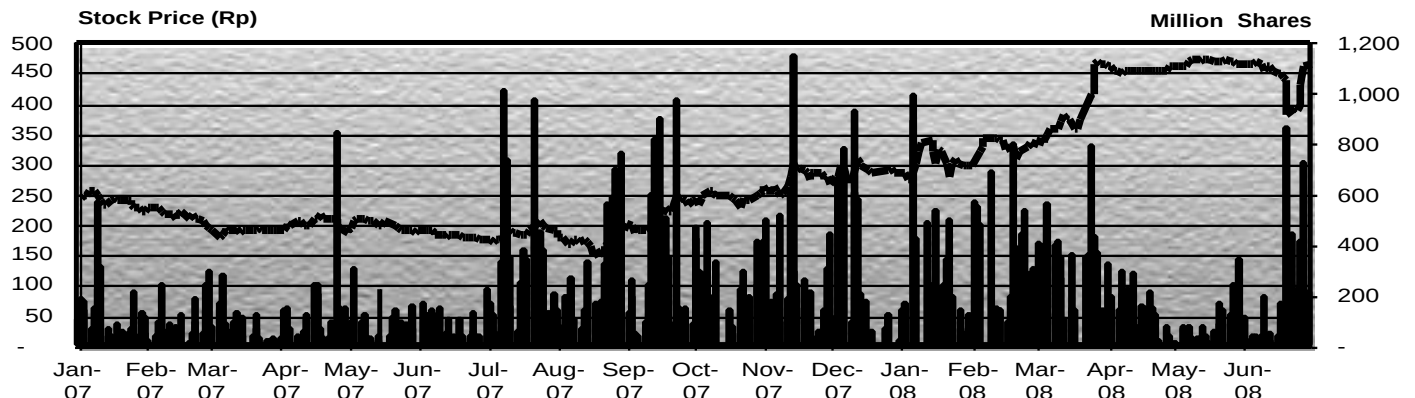
Share Overview		Listing Date	Number of Shares		Total Listed
1	First Issue	21-Nov-89	21-Nov-89	12,000,000	12,000,000
2	Company Listing	18-Jul-90	18-Jul-90	100,000,000	112,000,000
3	Bonus Shares	1990-1992	1990-1992	275,171,840	387,171,840
4	Right Issue	1994	1994	52,717,184	439,889,024
5	Bonus Shares	27-Aug-96	27-Aug-96	253,042,483	692,931,507
6	Stock Dividends	27-Aug-96	27-Aug-96	35,144,789	728,076,296
7	Bonus Shares	24-Oct-96	24-Oct-96	362,694,226	1,090,770,522
8	Stock Split	04-Nov-96	04-Nov-96	967,184,602	2,057,955,124
9	Right Issue	16-Jan-97	16-Jan-97	1,289,579,469	3,347,534,593
10	Warrant	1997	1997	10,453,776	3,357,988,369
11	Warrant	1998	1998	42,520	3,358,030,889
12	Bonus Shares	09-Mar-99	09-Mar-99	646,888,994	4,004,919,883
13	Warrant	1999	1999	53,020,629,914	57,025,549,797
14	Right Issue	1999	1999	35,891,396,568	92,916,946,365
15	Warrant	03-Feb-00	03-Feb-00	101,862	92,917,048,227
16	Reverse Stocks	13-Jun-02	13-Jun-02	-83,514,116,076	9,402,932,151
17	Right Issue	11-Jul-02	13-Sep-02	38,504,000,000	47,906,932,151
18	Option Conversion	2005	2005	82,510,000	47,989,442,151
19	Option Conversion	2006	2006	360,216,500	48,349,658,651
20	Partial Delisting	07-Sep-06	07-Sep-06	-23,892,537	48,325,766,114
21	Option Conversion I & II	26-Dec-06	26-Dec-06	662,500	48,326,428,614
22	Option Conversion II	18-Dec-06	27-Dec-06	15,625,000	48,342,053,614
23	Option Conversion I	2007	2007	201,937,500	48,543,991,114
24	Option Conversion II	2007	2007	19,272,000	48,563,263,114
25	Option Conversion I & II	2007	2007	5,510,365,500	54,073,628,614
26	ESOP Conversion I, II & III	8-Nov-07	29-Nov-07	92,847,500	54,166,476,114
27	Option Conversion I, II & III	06-Dec-07	27-Dec-07	39,410,000	54,205,886,114
28	ESOP Conversion II & III	16-Nov-07	26-Nov-07	42,353,000	54,248,239,114
29	Option Conversion II & III	03-Dec-07	18-Dec-07	3,015,000	54,251,254,114
30	Option Conversion III	10-Dec-07	10-Dec-07	270,000	54,251,524,114
31	Option Conversion I	Jan-Jun 08	Jan-Jun 08	89,164,000	54,340,688,114
32	Option Conversion II	Jan-Jun 08	Jan-Jun 08	2,707,500	54,343,395,614
33	Option Conversion III	Jan-Jun 08	Jan-Jun 08	251,210,000	54,594,605,614
34	Option Conversion I & II	Jan-Jun 08	Jan-Jun 08	1,095,000	54,595,700,614
35	Option Conversion II & III	Jan-Jun 08	Jan-Jun 08	486,558,500	55,082,259,114
36	Option Conversion I & III	Jan-Jun 08	Jan-Jun 08	8,270,000	55,090,529,114
37	Option Conversion I, II & III	Jan-Jun 08	Jan-Jun 08	487,238,000	55,577,767,114

Share Register Bureau PT Sinartama Gunita

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Shares Traded		Frequency	Trading Day	Listed Shares	Market Capitalization (Rp Million)
	High (Rp)	Low (Rp)	Close (Rp)	Volume (Thousand Shares)	Value (Rp Million)				
January-07	260	220	225	2,782,544.00	660,415.00	6,109	22	47,797,802,231.00	10,754,506.00
February-07	230	185	195	1,689,382.00	357,262.00	6,378	20	47,806,974,731.00	9,322,360.00
March-07	200	181	193	1,899,086.00	364,523.00	6,284	21	47,808,984,731.00	9,227,134.00
April-07	220	188	188	2,777,172.00	562,234.00	8,959	20	47,819,632,231.00	8,990,091.00
May-07	210	189	192	1,893,749.00	375,966.00	6,757	21	47,824,619,731.00	9,182,327.00
June-07	194	178	179	1,632,147.00	304,199.00	6,609	20	47,826,902,231.00	8,561,015.00
July-07	210	173	191	7,401,594.00	1,424,725.00	20,021	22	47,826,902,231.00	9,139,743.00
August-07	203	146	202	6,079,024.00	1,110,006.00	22,403	22	47,826,902,231.00	9,666,518.00
September-07	250	189	235	6,172,118.00	1,347,203.00	16,370	20	47,826,902,231.00	11,260,656.00
October-07	265	215	260	5,011,476.00	1,224,888.00	11,078	20	47,826,902,231.00	12,467,974.00
November-07	315	245	270	6,625,108.00	1,824,963.00	12,743	22	54,248,239,114.00	12,991,739.00
December-07	320	265	285	5,158,758.00	1,495,007.00	13,872	16	54,251,524,114.00	13,726,163.00
January-08	345	260	300	6,443,593.00	1,975,974.00	15,662	20	55,577,767,114.00	14,468,240.00
February-08	365	290	340	6,459,035.00	2,123,293.00	12,172	19	55,577,767,114.00	16,407,358.00
March-08	480	330	465	6,626,286.00	2,609,462.00	13,306	18	55,577,767,114.00	22,481,712.00
April-08	465	445	460	3,196,185.00	1,442,518.00	3,386	22	55,577,767,114.00	22,269,878.00
May-08	485	455	465	5,016,135.00	2,342,409.00	2,503	20	55,577,767,114.00	22,517,577.00
June-08	470	360	465	5,108,607.00	2,186,092.00	7,247	21	55,577,767,114.00	22,521,874.00

Stock Price and Traded Chart



PT Bank Permata Tbk. (Formerly PT Bank Bali Tbk)

Banking

Head Office	Permata Bank Tower I Jl. Jend. Sudirman No. 27 Jakarta 12920 Phone (021) 523-7899 Fax (021) 523-7244 Website: www.permatabank.com
Business	Banking
Company Status	PMDN

Financial Performance: The Company still suffered consolidated net loss at IDR3.725 trillion in the end of 2007, decreased from IDR4.224 trillion booked in 2006. The lower net loss was in line with net interest income increase from IDR2.043 trillion to IDR2.354 trillion.

Brief History: PermataBank was formally established in 2002 when the Indonesian Bank Restructuring Agency (IBRA) merged 5 banks under its custody: PT Bank Bali Tbk, PT Bank Universal Tbk, PT Bank Prima Express, PT Bank Artamedia and PT Bank Patriot. In 2004, Standard Chartered Bank and PT Astra International Tbk acquired PermataBank and launched the Bank on a journey of major transformation. To further their commitment, joint ownership of these major shareholders in the Bank was increased to 89.0 % in 2006.

PermataBank's premium service revolves around comprehensive and innovative financial products, customer convenience and safety backed by sophisticated information technology and risk management systems, and outstanding people.

In 2007, PermataBank's reach to customers has expanded at a tremendous pace. Currently the Bank has an extensive outlet network, consisting of 253 branches (including sub-branches and cash offices), 6 Sharia branches, over 200 Sharia Office Channeling and 552 ATMs in 46 cities throughout Indonesia.

Shareholders	
PT Astra International Tbk	44.505%
Standard Chartered Bank	44.505%
Public	10.990%
Total	100.000%

Summary of Financial Statement

	(million rupiah)		
	2005	2006	2007
Total Assets	34,782,459	37,851,322	39,303,727
Cash and cash equivalents	3,446,161	4,419,453	7,257,138
Cash	518,889	575,055	702,666
Bank Indonesia	2,539,065	3,639,185	6,326,520
Other banks	388,207	205,213	227,952
Placements in Other Banks	2,173,992	1,067,980	307,269
Notes and Securities	4,430,051	6,108,682	2,866,298
Loans	21,356,766	22,787,595	25,289,060
Investments	5,251	234	84
Fixed Assets	964,955	1,383,012	1,294,654
Other Assets	2,405,283	2,084,366	2,289,224
Liabilities	32,154,930	34,035,768	35,341,376
Total Deposits	29,397,821	29,441,284	31,235,129
Demand deposits	5,651,360	6,645,522	7,688,224
Time deposits	17,950,002	15,911,435	15,047,397
Savings deposits	4,759,684	6,046,134	7,335,926
Call Money	1,036,775	838,193	1,163,582
Notes Issued	n.a	n.a	n.a
Loans	750,642	1,176,162	1,209,263
Other Liabilities	2,006,467	3,418,322	2,896,984
Minority Interests in Subsidiaries	55,625	53,482	59,677
Shareholders' Equity	2,571,904	3,762,072	3,902,674
Paid-up capital	1,300,534	1,300,534	1,300,534
Paid-up capital in excess of par value	5,826,978	5,826,978	5,826,978
Retained earnings (accumulated loss)	(4,555,608)	(3,365,440)	(3,224,838)
Revenue	3,760,648	5,142,504	5,130,610
Operating Expenses	3,361,690	4,621,890	4,349,934
Operating Profit (Loss)	398,958	520,614	780,676
Other Income (Expenses)	6,385	(65,445)	(43,879)
Profit (Loss) before Taxes	405,343	455,169	736,797
Profit (Loss) after Taxes	304,364	318,450	508,911
Revenue Breakdown			
Interest Incomes	3,397,891	4,588,209	4,096,153
Other Incomes	362,757	554,295	1,034,457
Expense Breakdown			
Interest Paid	1,686,930	2,544,392	1,741,978
Others	1,674,760	2,077,498	2,607,956
Per Share Data (Rp)			
Earnings (Loss) per Share	39	40	64
Equity per Share	332	476	494
Dividend per Share	n.a	n.a	n.a
Closing Price	720	870	890
Financial Ratios			
PER (x)	18.35	21.60	13.83
PBV (x)	2.17	1.83	1.80
Dividend Payout (%)	n.a	n.a	n.a
Dividend Yield (%)	n.a	n.a	n.a
Cash and Banks to Demand Deposits (x)	0.61	0.67	0.94
Cash and Banks to Total Deposits (x)	0.12	0.15	0.23
Equity to Total Assets (x)	0.07	0.10	0.10
Loans to Total Deposits (x)	0.73	0.77	0.81
Operating Profit Margin (x)	0.11	0.10	0.15
Net Profit Margin (x)	0.08	0.06	0.10
ROI (%)	0.88	0.84	1.29
ROE (%)	11.83	8.46	13.04

PER = 9.56x ; PBV = 1.67x (March 2008)

Financial Year: December 31

Public Accountant: Siddharta, Siddharta & Widjaja

PT Bank Permata Tbk.
(Formerly PT Bank Bali Tbk)

Banking

Board of Commissioners

President Commissioner DR. Mulia P. Nasution

Commissioners DR. Ir. Lukita Dinarsyah Tuwo, Inget Sembiring,
Mark Edward Hansen, Gunawan Geniusahardja,
Mark Spencer Greenberg, David Allen Worth,
Herwidayatmo

Board of Directors

President Director Stewart Donald Hall

Directors Joseph Georgino Godong, Giridhar S. Varadachari,
Honggo Widjojo Kangmasto, Guy Roland Isherwood,
Sulistiawati (Lauren Sulistiawati), Shalini Warriar

Number of Employees 5,153

No	Type of Listing	Listing Date	Trading Date	Number of Shares per Listing	Total Listed Shares
1	Initial Public Offering of PT Bank Bali Tbk	15-Jan-90	15-Jan-90	3,999,000	3,999,000
2	Limited Public Offering I PT Bank Bali Tbk	10-Sep-90	10-Sep-90	15,508,000	19,507,000
3	Recording of Founder Shares PT Bank Bali Tbk	14-Nov-90	21-Nov-90	42,525,000	62,032,000
4	Issuance of Bonus Shares PT Bank Bali Tbk	08-Sep-92	08-Sep-92	124,064,000	186,096,000
5	Limited Public Offering II PT Bank Bali Tbk]	17-Jul-95	17-Jul-95	65,133,600	251,229,600
6	Warrant Conversion PT Bak Bali Tbk	18 March 1996- 20 March 1998	18 March 1996- 20 March 1998	1,434,230	252,663,830
7	Stock Split PT Bank Bali Tbk	27-Oct-97	27-Oct-97	252,603,830	505,267,660
8	Issuance of Bonus Bonus Shares PT Bank Bali Tbk	25-Aug-98	25-Aug-98	166,738,173	672,005,833
9	Limited Public Offering III with regard to Recapitalization Programme	20-Sep-00	20-Sep-00	66,528,577,467	67,200,583,300
10	Merger of Five Banks to become PT Bank Permata Tbk	27-Sep-02	27-Sep-02	126,377,564,775	193,578,148,075
11	Private Placement	08-Jun-04	08-Jun-04	25	193,578,148,100
12	Reverse Stock Split	08-Jun-04	08-Jun-04		7,743,125,924

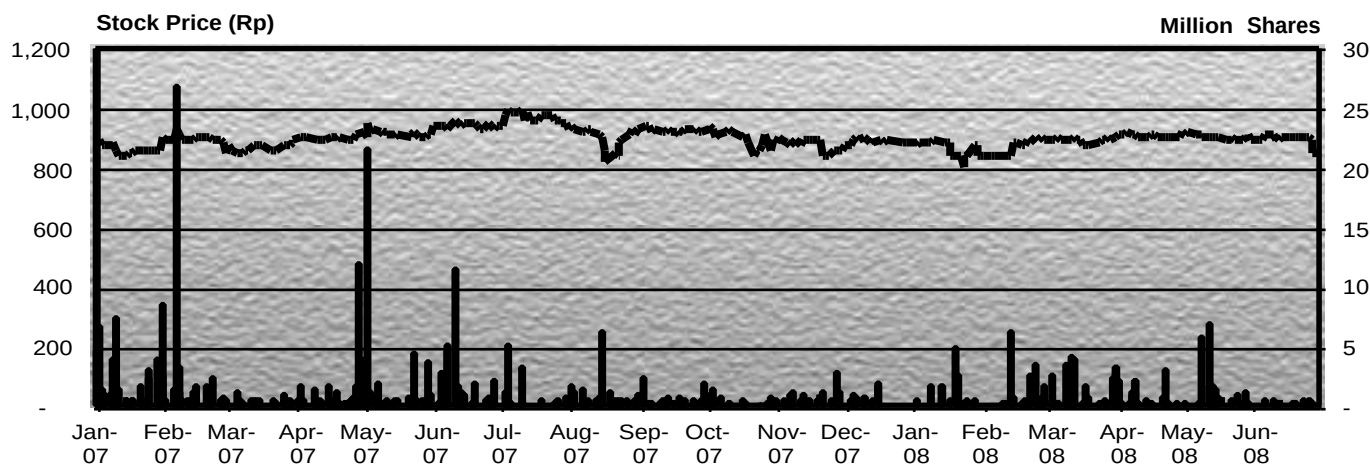
Underwriter

PT Saridaya Wirasentosa (IPO)

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Shares Traded		Frequency	Trading Day	Listed Shares	Market Capitalization (Rp Million)
	High (Rp)	Low (Rp)	Close (Rp)	Volume (Thousand Shares)	Value (Rp Million)				
January-07	910	830	910	53,018.00	46,560.00	1,430	22	7,743,125,924.00	6,975,782.00
February-07	960	840	860	81,711.00	74,256.00	779	20	7,743,125,924.00	6,592,497.00
March-07	900	860	900	7,343.00	6,419.00	277	21	7,743,125,924.00	6,899,125.00
April-07	960	890	930	28,238.00	25,984.00	620	20	7,743,125,924.00	7,129,096.00
May-07	990	900	950	45,985.00	43,704.00	986	21	7,743,125,924.00	7,282,410.00
June-07	980	930	950	39,752.00	37,708.00	600	20	7,743,125,924.00	7,282,410.00
July-07	1,000	940	940	13,031.00	12,743.00	350	22	7,743,125,924.00	7,205,753.00
August-07	960	800	940	17,858.00	15,534.00	433	22	7,743,125,924.00	7,205,753.00
September-07	950	920	930	7,976.00	7,422.00	203	19	7,743,125,924.00	7,129,096.00
October-07	950	800	890	7,807.00	7,219.00	236	19	7,743,125,924.00	6,822,468.00
November-07	910	840	880	13,790.00	12,177.00	302	19	7,743,125,924.00	6,745,811.00
December-07	910	880	890	7,784.00	6,959.00	274	16	7,743,125,924.00	6,822,468.00
January-08	900	790	850	13,340.00	11,314.00	131	18	7,743,125,924.00	6,515,840.00
February-08	910	850	900	17,107.00	15,249.00	1,988	18	7,743,125,924.00	6,899,125.00
March-08	910	870	910	25,850.00	23,208.00	1,197	18	7,743,125,924.00	6,975,782.00
April-08	930	910	920	45,012.00	41,340.00	234	22	7,743,125,924.00	7,052,439.00
May-08	940	900	900	23,399.00	21,285.00	242	20	7,743,125,924.00	6,899,125.00
June-08	920	840	860	4,649.00	4,221.00	80	21	7,743,125,924.00	6,592,497.00

Stock Price and Traded Chart



PT Bank Pan Indonesia Tbk.

Banking

Head Office	Panin Bank Center Building Jl. Jenderal Sudirman Kav. 1, Senayan, Jakarta 10270 Phone (021) 270-0545 (10 Lines) Fax (021) 270-0340 Telex (021) 47380, 47384, 47394 PIBHO IA Homepage: www.panin.co.id E-mail: panin@panin.co.id
Business	Merchant Banking
Company Status	PMDN

Financial Performance: Net interest income has grown by 44% at IDR2.256 trillion and net profit was up 30% at IDR852 billion compared to last year performance.

Brief History: The company was established in 1971 through the merger of three private banks: PT Bank Industri dan Dagang Indonesia, PT Bank Kemakmuran and PT Industri Djaja Indonesia. In 1972 the bank was granted a license to operate in foreign exchange transaction. Later on, it took over four other banks: PT Bank Abadi, PT Bank Lingga Harta, PT Bank Pembangunan Ekonomi, and PT Bank Pembangunan Sulawesi. The company has a network of 100 domestic offices, consisting of 20 main branches and 80 sub-branches in all the important cities in Indonesia, and 2 (two) offshore branches in Cayman and Cook Islands. The bank also has several international banks as joint-venture partners in financial services companies in Indonesia, such as those formed with the Dai-Ichi Kangyo Bank, International Finance Corporation, DEG Bank, Credit Lyonnais, Nippon Credit Bank, Schroders PLC., ANZ Bank. In February 1999 Panin Bank signed a Technical Service Agreement (TSA) with ANZ Banking Group Limited from Australia. Under the terms of the Technical Service Agreement ANZ Bank, a substantial shareholder in Panin Bank, provide assistance across a wide range of nominated areas, as needed. As of 2002, the Bank is one of the largest publicly listed banks in Indonesia. By the end of 2007, the Bank has become the 7th largest private national bank by assets.

Shareholders	
PT Panin Life Tbk	44.78%
Votrant No. 1103 PTY Limited	29.98%
Public	25.24%

Summary of Financial Statement

	(million rupiah)		
	2005	2006	2007
Total Assets	36,919,444	40,514,765	53,470,645
Cash and Cash Equivalents	2,753,390	8,855,692	5,573,154
Cash	211,336	316,762	484,707
Bank Indonesia	2,395,294	8,352,856	4,764,380
Other banks	146,760	186,074	324,067
Placements in Other Banks	3,350,670	3,309,448	2,481,533
Notes and Securities	1,609,767	3,703,271	9,943,386
Loans	13,898,766	17,844,632	28,867,401
Investments	102,896	102,997	100,288
Fixed Assets	1,187,123	1,252,395	1,552,497
Other Assets	14,016,832	5,446,330	4,952,386
Liabilities	32,102,803	33,399,634	45,150,759
Total Deposits	27,232,426	23,740,975	31,321,182
Demand deposits	4,858,167	5,569,202	6,406,831
Time deposits	18,514,686	12,879,079	17,363,720
Savings deposits	3,859,573	5,292,694	7,550,631
Call Money	197,352	143,986	334,050
Notes Issued	10	1,613,382	3,142,753
Loans	217,449	1,060,143	2,141,497
Other Liabilities	4,455,566	6,841,148	8,211,277
Minority Interests in Subsidiaries	431,990	500,743	819,738
Shareholders' Equity	4,384,651	6,614,388	7,500,148
Paid-up capital	1,606,543	2,008,179	2,021,119
Paid-up capital in excess of par value	1,251,719	2,242,574	2,281,394
Retained earnings	1,526,389	2,363,635	3,197,635
Revenue	3,438,241	4,699,027	4,999,077
Operating Expenses	2,658,233	3,642,548	3,642,280
Operating Profit (Loss)	780,008	1,056,479	1,356,797
Other Income (Expenses)	(22,617)	(8,841)	113,150
Profit before Taxes	757,391	1,047,638	1,469,947
Profit after Taxes	563,752	730,279	954,906
Revenue Breakdown			
Interest Income	2,950,826	3,908,886	4,462,234
Other Income	487,415	790,141	536,843
Expense Breakdown			
Interest Paid	1,785,842	2,310,874	2,084,938
Others	872,391	1,331,674	1,557,342
Per Share Data (Rp)			
Earnings per Share	35	36	47
Equity per Share	273	329	371
Dividend per Share	n.a	n.a	n.a
Closing Price	420	580	680
Financial Ratios			
PER (x)	11.97	15.95	14.39
PBV (x)	1.54	1.76	1.83
Dividend Payout (%)	n.a	n.a	n.a
Dividend Yield (%)	n.a	n.a	n.a
Cash and Banks to Demand Deposits (x)	0.57	1.59	0.87
Cash and Banks to Total Deposits (x)	0.10	0.37	0.18
Equity to Total Assets (x)	0.12	0.16	0.14
Loans to Total Deposits (x)	0.51	0.75	0.92
Operating Profit Margin (x)	0.23	0.22	0.27
Net Profit Margin (x)	0.16	0.16	0.19
ROI (%)	1.53	1.80	1.79
ROE (%)	12.86	11.04	12.73

PER = 17.81x ; PBV = 2.24x (June 2008)

Financial Year: December 31

Public Accountant: Osman Ramli Satrio & Rekan (2006);
Osman Bing Satrio & Rekan (2007)

Board of Commissioners

President Commissioner Drs. Johnny N. Wiraatmadja
Vice President Commissioner Drs. H. Bambang Winarno
Commissioners Suwirjo Josowidjojo, Drs. Riyanto

Board of Directors

President Director Drs. H. Rostian Sjamsudin
Vice President Directors Chandra Rahardja Gunawan, Roosniati Salihin
Directors H. Ahmad Hidayat, Iswanto Tjitradi, Lionto Gunawan,
 Edy Heryanto, Hendrawan Danusaputra, Gunawan Santoso
Number of Employees 4,385

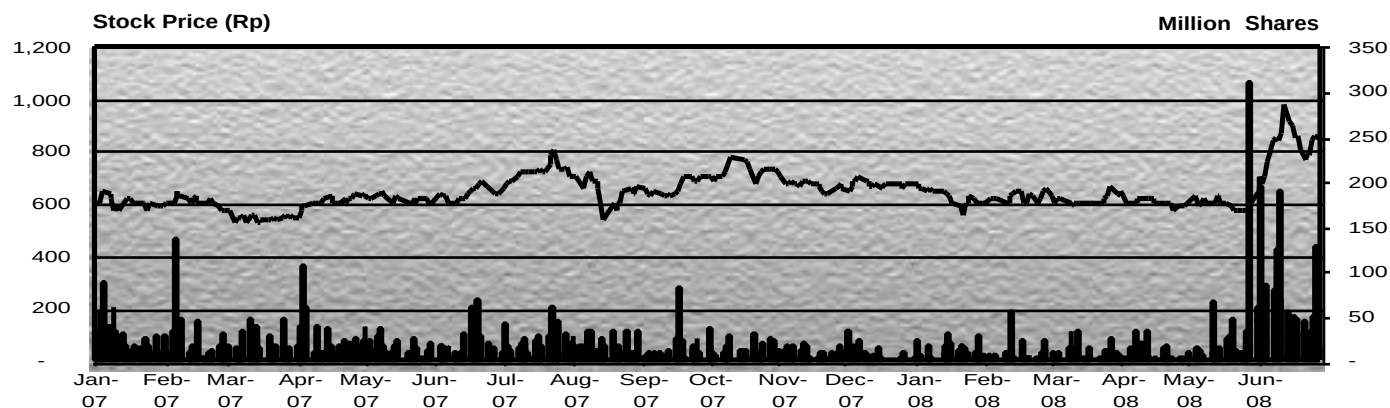
No	Type of Listing	Listing Date	Trading Date	Number of Shares per Listing	Total Listed Shares
1	First Issue	29-Dec-82	29-Dec-82	1,637,500	1,637,500
2	Second Issue	17-Jun-83	17-Jun-83	3,162,500	4,800,000
3	Right Issue	02-Nov-89	02-Nov-89	914,655	5,714,655
4	Right Issue	25-Jun-90	25-Jun-90	2,614,410	8,329,065
5	Bonus Shares	30-Aug-90	30-Aug-90	416,305	8,745,370
6	Share Swap	26-Oct-92	26-Oct-92	16,000,000	24,745,370
7	Bonus Shares	24-Dec-92	24-Dec-92	44,658,280	69,403,650
8	Partial Listing	24-Dec-92	24-Dec-92	1,600,000	71,003,650
9	Right Issue I & II	1992	1992	704,000	71,707,650
10	Dividend Shares	24-Dec-92	24-Dec-92	115,200	71,822,850
11	Founders Shares	28-May-93	28-May-93	9,600,000	81,422,850
12	Right Issue I & II	1993	1993	2,256,000	83,678,850
13	Dividen Shares	28-May-93	28-May-93	592,800	84,271,650
14	Shares Swap	28-May-93	28-May-93	8,531,000	92,802,650
15	Bonus Shares	28-May-93	28-May-93	147,919,200	240,721,850
16	Right Issue III	29-Jun-95	29-Jun-95	60,180,462	300,902,312
17	Stock Split	26-May-97	26-May-97	300,902,312	601,804,624
18	Right Issue IV	27-Jun-97	27-Jun-97	300,902,312	902,706,936
19	Right Issue V	13-Jul-98	13-Jul-98	702,105,395	1,604,812,331
20	Warrant I & II	1999	1999	147,570,290	1,752,382,621
21	Partial Delisting	14-Jun-99	14-Jun-99	-20,000,000	1,732,382,621
22	Right Issue	05-Jul-99	05-Jul-99	1,210,406,221	2,942,788,842
23	Stock Split	04-Oct-99	04-Oct-99	2,942,753,764	5,885,542,606
24	Warrant I	2000	2000	10,334	5,885,552,940
25	Warrant I	2001	2001	122,774	5,885,675,714
26	Warrant III	2002	2002	60,988	5,885,736,702
27	Stock Devidend	8-Jul-04	8-Jul-04	1,176,091,818	7,061,828,520
28	Right Issue	8-Sep-06	8-Sep-06	3,941,358,393	11,003,186,913
29	Warrant IV	2007	2007	174,665,894	11,177,852,807
30	Warrant IV	04-Jan-08	24-Jan-08	9,304,500	11,187,157,307
31	Warrant IV	19-Feb-08	26-Feb-08	5,029,000	11,192,186,307
32	Warrant IV	03-Mar-08	26-Mar-08	19,812,000	11,211,998,307
33	Warrant IV	10-Apr-08	23-Apr-08	2,962,500	11,214,960,807
34	Warrant IV	15-May-08	15-May-08	728,471,744	11,943,432,551
35	Warrant IV	02-Jun-08	25-Jun-08	13,379,799	11,956,812,350

Underwriters PT Danareksa (IPO), PT Peregrine Sewu (Right Issue 1995)

Stock Price, Frequency, Trading Days, Number and Value of Shares Traded and Market Capitalization

Month	Stock Price			Shares Traded		Frequency	Trading Day	Listed Shares	Market Capitalization (Rp Million)
	High (Rp)	Low (Rp)	Close (Rp)	Volume (Thousand Shares)	Value (Rp Million)				
January-07	650	550	590	663,577.00	401,555.00	4,795	22	11,003,186,913	11,701,076.00
February-07	670	500	570	518,939.00	322,542.00	4,169	20	11,003,186,913	11,306,285.00
March-07	590	520	550	445,619.00	243,874.00	3,870	21	11,003,186,913	10,909,574.00
April-07	640	540	630	480,745.00	287,616.00	4,261	20	11,003,186,913	12,496,667.00
May-07	660	590	610	370,560.00	231,552.00	3,047	21	11,003,186,913	12,101,010.00
June-07	700	600	640	423,211.00	274,175.00	2,667	20	11,113,464,401	12,729,753.00
July-07	810	640	740	497,431.00	359,278.00	4,201	22	11,177,852,807	14,738,876.00
August-07	730	530	670	412,267.00	268,474.00	3,184	22	11,177,852,807	13,351,356.00
September-07	710	620	700	280,141.00	185,402.00	2,614	20	11,177,852,807	13,949,178.00
October-07	780	670	730	311,305.00	223,199.00	2,844	20	11,177,852,807	14,554,844.00
November-07	740	630	660	241,755.00	162,351.00	2,681	22	11,177,852,807	13,170,054.00
December-07	700	640	680	299,249.00	201,626.00	1,190	16	11,177,852,807	13,569,146.00
January-08	680	550	610	541,096.00	339,785.00	1,860	20	11,187,157,307	12,177,998.00
February-08	660	580	650	278,582.00	176,282.00	1,383	19	11,192,186,307	12,979,824.00
March-08	670	560	640	266,361.00	162,905.00	1,390	18	11,211,998,307	12,792,814.00
April-08	670	570	590	322,958.00	195,882.00	918	22	11,214,960,807	11,795,124.00
May-08	640	560	620	692,380.00	414,111.00	3,363	20	11,943,432,551	12,400,008.00
June-08	1,040	620	840	1,523,925.00	1,253,741.00	15,051	21	11,956,812,350	16,811,250.00

Stock Price and Traded Chart



COMPANY REPORT : JULY 2010

Main Board
Industry Sector : Finance (8)
Industry Sub Sector : Bank (81)

As of 30 July 2010

Individual Index : 3,400.000
Listed Shares : 24,408,459,120
Market Capitalization : 145,230,331,764,000

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.
Jln. Jend. Sudirman Kav. 47-48 Jakarta
Phone : 252-5666
Fax : 252-5028

BOARD OF COMMISSIONERS

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

BOARD OF DIRECTORS

1. Djohan Emir Setijoso
2. Anthony Brent Elam
3. Armand Wahyudi Hartono
4. Dhalia Mansor Ariotedjo
5. Henry Koenafi
6. Jahja Setiaatmadja
7. Renaldo Hector Barros
8. Suwignyo Budiman
9. Tan Ho Hien / Subur Tan

AUDIT COMMITTEE

1. Cyrillus Harinowo
2. Herman Yoseph Susmanto
3. Rodulpus Aquavia Supriyono
4. Inawaty Suwardy

CORPORATE SECRETARY

Raymon Yonarto

HEAD OFFICE

Menara BCA, Grand Indonesia
Jln. M.H. Thamrin No. 1, Jakarta Pusat 10310
Phone : (021) 2358-8000
Fax : (021) 2358-8300

Homepage : www.klikbca.com

Email : raymon_yonarto@bca.co.id
investor_relations@bca.co.id

SHAREHOLDERS (July 2010)

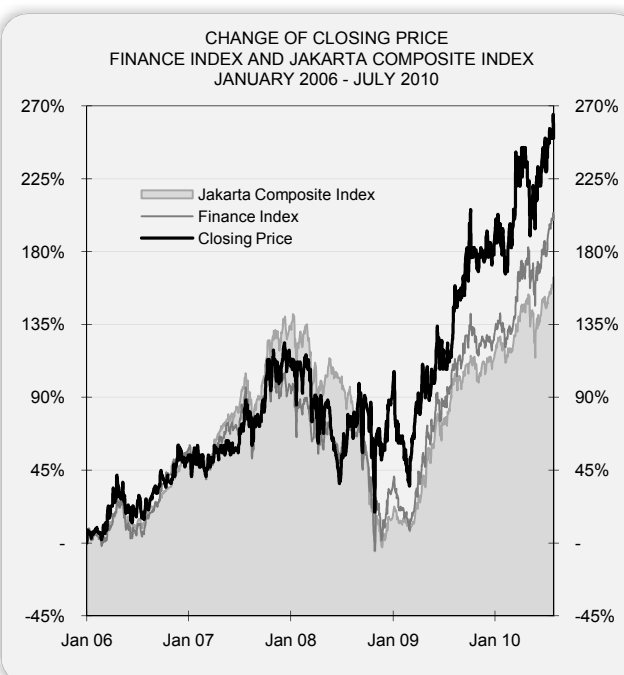
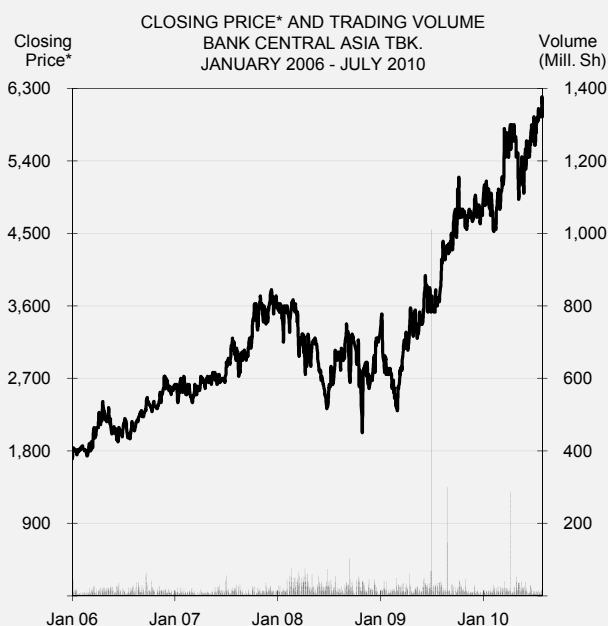
1. UOBKH Sec-Uobkh Nominees-Farin 7,500,000,000 : 30.42%
2. UOB Kay Hian Nominees Pte Ltd 2,000,000,000 : 8.11%
3. UOB Kay Hian Private Limited F 1,625,990,000 : 6.59%

DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Devidend	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
2005		80.00	19-Jul-05	20-Jul-05	22-Jul-05	05-Aug-05	I
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
2006		55.00	10-Oct-06	11-Oct-06	13-Oct-06	03-Nov-06	I
2006		115.00	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
2009		70.00	31-May-10	01-Jun-10	03-Jun-10	17-Jun-10	F

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	31-May-00	11-Jan-01
3. Option Conversion	210,852,000	T: 29-Nov-01	09-Nov-06
4. Option Conversion MSOP	89,226,500	T: 04-Aug-03	29-Sep-04
5. Partial Delisting	-5,516,000	04-Jan-08	04-Jan-08
6. Stock Split	21,199,350,480	T: 15-May-01	28-Jan-08



SHARES TRADED	2006	2007	2008	2009	Jul-10
Volume (Million Shares)	3,142	2,698	5,778	5,645	2,355
Value (Billion Rp)	13,687	16,041	18,054	20,877	12,623
Frequency (X)	91,139	79,916	146,178	205,084	109,814
Days	242	246	240	241	145
Price (Rupiah)					
High	5,550	7,600	7,300	5,500	6,300
Low	3,350	4,600	2,000	2,275	4,425
Close	5,200	7,300	3,250	4,850	5,950
Close*	2,600	3,650	3,250	4,850	5,950
PER (X)	15.12	20.10	13.87	17.62	18.43
PER Industry (X)	18.29	12.57	16.77	13.41	18.43
PBV (X)	3.55	4.51	3.44	4.42	4.86

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	874,536.5	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	6,300	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	10,492	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	1,458,787	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
Feb-10	5,100	4,425	4,875	14,815	258,457	1,222,503	19
Mar-10	5,850	4,800	5,500	12,983	370,441	1,962,251	22
Apr-10	6,200	5,400	5,450	14,597	594,084	3,341,963	21
May-10	5,600	4,825	5,550	26,162	473,921	2,472,420	19
Jun-10	6,000	5,250	5,950	14,774	250,339	1,413,108	22
Jul-10	6,300	5,500	5,950	12,580	203,533	1,205,702	22

* Adjusted price after corporate action

BALANCE SHEET	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
(Million Rp except Par Value)					
Cash on Hand	5,484,694	7,675,723	10,798,921	8,865,151	6,865,283
Placements with Other Banks	650,559	6,391,403	4,936,408	5,259,335	35,395,560
Marketable Securities	28,271,169	45,847,933	50,044,630	69,562,763	69,850,598
Loans	59,688,265	80,702,481	110,026,861	119,595,661	128,036,615
Investment	38,571	29,230	39,846,837	1,952	30,311
Fixed Assets	2,239,815	2,264,841	2,644,785	2,971,269	3,029,974
Other Assets	2,884,025	3,078,924	3,259,216	3,325,651	4,741,103
Total Assets	176,798,726	218,005,008	245,569,856	282,392,294	298,576,072
Growth (%)		23.31%	12.64%	14.99%	5.73%

Deposits	154,328,511	191,237,133	213,577,063	247,628,653	255,029,637
Taxes Payable	418,562	500,871	504,635	269,334	1,368,996
Fund Borrowings	702,310	1,083,995	448,325	730,333	482,276
Other Liabilities	909,716	1,362,082	2,664,700	2,375,459	4,954,745
Total Liabilities	158,729,984	197,563,277	222,290,546	254,535,601	268,376,369
Growth (%)		24.47%	12.52%	14.51%	5.44%

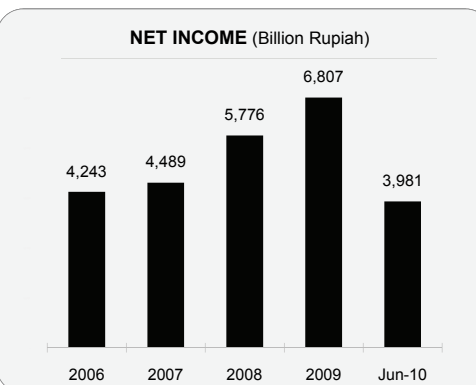
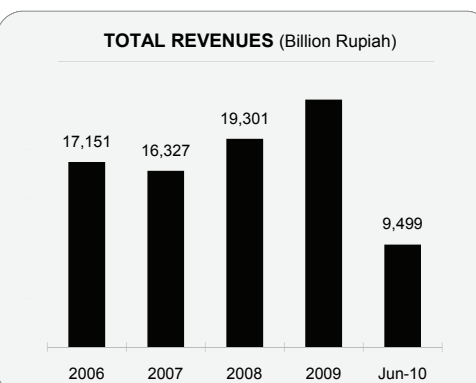
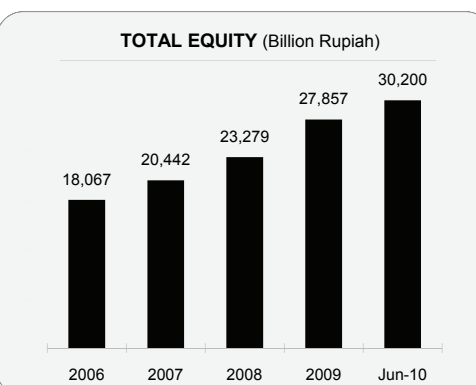
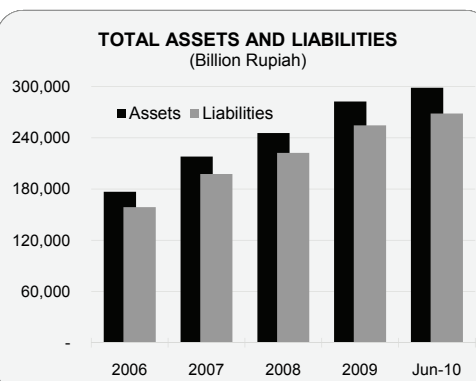
Minority Interest	1,382	-	-	-	-
Authorized Capital	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000
Paid up Capital	1,540,938	1,540,938	1,540,938	1,540,938	1,540,938
Paid up Capital (Shares)	12,328	12,328	24,655	24,655	24,655
Par Value	125	125	63	63	63
Retained Earnings	11,556,474	13,904,753	18,338,392	22,587,283	24,862,415
Total Equity	18,067,360	20,441,731	23,279,310	27,856,693	30,199,703
Growth (%)		13.14%	13.88%	19.66%	8.41%

INCOME STATEMENTS	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
Total Revenues	17,151,390	16,327,398	19,301,181	22,931,153	9,499,133
Growth (%)		-4.80%	18.21%	18.81%	

Interest Expenses	7,668,266	6,748,076	6,944,833	8,031,428	3,641,307
Other Operating Revenue	2,225,078	2,846,166	3,878,052	4,348,342	3,904,704
Other Operating Expenses	5,114,975	5,884,151	6,825,860	8,471,235	5,169,701
Income from Operations	6,008,678	6,331,260	7,667,907	8,518,883	4,868,168
Growth (%)		5.37%	21.11%	11.10%	

Non-Operating Revenues	57,925	70,370	52,136	426,209	198,651
Income Before Tax	6,066,603	6,401,630	7,720,043	8,945,092	5,066,819
Provision for Income Tax	1,823,794	1,912,378	1,943,904	2,137,850	1,086,120
Minority Interest	-117	-	-	-	-
Net Income	4,242,692	4,489,252	5,776,139	6,807,242	3,980,699
Growth (%)		5.81%	28.67%	17.85%	

RATIOS	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
Dividend (Rp)	170.00	118.50	100.00	110.00	-
EPS (Rp)	344.16	364.17	234.28	276.10	161.46
BV (Rp)	1,465.61	1,658.22	944.20	1,129.86	1,224.89
DAR (X)	0.90	0.91	0.91	0.90	0.90
DER(X)	8.79	9.66	9.55	9.14	8.89
ROA (%)	3.43	2.94	3.14	3.17	1.70
ROE (%)	33.58	31.32	33.16	32.11	16.78
OPM (%)	35.03	38.78	39.73	37.15	51.25
NPM (%)	24.74	27.50	29.93	29.69	41.91
Payout Ratio (%)	49.39	32.54	42.68	39.84	-
Yield (%)	3.27	1.62	3.08	2.27	-



Bank Negara Indonesia (Persero) Tbk.

BBNI**COMPANY REPORT : JULY 2010**

Main Board

Industry Sector : Finance (8)

Industry Sub Sector : Bank (81)

As of 30 July 2010

Individual Index : 13.793

Listed Shares : 15,121,201,105

Market Capitalization : 45,741,633,342,625

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 Datindo Entrycom

Wisma Sudirman

Jln. Jend. Sudirman Kav. 34 - 35 Jakarta 10220

Phone : 570-9009

Fax : 570-9026 - 28

BOARD OF COMMISSIONERS

1. Peter Benyamin Stok *)
 2. Achil Ridwan Djayadiningrat *)
 3. B.S Kusmuljono *)
 4. Bagus Rumbogo
 5. Ekoputro Adijayanto
 6. Fero Poerbonegoro *)
 7. Tirta Hidayat
 8. Suwarsono *)
- *) *Independent Commissioners*

BOARD OF DIRECTORS

1. Gatot Mudiantoro Suwondo
2. Adi Setianto
3. Ahdi Jumhari Luddin
4. Darmadi Sutanto
5. Felia Salim
6. Honggo Widjojo Kangmasto
7. Khrisna R. Suparto
8. Sutanto
9. Suwoko Singoastro
10. Yap Tjay Soen

AUDIT COMMITTEE

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

CORPORATE SECRETARY

Putu Bagus Kresna

HEAD OFFICE

BNI Building, 24th Fl.

Jln. Jend.Sudirman Kav. 1, Jakarta 10220

Phone : (021) 572-8387, 572-8053, 251-1946

Fax : (021) 251-1214, 572-8053, 572-8295

SHAREHOLDERS (July 2010)

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

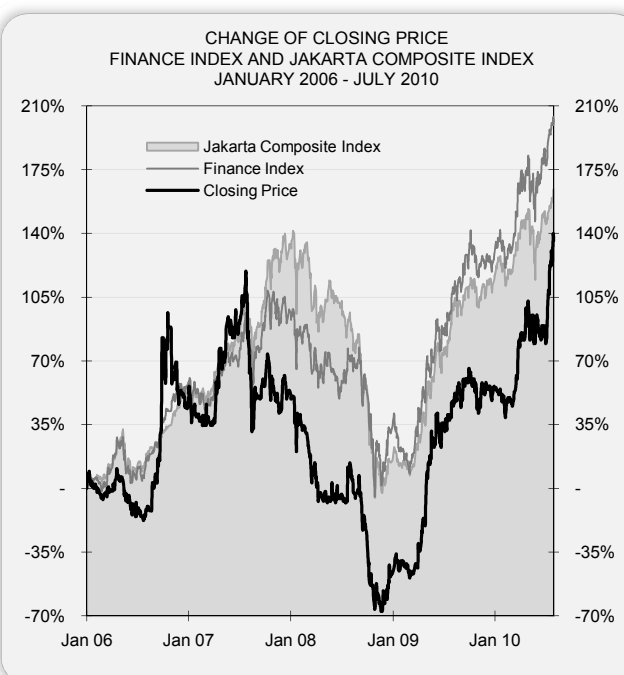
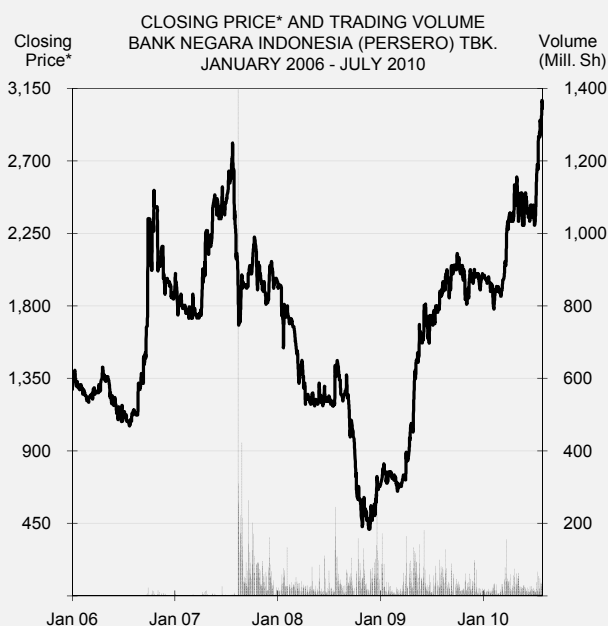
DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Devidend	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
2005		118.07	23-Jun-05	24-Jun-05	28-Jun-05	07-Jul-05	
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	17-Jun-08	18-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
2009		47.48	08-Jun-10	09-Jun-10	11-Jun-10	25-Jun-10	F

ISSUED HISTORY

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

Homepage : www.bni.co.idEmail : bni@bni.co.id; putu.kresna@bni.co.id



SHARES TRADED	2006	2007	2008	2009	Jul-10
Volume (Million Shares)	221	11,955	8,699	8,398	3,385
Value (Billion Rp)	441	23,791	9,568	12,753	7,826
Frequency (X)	23,968	115,544	165,434	219,769	82,240
Days	236	243	240	241	145
Price (Rupiah)					
High	2,550	2,900	1,980	2,150	3,100
Low	1,070	1,640	395	640	1,730
Close	1,870	1,970	680	1,980	3,025
Close*	1,843	1,970	680	1,980	3,025
PER (X)	12.90	14.51	8.50	12.23	11.95
PER Industry (X)	18.29	12.57	16.77	13.41	18.43
PBV (X)	1.68	1.60	0.67	1.64	2.33

* 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	5,790	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	1,936.3	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	511,239	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	838,389	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
Feb-10	1,960	1,730	1,910	12,968	288,634	536,732	19
Mar-10	2,350	1,850	2,275	16,181	777,770	1,631,702	22
Apr-10	2,600	2,225	2,600	10,596	657,589	1,574,987	21
May-10	2,575	2,200	2,500	11,196	549,945	1,317,421	19
Jun-10	2,525	2,300	2,350	7,563	331,047	798,275	22
Jul-10	3,100	2,275	3,025	13,283	549,744	1,513,592	22

Bank Negara Indonesia Tbk.

BBNI

Financial Data and Ratios

Public Accountant : Purwanto, Sarwoko & Sandjaja (Member of Ernst & Young Global Limited)

Book End : December

BALANCE SHEET	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
(Million Rp except Par Value)					
Cash on Hand	2,694,635	3,259,229	4,428,192	4,903,316	3,740,128
Placements with Other Banks	29,978,141	14,808,515	22,641,940	29,622,162	28,555,979
Marketable Securities	4,956,328	16,200,561	9,874,051	19,197,927	16,089,462
Loans	62,613,795	83,214,985	106,342,351	113,922,685	119,745,296
Investment	337,716	134,793	104,653	51,267	27,769
Fixed Assets	4,111,593	3,871,229	201,741,069	3,707,940	3,534,957
Other Assets	4,139,786	2,799,685	2,479,605	2,898,406	3,145,616
Total Assets	169,415,573	183,341,611	201,741,069	227,496,967	225,486,012
Growth (%)		8.22%	10.04%	12.77%	-0.88%

Deposits	138,141,073	149,992,482	167,264,390	192,288,136	187,133,263
Taxes Payable	405,269	151,379	599,246	94,036	103,316
Fund Borrowings	4,009,424	6,309,151	8,616,869	5,569,805	6,595,917
Other Liabilities	2,640,068	4,318,861	4,663,795	5,133,675	6,506,437
Total Liabilities	154,596,653	166,094,416	186,279,343	208,322,445	205,589,471
Growth (%)		7.44%	12.15%	11.83%	-1.31%

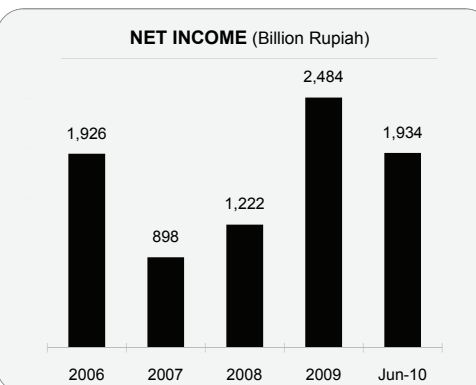
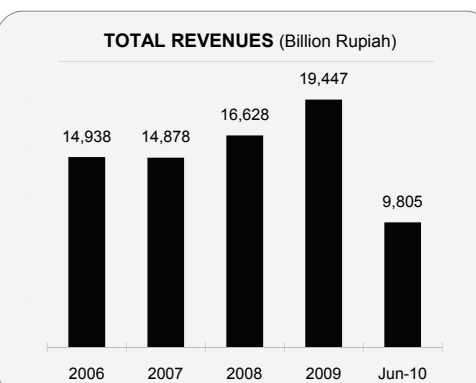
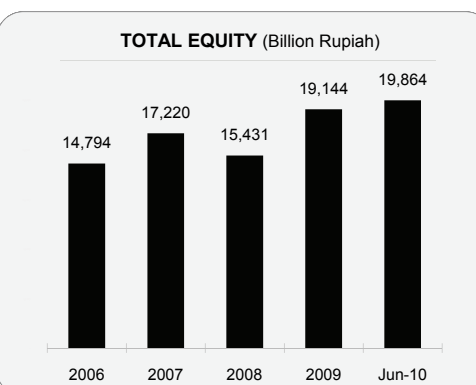
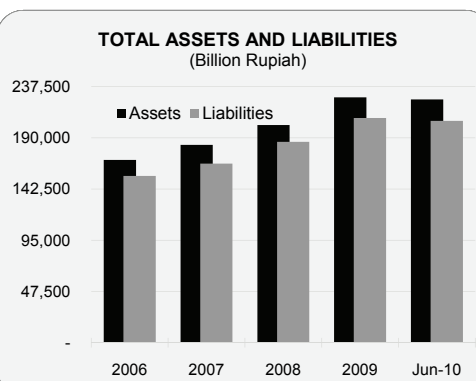
Minority Interest	24,651	27,610	30,578	-	32,362
Authorized Capital	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000
Paid up Capital	7,042,194	7,789,288	7,789,288	7,789,288	7,789,288
Paid up Capital (Shares)	13,282	15,274	15,274	15,274	15,274
Par Value	7,500 & 7,500 & 375	7,500 & 7,500 & 375	7,500 & 7,500 & 375	7,500 & 7,500 & 375	7,500 & 7,500 & 375
Retained Earnings	2,740,011	2,039,493	2,597,420	4,662,449	5,145,382
Total Equity	14,794,269	17,219,585	15,431,148	19,143,582	19,864,179
Growth (%)		16.39%	-10.39%	24.06%	3.76%

INCOME STATEMENTS	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
Total Revenues	14,938,397	14,877,720	16,628,139	19,446,766	9,805,245
Growth (%)		-0.41%	11.77%	16.95%	

Interest Expenses	7,561,866	7,410,289	6,716,256	8,313,998	3,675,928
Other Operating Revenue	2,861,275	4,129,716	3,548,889	4,295,385	3,116,947
Other Operating Expenses	6,263,931	7,625,927	7,227,642	7,991,230	4,537,364
Income from Operations	2,655,122	1,267,648	1,874,523	3,386,114	2,522,822
Growth (%)		-52.26%	47.87%	80.64%	

Non-Operating Revenues	184,517	213,492	57,862	57,835	17,489
Income Before Tax	2,839,639	1,481,140	1,932,385	3,443,949	2,540,311
Provision for Income Tax	911,074	579,396	706,480	957,230	605,352
Minority Interest	-2,735	-3,816	-3,420	-2,724	-1,123
Net Income	1,925,830	897,928	1,222,485	2,483,995	1,933,836
Growth (%)		-53.37%	36.15%	103.19%	

RATIOS	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
Dividend (Rp)	72.50	29.40	8.00	56.92	-
EPS (Rp)	145.00	58.79	80.04	162.63	126.61
BV (Rp)	1,113.88	1,127.38	1,010.29	1,253.35	1,300.53
DAR (X)	0.91	0.91	0.92	0.92	0.91
DER(X)	10.45	9.65	12.07	10.88	10.35
ROA (%)	1.68	0.81	0.96	1.51	1.13
ROE (%)	19.19	8.60	12.52	17.99	12.79
OPM (%)	17.77	8.52	11.27	17.41	25.73
NPM (%)	12.89	6.04	7.35	12.77	19.72
Payout Ratio (%)	50.00	50.01	10.00	35.00	-
Yield (%)	3.88	1.49	1.18	2.87	-



COMPANY REPORT : JULY 2010

Main Board
Industry Sector : Finance (8)
Industry Sub Sector : Bank (81)

As of 30 July 2010

Individual Index : 1,131.429
Listed Shares : 12,212,205,450
Market Capitalization : 120,900,833,955,000

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
Jln. Jend. Sudirman Kav. 34 - 35 Jakarta 10220
Phone : 570-9009
Fax : 570-9026 - 28

BOARD OF COMMISSIONERS

1. Bunasor Sanim
 2. Adhyaksa Dault *)
 3. Agus Suprijanto
 4. Aviliani *)
 5. Baridjussalam Hadi *)
 6. Heru Lelono
 7. Soedarjono
- *) Independent Commissioners

BOARD OF DIRECTORS

1. Sofyan Basir
2. A. Toni Soetirto
3. Achmad Baiquni
4. Asmawi Sjam
5. Bambang Soepeno
6. Djarot Kusumayakti
7. Lenny Sugihat
8. Sarwono Sudarto
9. Sulaiman A. Arianto
10. Suprajarto

AUDIT COMMITTEE

1. Baridjussalam Hadi
2. Bunasor Sanim
3. Dedi Budiman hakim
4. H.C. Royke Singgih
5. Soedarjono
6. Syahrir Nasution

CORPORATE SECRETARY

Muhamad Ali

HEAD OFFICE

BRI I Building, Jln. Jend. Sudirman No. 44 - 46
Jakarta 10210
Phone : (021) 251-0244; 251-0254; 251-0264
Fax : (021) 250-0065, 250-0077, 570-1865

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Email : humas@bri.co.id; ir@bri.co.id; user_id@bri.co.id

SHAREHOLDERS (July 2010)

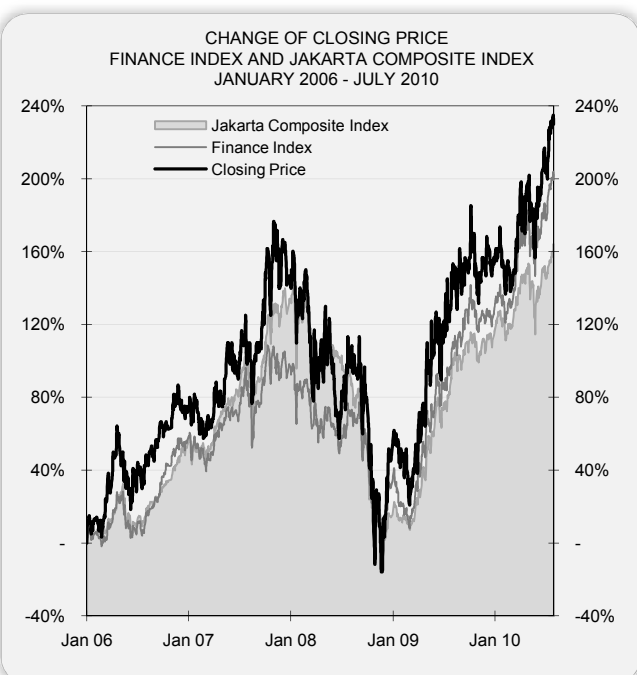
1. Negara Republik Indonesia 7,000,000,000 : 56.77%

DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Devidend	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
2005		152.88	16-Jun-05	17-Jun-05	21-Jun-05	05-Jul-05	
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	18-Jun-08	19-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
2009		132.08	28-Jun-10	29-Jun-10	01-Jul-10	15-Jul-10	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	10-Nov-03	31-May-04
3. MSOP Conversion	114,572,000	T: 24-Nov-04	11-Nov-05
4. MSOP Conversion I & II	333,519,000	T: 16-Nov-05	18-Oct-07
5. MSOP Conversion II	8,879,000	T: 25-Sep-06	12-Nov-09
6. MSOP Conversion I, II & III	59,421,500	T: 23-Nov-06	27-Dec-07
7. MSOP Conversion II & III	36,021,500	T: 24-Nov-06	26-Jun-09
8. MSOP Conversion I	256,500	T: 09-Jan-07	26-May-08
9. MSOP Conversion III	6,880,500	T: 25-Jun-07	06-Jan-10
10. MSOP Conversion I & III	2,493,500	T: 21-Nov-07	08-Aug-08
11. MSOP Conversion I & II	199,500	T: 27-Mar-08	27-May-08
12. MSOP Conversion III	2,227,000	T: 05-Aug-08	22-Dec-08
13. MSOP Conversion I	532,500	T: 28-Aug-08	13-Nov-08
14. MSOP Conversion II	49,500	T: 02-Sep-08	14-Oct-08
15. MSOP Conversion I & II	95,500	11-Nov-08	11-Nov-08



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	1,316,562.1	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	2,509,205	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	9,056	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	20
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	785,203	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	3,371,296	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
Feb-10	7,700	6,950	7,150	20,338	348,268	2,560,878	19
Mar-10	8,450	7,100	8,250	27,637	615,677	4,736,692	22
Apr-10	9,050	7,950	8,950	24,877	530,633	4,529,233	21
May-10	9,100	7,600	8,600	21,790	469,303	3,908,927	19
Jun-10	9,750	8,300	9,300	12,801	321,511	2,873,248	22
Jul-10	10,150	9,000	9,900	13,978	337,411	3,259,346	22

SHARES TRADED	2006	2007	2008	2009	Jul-10
Volume (Million Shares)	5,115	4,170	5,569	5,146	2,964
Value (Billion Rp)	21,594	25,356	28,597	32,540	24,531
Frequency (X)	114,338	105,881	233,403	290,727	140,232
Days	242	246	240	241	145
Price (Rupiah)					
High	5,750	8,700	7,800	8,700	10,150
Low	3,000	4,400	2,400	3,550	6,950
Close	5,150	7,400	4,575	7,650	9,900
Close*	5,150	7,400	4,575	7,650	9,900
PER (X)	14.84	18.90	9.47	13.35	14.14
PER Industry (X)	18.29	12.57	16.77	13.41	18.43
PBV (X)	3.74	4.97	2.52	3.65	4.00

* Adjusted price after corporate action

Bank Rakyat Indonesia Tbk.

BBRI

Financial Data and Ratios

Public Accountant : Purwanto, Sarwoko & Sandjaja (Member of Ernst & Young Global Limited)

Book End : December

BALANCE SHEET	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
(Million Rp except Par Value)					
Cash on Hand	3,458,907	5,041,396	6,750,145	8,139,304	7,778,872
Placements with Other Banks	13,615,786	14,629,443	22,235,561	40,495,057	20,966,397
Marketable Securities	15,382,732	17,317,899	23,766,171	24,478,132	25,115,196
Loans	82,541,885	105,923,763	152,217,543	194,242,503	212,154,240
Investment	68,711	76,668	89,792	111,461	118,680
Fixed Assets	1,821,978	1,644,172	1,350,483	1,366,212	1,554,334
Other Assets	2,306,227	2,713,984	6,062,816	5,235,421	6,460,307
Total Assets	154,725,486	203,734,938	246,076,896	316,947,029	323,806,574
Growth (%)		31.68%	20.78%	28.80%	2.16%

Deposits	126,336,779	167,211,016	204,965,682	260,378,168	264,489,745
Taxes Payable	287,337	1,140,490	300,295	343,492	-
Fund Borrowings	1,764,607	2,382,277	3,356,495	13,611,399	9,878,739
Other Liabilities	4,367,107	6,448,558	6,778,922	7,068,716	10,507,843
Total Liabilities	137,846,678	184,297,303	223,720,199	289,689,648	293,283,454
Growth (%)		33.70%	21.39%	29.49%	1.24%

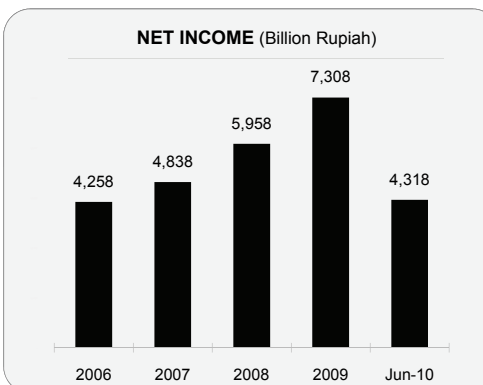
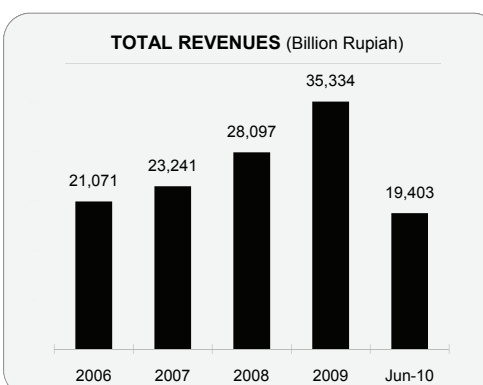
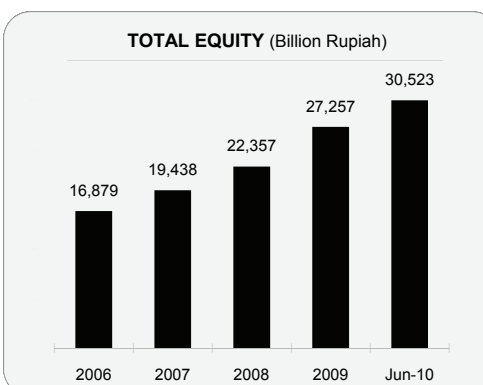
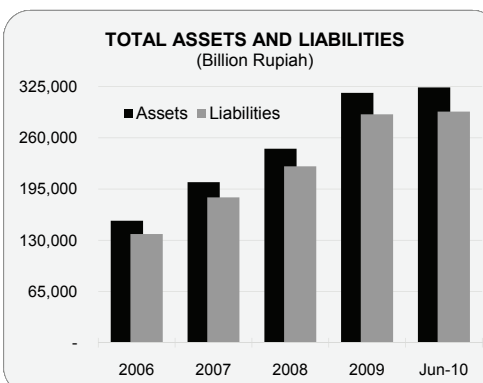
Minority Interest	-	-	-	-	-
Authorized Capital	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000
Paid up Capital	6,143,211	6,158,900	6,162,650	6,164,926	6,164,926
Paid up Capital (Shares)	12,286	12,318	12,325	12,330	12,330
Par Value	500	500	500	500	500
Retained Earnings	7,439,180	9,978,092	12,874,726	17,834,694	20,578,491
Total Equity	16,878,808	19,437,635	22,356,697	27,257,381	30,523,120
Growth (%)		15.16%	15.02%	21.92%	11.98%

INCOME STATEMENTS	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
Total Revenues	21,070,537	23,240,631	28,096,633	35,334,131	19,402,923
Growth (%)		10.30%	20.89%	25.76%	

Interest Expenses	7,281,182	6,544,059	8,445,579	12,284,636	5,683,684
Other Operating Revenue	1,509,050	1,821,701	2,535,236	3,269,594	1,476,347
Other Operating Expenses	7,665,646	9,019,611	10,996,546	11,959,515	6,287,005
Income from Operations	5,784,619	7,556,003	8,346,113	8,560,659	5,571,589
Growth (%)		30.62%	10.46%	2.57%	

Non-Operating Revenues	122,102	224,071	475,899	1,330,569	-123,444
Income Before Tax	5,906,721	7,780,074	8,822,012	9,891,228	5,448,145
Provision for Income Tax	1,649,149	2,942,073	2,863,644	2,582,936	1,130,137
Minority Interest	-	-	-	-	-
Net Income	4,257,572	4,838,001	5,958,368	7,308,292	4,318,008
Growth (%)		13.63%	23.16%	22.66%	

RATIOS	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
Dividend (Rp)	173.04	196.34	168.82	132.08	-
EPS (Rp)	346.53	392.77	483.43	592.73	350.21
BV (Rp)	1,373.78	1,578.01	1,813.89	2,210.68	2,475.55
DAR (X)	0.89	0.90	0.91	0.91	0.91
DER(X)	8.17	9.48	10.01	10.63	9.61
ROA (%)	3.82	3.82	3.59	3.12	1.68
ROE (%)	34.99	40.03	39.46	36.29	17.85
OPM (%)	27.45	32.51	29.71	24.23	28.72
NPM (%)	20.21	20.82	21.21	20.68	22.25
Payout Ratio (%)	49.94	49.99	34.92	22.28	-
Yield (%)	3.36	2.65	3.69	1.73	-



COMPANY REPORT : JULY 2010

Main Board
Industry Sector : Finance (8)
Industry Sub Sector : Bank (81)

As of 30 July 2010

Individual Index : 2.933
Listed Shares : 8,332,287,710
Market Capitalization : 44,577,739,248,500

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.
Jln. Jend. Sudirman Kav. 47-48 Jakarta
Phone : 252-5666
Fax : 252-5028

BOARD OF COMMISSIONERS

1. Ng Kee Choe
 2. Gan Chee Yen
 3. Ernest Wong Yuen Weng
 4. Harry Arief Soepardi Sukadis *)
 5. J.B. Kristiadi Pudjosukanto *)
 6. Krisna Wijaya
 7. Manggi Taruna Habir *)
 8. Milan Robert Shuster *)
- *) Independent Commissioners

BOARD OF DIRECTORS

1. Henry Ho Hon Cheong
2. Ali Rukmijah (Ali Yong)
3. Fransiska Oei Lan Siem
4. Herry Hykmanto
5. Joseph Fellipus Peter Luhukay
6. Kanchan Keshav Nijasure
7. Michellina Laksmi Triwardhanny
8. Muliadi Rahardja
9. Pradip Keshav Nijasure
10. Satinder Pal Singh Ahluwalia
11. Vera Eve Lim

AUDIT COMMITTEE

1. Manggi Taruna Habir
2. Amir Abadi Jusuf
3. Ernest Wong Yuen Weng
4. Felix Oentoeng Soebagjo
5. Gan Chee Yen
6. Harry Arief Soepardi Sukadis

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
Fax : (021) 5799-1160/61

SHAREHOLDERS (July 2010)

1. Asia Financial (Ind) Pte. Ltd. 5,674,493,482 : 67.42%

DIVIDEND ANNOUNCEMENT

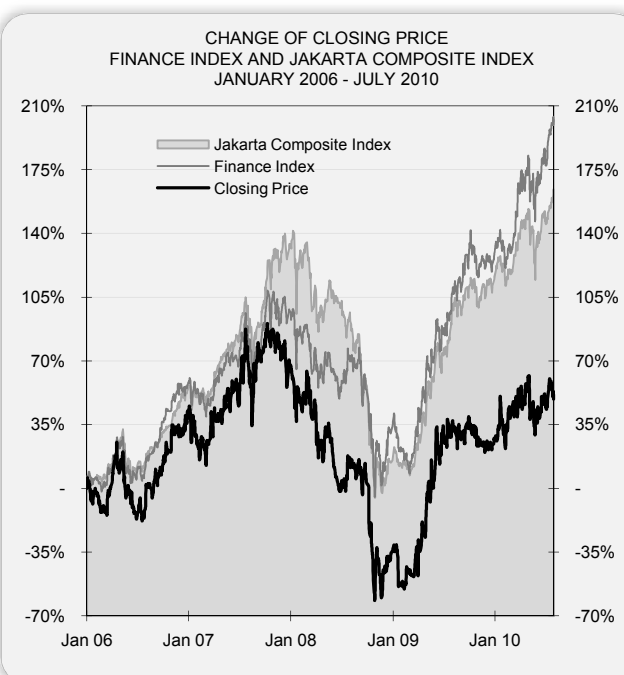
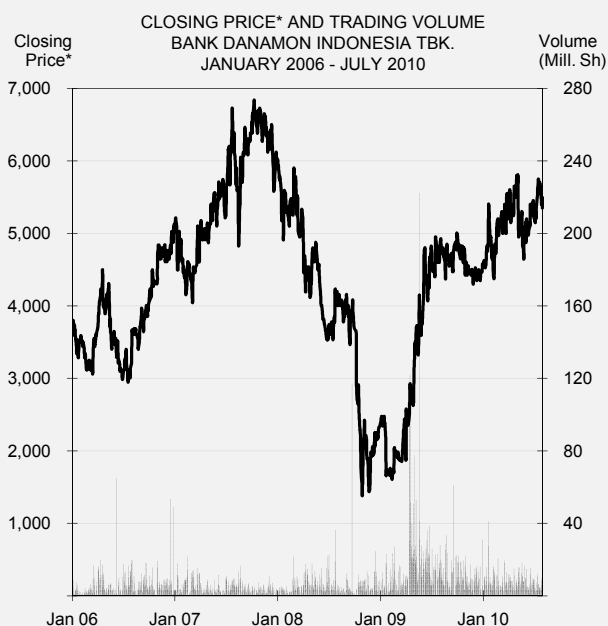
Year	Bonus Shares	Cash Devidend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
1990		50.00	18-Sep-90	19-Sep-90	26-Sep-90	26-Oct-90	I
1990		150.00	06-Jun-91	07-Jun-91	14-Jun-91	26-Jul-91	F
1991		150.00	27-May-92	29-May-92	06-Jun-92	13-Jul-92	F
1992		150.00	01-Jul-93	02-Jul-93	09-Jul-93	09-Aug-93	F
1993	1 : 1		27-Sep-93	28-Sep-93	05-Oct-93	26-Oct-93	
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	
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	I
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	I
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
2005		66.65	17-Jun-05	20-Jun-05	22-Jun-05	30-Jun-05	
2005		203.45	15-Jun-06	16-Jun-06	20-Jun-06	04-Jul-06	F
2006		132.87	14-May-07	15-May-07	21-May-07	05-Jun-07	I
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
2009		90.97	21-May-10	24-May-10	26-May-10	10-Jun-10	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	146,400,000 T:	15-Nov-93	16-Feb-96
4. Right Issue	219,105,676,080 T:	19-Jan-94	27-Apr-09
5. Company Listing	155,200,000	20-May-96	20-May-96
6. Stock Split	1,120,000,000	23-Jun-97	23-Jun-97
7. Partial Delisting	-7,325,068,100 T:	11-Jun-99	17-Jul-01
8. Add Listing (Bank PDFCI)	44,921,250,000	04-Jan-00	04-Jan-00
9. Add Listing (Meger)	230,663,750,000	04-Jul-00	04-Jul-00
10. Reverse Stocks	-480,682,079,120 T:	17-Jul-01	22-Jan-03
11. Option Conversion	34,886,500 T:	07-Jul-05	14-Dec-06
12. ESOP Conversion I & II	46,979,955 T:	20-Dec-06	15-Sep-08
13. ESOP Conversion II	4,804,000 T:	21-Dec-06	05-Jul-10
14. ESOP Conversion I	25,528,645 T:	11-Jan-07	30-Jun-09
15. ESOP Conversion I, II & III	24,953,800 T:	04-Jul-07	05-Aug-08
16. ESOP Conversion I & III	10,709,800 T:	08-Aug-07	08-Oct-09
17. ESOP Conversion III	3,571,400 T:	09-Aug-07	30-Jul-10
18. ESOP Conversion II & III	27,147,950 T:	10-Aug-07	30-Jun-10
19. ESOP Conversion III	2,619,500 T:	18-Sep-07	02-Dec-09
20. ESOP Conversion II & III	826,500 T:	20-Sep-07	25-Apr-08
21. ESOP Conversion I, II & III	10,721,800 T:	25-May-09	02-Nov-09
22. ESOP Conversion II	9,000 T:	17-Sep-09	25-Sep-09

Homepage : www.danamon.co.id

Email : corpsec@danamon.co.id;



SHARES TRADED	2006	2007	2008	2009	Jul-10
Volume (Million Shares)	1,440	1,144	1,459	3,623	1,151
Value (Billion Rp)	7,426	8,162	7,437	13,730	5,923
Frequency (X)	50,353	55,665	91,387	189,578	72,831
Days	242	246	240	241	145
Price (Rupiah)					
High	6,800	9,150	8,000	5,100	5,850
Low	3,875	5,200	1,780	2,075	4,275
Close	6,750	8,000	3,100	4,550	5,350
Close*	5,102	6,046	2,343	4,550	5,350
PER (X)	25.18	19.02	10.22	20.97	16.07
PER Industry (X)	18.29	12.57	16.77	13.41	18.43
PBV (X)	3.53	3.72	1.48	2.44	2.67

* 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	760,878.0	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	1,024,192	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	896,622	20
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	894,585	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	4,225	4,700	19,956	268,829	1,259,994	20
Sep-09	5,050	4,425	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
Feb-10	5,250	4,275	4,975	8,549	156,246	748,943	19
Mar-10	5,600	4,925	5,200	9,823	155,844	813,485	22
Apr-10	5,850	5,050	5,800	8,012	156,137	852,641	21
May-10	5,850	4,600	5,150	13,915	192,135	978,883	19
Jun-10	5,550	4,850	5,400	10,532	145,832	759,263	22
Jul-10	5,800	5,100	5,350	10,029	134,178	733,677	22

Bank Danamon Indonesia Tbk.

BDMN

Financial Data and Ratios

Public Accountant : Siddharta, Siddharta & Widjaja

Book End : December

BALANCE SHEET	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
(Million Rp except Par Value)					
Cash on Hand	832,583	1,237,518	4,161,520	2,117,368	1,396,997
Placements with Other Banks	4,986,250	4,959,485	3,508,786	4,189,435	3,766,047
Marketable Securities	6,012,055	4,110,753	4,137,089	4,431,548	3,157,612
Loans	39,746,644	49,858,293	63,410,474	58,367,570	64,761,604
Investment	12,052	12,053	12,053	64,419	63,802
Fixed Assets	1,574,536	1,538,878	1,905,024	1,802,274	1,558,508
Other Assets	2,696,414	3,665,715	5,035,898	4,509,726	3,994,464
Total Assets	82,072,687	89,409,827	107,268,363	98,597,953	100,447,486
Growth (%)		8.94%	19.97%	-8.08%	1.88%

Deposits	58,963,510	62,413,009	75,439,859	68,654,042	67,014,707
Taxes Payable	167,039	184,687	213,278	192,041	40,454
Fund Borrowings	1,028,329	1,510,124	2,543,620	2,393,561	2,246,372
Other Liabilities	2,033,480	2,782,714	2,484,704	2,607,984	3,361,057
Total Liabilities	72,385,809	78,239,344	96,159,098	82,695,967	83,421,731
Growth (%)		8.09%	22.90%	-14.00%	0.88%

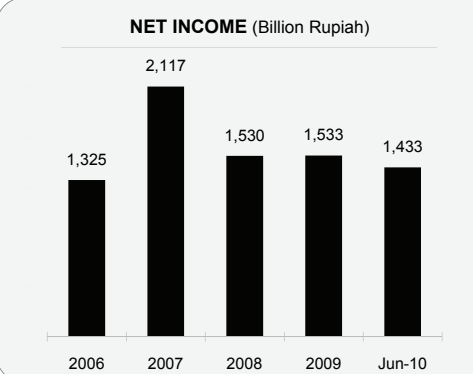
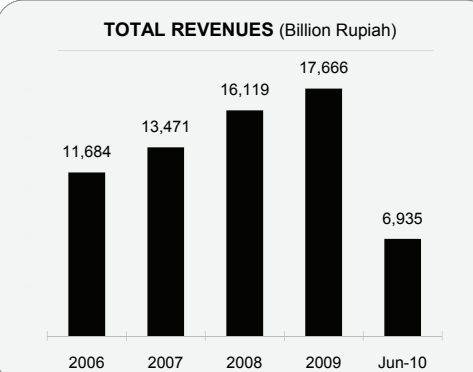
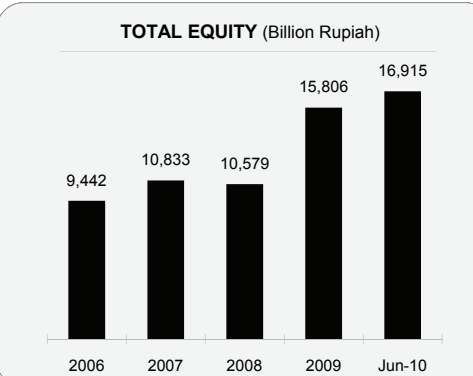
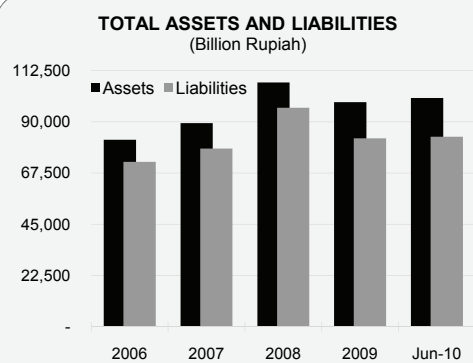
Minority Interest	244,951	337,038	530,197	96,235	110,574
Authorized Capital	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
Paid up Capital	3,581,679	3,625,336	3,631,865	5,303,992	5,316,344
Paid up Capital (Shares)	4,946	5,033	5,046	8,390	8,415
Par Value	50,000 & 500	50,000 & 500	50,000 & 500	50,000 & 500	50,000 & 500
Retained Earnings	5,196,109	6,595,065	6,989,413	7,741,634	8,423,769
Total Equity	9,441,927	10,833,445	10,579,068	15,805,751	16,915,181
Growth (%)		14.74%	-2.35%	49.41%	7.02%

INCOME STATEMENTS	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
Total Revenues	11,684,007	13,471,200	16,118,989	17,666,110	6,934,860
Growth (%)		15.30%	19.66%	9.60%	

Interest Expenses	5,690,278	5,662,297	6,841,478	7,469,309	2,091,632
Other Operating Revenue	1,107,961	1,030,382	822,896	901,103	1,704,225
Other Operating Expenses	4,694,451	5,406,846	7,674,346	8,611,794	4,437,937
Income from Operations	2,548,963	3,603,760	2,671,141	2,782,112	2,278,248
Growth (%)		41.38%	-25.88%	4.15%	

Non-Operating Revenues	-445,722	-290,235	6,696	-411,552	-277,189
Income Before Tax	2,103,241	3,313,525	2,677,837	2,370,560	2,001,059
Provision for Income Tax	652,328	1,043,549	875,833	756,838	519,460
Minority Interest	-125,581	-153,061	-271,982	-81,189	-48,163
Net Income	1,325,332	2,116,915	1,530,022	1,532,533	1,433,436
Growth (%)		59.73%	-27.72%	0.16%	

RATIOS	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
Dividend (Rp)	132.87	208.90	90.82	90.97	-
EPS (Rp)	267.97	420.60	303.21	182.65	170.34
BV (Rp)	1,909.10	2,152.45	2,096.47	1,883.79	2,010.10
DAR (X)	0.88	0.88	0.90	0.84	0.83
DER(X)	7.67	7.22	9.09	5.23	4.93
ROA (%)	2.56	3.71	2.50	2.40	1.99
ROE (%)	22.28	30.59	25.31	15.00	11.83
OPM (%)	21.82	26.75	16.57	15.75	32.85
NPM (%)	11.34	15.71	9.49	8.67	20.67
Payout Ratio (%)	49.58	49.67	29.95	49.80	-
Yield (%)	1.97	2.61	2.93	2.00	-



COMPANY REPORT : JULY 2010

Main Board
Industry Sector : Finance (8)
Industry Sub Sector : Bank (81)

As of 30 July 2010

Individual Index : 888.889
Listed Shares : 20,771,620,876
Market Capitalization : 124,629,725,256,000

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
Jln. Jend. Sudirman Kav. 34 - 35 Jakarta 10220
Phone : 570-9009
Fax : 570-9026 - 28

BOARD OF COMMISSIONERS

1. Edwin Gerungan *)
 2. Cahyana Ahmad Jayadi
 3. Gunarni Soeworo *)
 4. Krisna Wijaya *)
 5. Mahmuddin Yasin
 6. Muchayat
 7. Pradjoto *)
- *) Independent Commissioners

BOARD OF DIRECTORS

1. Zulkifli Zaini
2. Abdul Rachman
3. Budi Gunadi Sadikin
4. Fransisca Nelwan Mok
5. Kresno Sediarsi
6. Ogi Prastomiyono
7. Pahala Nugraha Mansury
8. Riswinandi
9. Sentot A. Sentaosa
10. Sunarso
11. Thomas Arifin

AUDIT COMMITTEE

1. Gunarni Soeworo
2. Iman Sukarno
3. Mahmuddin Yasin
4. Zulkifli Zaelani

CORPORATE SECRETARY

Sukoriyanto Saputro

HEAD OFFICE

Plaza Mandiri
Jln. Jend. Gatot Subroto Kav. 36-38, Jakarta 12190
Phone : (021) 526-5045, 526-5095, 5291-3321
Fax : (021) 527-4477, 527-5577, 526-3460

Homepage : www.bankmandiri.co.id

Email : sukoriyanto.saputro@bankmandiri.co.id

SHAREHOLDERS (July 2010)

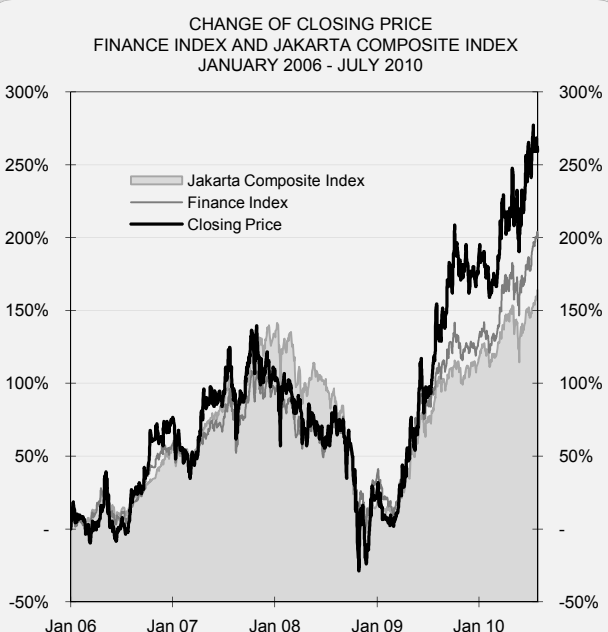
1. Negara Republik Indonesia 14,000,000,000 : 66.73%

DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Devidend	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
2005		70.50	13-Jun-05	14-Jun-05	16-Jun-05	24-Jun-05	
2005		14.85	14-Jun-06	15-Jun-06	19-Jun-06	30-Jun-06	F
2006		70.02	19-Jun-07	20-Jun-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	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	18,668,220	T: 14-Nov-07	18-Dec-07
10. MSOP Conversion III	71,350,414	T: 19-Nov-07	10-Dec-09
11. MSOP Conversion II & III	14,834,648	T: 17-Dec-08	19-May-10
12. MSOP Conversion II	44,125	02-Jun-10	02-Jun-10



SHARES TRADED	2006	2007	2008	2009	Jul-10
Volume (Million Shares)	17,871	17,757	10,620	9,725	4,715
Value (Billion Rp)	36,176	55,784	27,774	31,737	24,460
Frequency (X)	256,800	308,998	274,325	321,250	170,880
Days	242	246	240	241	145
Price (Rupiah)					
High	2,950	4,050	3,550	5,300	6,300
Low	1,500	2,150	1,140	1,680	4,150
Close	2,900	3,500	2,025	4,700	6,000
Close*	2,900	3,500	2,025	4,700	6,000
PER (X)	24.70	17.33	7.97	16.00	15.60
PER Industry (X)	18.29	12.57	16.77	13.41	18.43
PBV (X)	2.27	2.60	1.39	2.98	3.45

* Adjusted price after corporate action

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	2,553,370.0	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	945,219	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	4,322,017	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	2,984,296	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	2,024,891	19
Jan-10	4,950	4,500	4,675	22,719	491,391	2,332,239	20
Feb-10	4,725	4,150	4,475	20,417	535,563	2,390,152	19
Mar-10	5,650	4,400	5,350	26,160	798,081	3,951,369	22
Apr-10	5,800	4,950	5,800	28,179	1,028,306	5,408,909	21
May-10	5,850	4,700	5,350	27,917	770,414	4,037,840	19
Jun-10	6,100	5,100	6,000	22,274	581,387	3,297,928	22
Jul-10	6,300	5,600	6,000	23,214	509,689	3,041,572	22

Bank Mandiri (Persero) Tbk.

BMRI

Financial Data and Ratios

Public Accountant : Haryanto Sahari & Rekan (Member of PricewaterhouseCoopers Global Network)

Book End : December

BALANCE SHEET	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
(Million Rp except Par Value)					
Cash on Hand	3,965,717	5,909,369	8,388,974	8,867,881	6,448,886
Placements with Other Banks	9,435,541	16,833,324	29,404,818	41,402,410	27,255,213
Marketable Securities	18,360,958	27,316,553	24,624,847	18,153,392	25,797,344
Loans	103,282,247	125,488,384	162,637,788	184,690,704	204,768,850
Investment	84,870	124,905	158,173	186,848	175,484
Fixed Assets	4,709,243	4,531,577	4,603,560	4,963,306	4,929,933
Other Assets	4,963,425	5,160,533	5,394,134	3,812,265	5,931,577
Total Assets	267,517,192	319,085,590	358,438,678	394,616,604	402,083,563
Growth (%)		19.28%	12.33%	10.09%	1.89%

Deposits	213,896,848	252,765,364	296,830,166	330,336,908	334,076,972
Taxes Payable	1,582,800	1,280,398	3,174,500	1,855,829	332,195
Fund Borrowings	3,424,892	9,345,061	9,371,508	3,944,356	5,274,981
Other Liabilities	6,970,296	9,624,031	7,993,368	9,132,586	12,699,787
Total Liabilities	241,171,346	289,835,512	327,896,740	359,318,341	365,356,056
Growth (%)		20.18%	13.13%	9.58%	1.68%

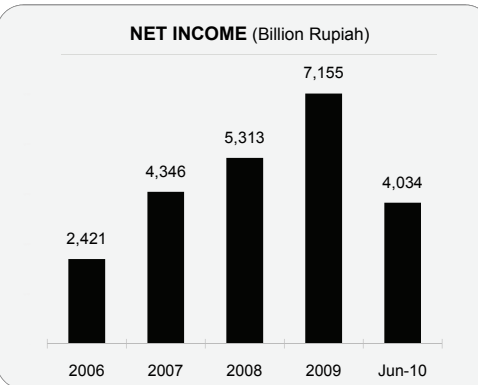
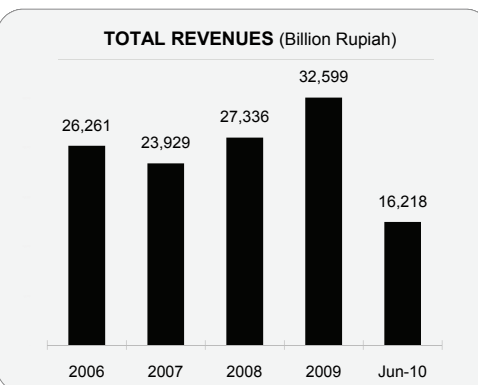
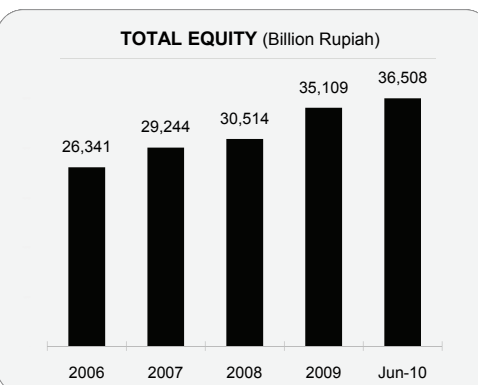
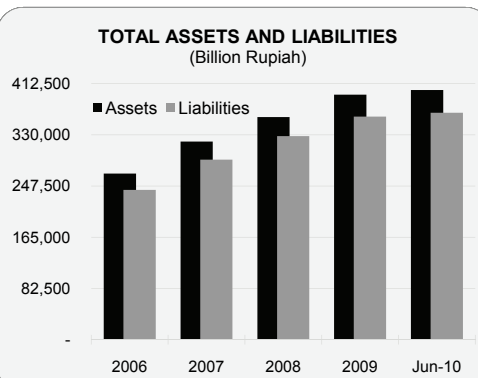
Minority Interest	5,176	6,346	28,069	189,494	219,378
Authorized Capital	16,000,000	16,000,000	16,000,000	16,000,000	16,000,000
Paid up Capital	10,315,609	10,374,776	10,452,824	10,485,058	10,490,810
Paid up Capital (Shares)	20,631	20,750	20,906	20,970	20,982
Par Value	500	500	500	500	500
Retained Earnings	6,113,090	8,904,837	13,179,144	17,858,633	19,553,038
Total Equity	26,340,670	29,243,732	30,513,869	35,108,769	36,508,129
Growth (%)		11.02%	4.34%	15.06%	3.99%

INCOME STATEMENTS	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
Total Revenues	26,261,106	23,928,549	27,336,237	32,598,964	16,217,830
Growth (%)		-8.88%	14.24%	19.25%	

Interest Expenses	15,915,870	11,142,628	12,051,637	15,821,849	6,848,449
Other Operating Revenue	2,486,099	3,160,206	4,653,007	5,484,363	3,553,578
Other Operating Expenses	6,861,975	8,208,077	9,379,761	10,009,867	5,773,430
Income from Operations	2,711,110	6,212,917	7,910,442	10,434,478	5,404,371
Growth (%)		129.17%	27.32%	31.91%	

Non-Operating Revenues	120,086	120,466	158,118	389,596	78,876
Income Before Tax	2,831,196	6,333,383	8,068,560	10,824,074	5,483,247
Provision for Income Tax	408,724	1,985,892	2,753,244	3,625,586	1,419,958
Minority Interest	-1,067	-1,267	-2,495	-43,024	-29,195
Net Income	2,421,405	4,346,224	5,312,821	7,155,464	4,034,094
Growth (%)		79.49%	22.24%	34.68%	

RATIOS	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
Dividend (Rp)	70.02	186.00	88.55	19.26	-
EPS (Rp)	117.37	209.46	254.13	341.22	192.27
BV (Rp)	1,276.74	1,409.37	1,459.60	1,674.23	1,740.01
DAR (X)	0.90	0.91	0.91	0.91	0.91
DER(X)	9.16	9.91	10.75	10.23	10.01
ROA (%)	1.06	1.98	2.25	2.74	1.36
ROE (%)	10.75	21.66	26.44	30.83	15.02
OPM (%)	10.32	25.96	28.94	32.01	33.32
NPM (%)	9.22	18.16	19.44	21.95	24.87
Payout Ratio (%)	59.66	88.80	34.84	5.65	-
Yield (%)	2.41	5.31	4.37	0.41	-





BANK CIMB NIAGA TBK.

Company Profile

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 Soewandi, in Jakarta dated September 26th, 1955, which was amended by deed No. 9 of the same Notary dated November 4th, 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 September 27th, 2004.

Bank CIMB Niaga's head office is located in Jln. Jend. Sudirman Kav. 58, Jakarta. As of June 2010, Bank CIMB Niaga has 180 domestic branches, 449 domestic supporting branches, 28 domestic payment points, 13 domestic sharia branches, 522 sharia service offices 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.

August 2010

Disclaimer:

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COMPANY REPORT : AUGUST 2010

Main Board
Industry Sector : Finance (8)
Industry Sub Sector : Bank (81)

As of 31 August 2010

Individual Index : 9.066
Listed Shares : 23,695,515,023
Market Capitalization : 29,619,393,778,750

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 Datapro 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. Ananda Barata *)
3. Glenn Muhammad Surya Yusuf
4. Hamidah Naziadin
5. Joseph Dominic Silva
6. Roy Edu Tirtadji *)
7. Sri Hartina Urip Simeon *)
8. Zulkifli M.Ali *)

*) Independent Commissioners

BOARD OF DIRECTORS

1. Arwin Rasyid
2. Catherinawati Hadiman
3. Daniel James Rompas
4. Ferdy Sutrisno
5. Handoyo Soebali
6. Lydia Wulan Tumbelaka
7. Megawati Sutanto
8. Mohamed Fadzil Sulaiman
9. Paul Setiawan Hasjim
10. Rita Mas'Oen
11. Samir Gupta
12. Wan Razly Abdullah bin Wan Ali

AUDIT COMMITTEE

1. Zulkifli M. Ali
2. Abdul Farid Alias
3. Ananda Barata
4. Binhadi
5. Jusuf Halim
6. Kanaka Puradiredja
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 : www.cimbniaga.com

Email : investor.relations@cimbniaga.co.id

SHAREHOLDERS (August 2010)

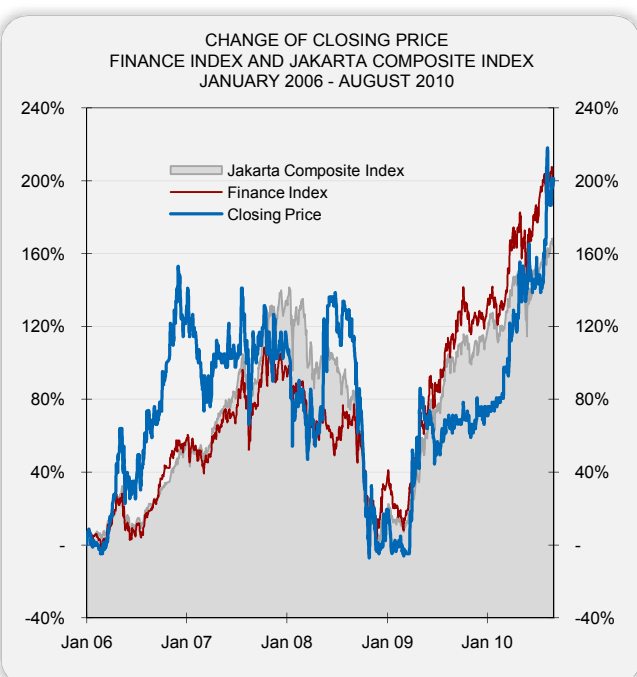
1. CIMB Group Sdn Bhd - Non Tradi 23,143,821,621 : 96.00%

DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Devidend	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
1992		200.00	15-Jul-93	16-Jul-93	23-Jul-93	23-Aug-93	F
1993		100.00	17-Nov-93	18-Nov-93	25-Nov-93	20-Dec-93	I
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
2005		16.75	30-May-05	31-May-05	02-Jun-05	16-Jun-05	
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	398,535,862	T: 19-Feb-91	17-Sep-97
3. Partial Listing	773,217	T: 19-Feb-91	26-Feb-91
4. Right Issue	75,080,841,061	T: 23-Dec-92	07-Oct-05
5. Company Listing	46,090,811	01-Mar-93	01-Mar-93
6. Koperasi	263,153	01-Mar-93	01-Mar-93
7. Convertible Bond	42,020,000	T: 08-Feb-96	26-Feb-97
8. Stock Split	189,089,321	08-Sep-97	08-Sep-97
9. Additional Listing	5,609,671,412	25-Apr-01	25-Apr-01
10. Additional Listing Tanpa HMETD	16	21-May-04	21-May-04
11. Reverse Stocks	-69,717,245,876	21-May-04	21-May-04
12. Option Conversion	320,368,578	T: 04-Oct-04	26-Jul-07
13. Partial Delisting	-3,912,503	20-Apr-05	20-Apr-05
14. Option Conversion & Warrant Ser	97,643,000	T: 09-May-06	01-Feb-07
15. Option Conversion & Warrant I	113,272,000	T: 11-Jun-07	31-Jul-07
16. Konversi ESOP dan Waran Seri I	36,761,750	T: 01-Aug-07	26-Mar-08
17. Konversi ESOP	79,270,902	T: 07-Aug-07	04-Apr-08
18. Konversi ESOP & Warrant I	34,482,500	T: 19-Nov-07	26-Nov-07
19. Warrant Seri I	1,789,000	03-Mar-08	03-Mar-08
20. Waran Seri I	425,752,336	T: 11-Apr-08	31-Oct-08
21. Add Listing (Merger)	10,935,048,483	03-Nov-08	03-Nov-08



SHARES TRADED	2006	2007	2008	2009	Aug-10
Volume (Million Shares)	11,481	21,978	12,385	584	5,000
Value (Billion Rp)	7,237	15,485	11,211	387	5,725
Frequency (X)	75,011	137,435	70,677	32,383	15,293
Days	242	246	237	241	166
Price (Rupiah)					
High	1,050	1,010	990	820	1,340
Low	390	670	360	380	700
Close	920	900	495	710	1,250
Close*	920	900	495	710	1,250
PER (X)	17.25	14.44	17.47	11.06	13.25
PER Industry (X)	18.29	12.57	16.77	13.41	21.08
PBV (X)	2.33	2.14	1.27	1.57	2.43

* Adjusted price after corporate action

TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh)	Value (Million Rp)	Day
	High	Low	Close				
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
Feb-10	760	720	760	349	18,285	13,629	19
Mar-10	940	750	890	1,970	43,627	36,923	22
Apr-10	1,070	890	1,060	2,614	59,735	57,788	21
May-10	1,070	910	1,050	1,376	27,937	28,330	19
Jun-10	1,100	980	1,070	1,750	29,976	30,842	22
Jul-10	1,110	990	1,110	2,022	38,329	40,037	22
Aug-10	1,340	1,080	1,250	4,636	4,762,830	5,503,616	21

BALANCE SHEET	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
(Million Rp except Par Value)					
Cash on Hand	681,685	911,164	2,766,684	2,758,596	2,066,844
Placements with Other Banks	2,017,223	3,383,155	3,747,245	2,062,212	6,827,459
Marketable Securities	6,108,879	4,695,111	3,055,282	3,811,565	6,827,459
Loans	32,457,152	40,675,513	72,219,844	80,114,845	87,553,263
Investment	25,311	40,622	66,563	81,763	1,194,177
Fixed Assets	462,239	444,415	1,183,110	1,258,532	1,194,177
Other Assets	1,016,304	1,014,761	413,630	292,629	885,704
Total Assets	46,544,346	54,885,576	103,197,574	107,104,274	126,332,123
Growth (%)		17.92%	88.02%	3.79%	17.95%

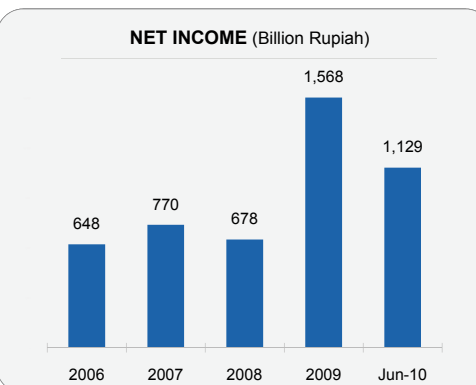
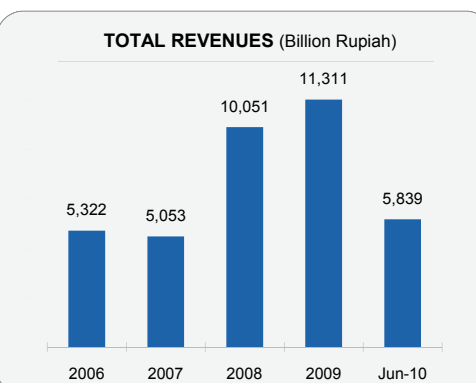
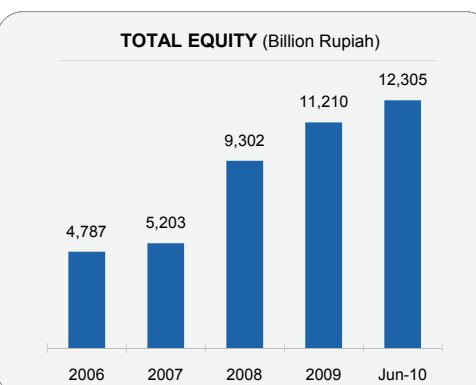
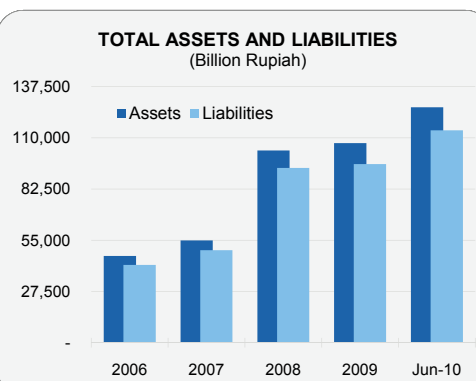
Deposits	39,306,400	47,021,505	85,314,451	88,029,672	106,621,677
Taxes Payable	102,183	49,006	258,369	441,430	281,193
Fund Borrowings	213,263	238,085	858,605	981,184	940,326
Other Liabilities	568,615	686,335	1,768,387	1,816,413	1,884,523
Total Liabilities	41,752,356	49,678,787	93,836,346	95,827,902	113,963,394
Growth (%)		18.98%	88.89%	2.12%	18.93%

Minority Interest	4,895	3,391	58,761	65,965	63,989
Authorized Capital	2,900,000	2,900,000	2,900,000	2,900,000	2,900,000
Paid up Capital	958,880	971,807	1,552,420	1,552,420	1,552,420
Paid up Capital (Shares)	12,064	12,323	23,935	23,935	23,935
Par Value	5,000 & 50	5,000 & 50	5,000 & 50	5,000 & 50	5,000 & 50
Retained Earnings	1,484,645	1,856,176	2,544,730	3,672,052	4,581,190
Total Equity	4,787,095	5,203,398	9,302,467	11,210,407	12,304,740
Growth (%)		8.70%	78.78%	20.51%	9.76%

INCOME STATEMENTS	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
Total Revenues	5,321,683	5,053,465	10,051,482	11,311,112	5,839,015
Growth (%)		-5.04%	98.90%	12.53%	
Interest Expenses	3,109,511	2,606,688	5,250,031	5,161,062	2,389,448
Other Operating Revenue	692,067	683,416	1,433,979	1,516,051	611,531
Other Operating Expenses	1,876,297	2,137,779	4,910,987	5,456,139	1,944,799
Income from Operations	1,027,941	992,414	1,324,443	2,051,840	1,491,626
Growth (%)		-3.46%	33.46%	54.92%	

Non-Operating Revenues	-96,145	34,489	-240,240	113,747	28,729
Income Before Tax	931,796	1,026,903	1,084,203	2,165,587	1,520,355
Provision for Income Tax	283,991	256,158	401,131	590,259	384,141
Minority Interest	-74	-264	-4,883	-7,198	-7,310
Net Income	647,731	770,481	678,189	1,568,130	1,128,904
Growth (%)		18.95%	-11.98%	131.22%	

RATIOS	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
Dividend (Rp)	10.14	31.12	12.75	-	-
EPS (Rp)	53.69	62.53	28.33	65.52	47.17
BV (Rp)	396.81	422.26	388.66	468.37	514.09
DAR (X)	0.90	0.91	0.91	0.89	0.90
DER(X)	8.72	9.55	10.09	8.55	9.26
ROA (%)	2.00	1.87	1.05	2.02	1.20
ROE (%)	19.46	19.74	11.66	19.32	12.36
OPM (%)	19.32	19.64	13.18	18.14	25.55
NPM (%)	12.17	15.25	6.75	13.86	19.33
Payout Ratio (%)	18.89	49.77	45.00	-	-
Yield (%)	1.10	3.46	2.58	-	-





BANK PERMATA TBK.

Company Profile

PT Bank Permata Tbk (formerly PT Bank Bali Tbk) ("the Bank") was established in Indonesia on December 17th 1954, based on Notarial Deed No. 228 of Eliza Pondang, S.H., substitute of Raden Mas Soerojo, S.H., Notary in Jakarta.

According to Article 3 of the Bank's Articles of Association, the scope of activities of the Bank is to engage in general banking in accordance with prevailing laws and regulations, including providing financing and/or carrying out other activities based on sharia principles. The Bank started activities based on sharia principles since November 2004.

The Bank's head office is located at Jalan Jenderal Sudirman Kavling 27, Jakarta. As of June 2010, the Bank had 48 branches (including 10 sharia branches), 222 sub-branches and 238 sharia channelling offices and 6 cash offices. In addition, the Bank also had 577 ATMs network (including 1 sharia ATM), which are located throughout Indonesia.

The Bank has direct and indirect ownership in subsidiaries: PT Bali Securities, PT Bali Tunas Finance and PT Asuransi Permata Nipponkoa Indonesia.

August 2010

Disclaimer:

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Bank Permata Tbk.

BNLI

COMPANY REPORT : AUGUST 2010

Main Board
Industry Sector : Finance (8)
Industry Sub Sector : Bank (81)

As of 31 August 2010

Individual Index : 13.907
Listed Shares : 7,665,694,664
Market Capitalization : 11,728,512,835,920

COMPANY HISTORY

Established Date : 17-Dec-1954
Listing Date : 15-Jan-1990
Under Writer IPO :
PT Ficorinvest
PT Inter-Pacific Securities
PT Merchant Investment Corporation
PT Inter-Pacific
PT Danareksa
PT PDFCI
Securities Administration Bureau :
PT Blue Chip Mulia
Bina Mulia Building I, 4th Fl.
Jln. HR. Rasuna Said Kav. 10, Jakarta 12950
Phone : 520-1928, 1983, 1993, 1989
Fax : 520-1924

BOARD OF COMMISSIONERS

1. Raymond John Ferguson
2. Ajay Chamanlal Kanwal
3. David Allen Worth *)
4. Gunawan Geniusahardja
5. I. Supomo *)
6. John A. Prasetyo *)
7. Lukita Dinarsyah Tuwo *)
8. Mark Spencer Greenberg
9. Tony Prasetyantono *)

*) *Independent Commissioners*

BOARD OF DIRECTORS

1. David Martin Fletcher
2. Giridhar Srinivasaraghava Varadachari
3. Herwidayatmo
4. Indri Koesindrijastoeti Hidayat
5. Michael A. Coye
6. Mirah Wiryatmodjo
7. Sulistawati
8. Timothy Utama

AUDIT COMMITTEE

1. I. Supomo
2. Bambang Sabariman
3. Soemarso Slamet Rahardjo

CORPORATE SECRETARY

Katharine Grace

HEAD OFFICE

Permata Bank Tower I, 17th floor
Jln. Jend Sudirman Kav. 27, Jakarta 12920
Phone : (021) 523-7899, 523-7999
Fax : (021) 252 4492

Homepage : www.permatabank.com

Email : kgrace@permatabank.co.id;

SHAREHOLDERS (August 2010)

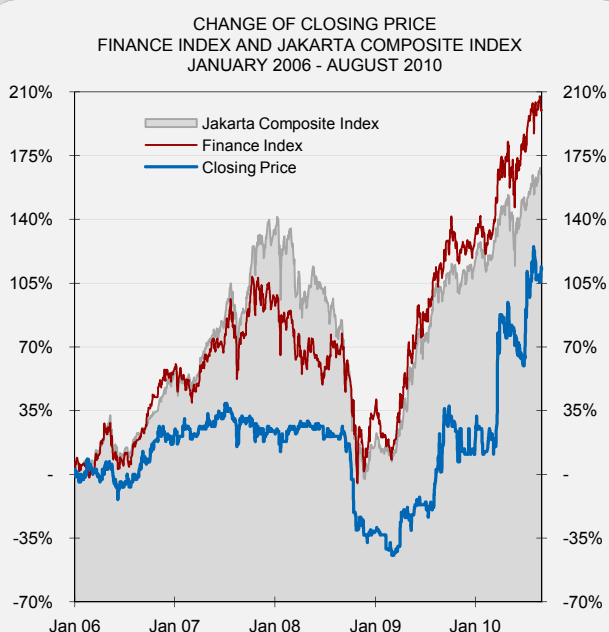
1. Astra International Tbk. 3,446,086,010 : 44.51%
2. SCB London Shareholding In Permata 3,446,086,010 : 44.51%

DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Devidend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
1989		250.00	23-May-90	25-May-90	31-May-90	15-Jun-90	I
1991		300.00	05-Jul-91	08-Jul-91	15-Jul-91	01-Aug-91	
1991	1 : 2	330.00	17-Jul-92	20-Jul-92	27-Jul-92	08-Aug-92	F
1992		100.00	21-Jan-93	22-Jan-93	29-Jan-93	18-Feb-93	I
1992		100.00	19-Jul-93	20-Jul-93	27-Jul-93	09-Aug-93	F
1993		100.00	18-Jan-94	19-Jan-94	26-Jan-94	18-Feb-94	I
1993		100.00	08-Jul-94	11-Jul-94	18-Jul-94	01-Aug-94	F
1994		100.00	25-Jan-95	26-Jan-95	02-Feb-95	23-Feb-95	I
1994		125.00	21-Jul-95	24-Jul-95	01-Aug-95	15-Aug-95	F
1995		100.00	29-Dec-95	02-Jan-96	10-Jan-96	31-Jan-96	I
1995		100.00	23-Jul-96	24-Jul-96	01-Aug-96	20-Aug-96	F
1996		100.00	26-Dec-96	27-Dec-96	09-Jan-97	31-Jan-97	I
1996		125.00	23-Jul-97	24-Jul-97	01-Aug-97	18-Aug-97	F
1996		125.00	23-Jul-97	24-Jul-97	01-Aug-97	18-Aug-97	F
1997		45.00	20-Jan-98	21-Jan-98	02-Feb-98	25-Feb-98	I
1998	100 : 33		03-Aug-98	04-Aug-98	12-Aug-98	24-Aug-98	

ISSUED HISTORY

Type of Listing	Shares	Listing Date	Trading Date
1. First Issue	3,999,000	15-Jan-90	15-Jan-90
2. Right Issue	66,609,219,067	T: 10-Sep-90	21-Nov-00
3. Company Listing	42,525,000	14-Nov-90	21-Nov-90
4. Bonus Shares	290,802,173	T: 08-Sep-92	25-Aug-98
5. Warrant	1,434,230	T: 18-Mar-96	20-Mar-98
6. Stock Split	252,603,830	27-Oct-97	27-Oct-97
7. Partial Delisting	-1,935,781,481	T: 21-Nov-00	01-Oct-02
8. Additional Listing	126,377,564,775	01-Oct-02	01-Oct-02
9. Additional Listing without HMETD	25	08-Jun-04	08-Jun-04
10. Reverse Stocks	-183,976,671,955	08-Jun-04	08-Jun-04



SHARES TRADED	2006	2007	2008	2009	Aug-10
Volume (Million Shares)	2,862	324	186	144	274
Value (Billion Rp)	2,427	297	164	88	367
Frequency (X)	16,578	6,490	4,339	1,196	12,763
Days	237	241	217	174	152
Price (Rupiah)					
High	920	1,000	940	1,020	1,680
Low	620	800	450	400	740
Close	870	890	490	800	1,530
Close*	870	890	490	800	1,530
PER (X)	21.63	13.81	8.39	9.38	11.36
PER Industry (X)	18.29	12.57	16.77	13.41	21.08
PBV (X)	1.79	1.77	0.88	1.28	2.17

* Adjusted price after corporate action

TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh)	Value (Million Rp)	Day
	High	Low	Close				
Jan-06	750	680	700	1,338	98,237	70,293	20
Feb-06	800	700	750	1,347	91,387	67,904	20
Mar-06	760	710	720	699	48,135	35,419	21
Apr-06	790	680	750	2,394	104,653	78,139	18
May-06	770	680	690	1,148	78,148	57,856	21
Jun-06	700	620	670	304	8,092	5,190	20
Jul-06	720	660	690	246	8,709	5,756	20
Aug-06	770	690	740	775	21,587	15,763	19
Sep-06	820	740	770	2,206	2,088,040	1,819,546	20
Oct-06	870	770	850	2,913	135,682	112,788	17
Nov-06	920	840	850	2,267	134,225	119,439	22
Dec-06	890	830	870	941	45,193	38,980	19
Jan-07	910	830	910	1,430	53,018	46,560	22
Feb-07	960	840	860	779	81,711	74,256	20
Mar-07	900	860	900	277	7,343	6,419	21
Apr-07	960	890	930	620	28,238	25,984	20
May-07	990	900	950	986	45,985	43,704	21
Jun-07	980	930	950	600	39,752	37,708	20
Jul-07	1,000	940	940	350	13,031	12,743	22
Aug-07	960	800	940	433	17,858	15,534	22
Sep-07	950	920	930	203	7,976	7,422	19
Oct-07	950	800	890	236	7,807	7,219	19
Nov-07	910	840	880	302	13,790	12,177	19
Dec-07	910	880	890	274	7,784	6,959	16
Jan-08	900	790	850	131	13,340	11,314	18
Feb-08	910	850	900	1,988	17,107	15,249	18
Mar-08	910	870	910	1,197	25,850	23,208	18
Apr-08	930	910	920	234	45,012	41,340	22
May-08	940	900	900	242	23,399	21,285	20
Jun-08	920	840	860	80	4,649	4,211	21
Jul-08	900	870	880	55	46,633	40,576	20
Aug-08	880	860	880	72	1,748	1,530	17
Sep-08	910	810	840	76	3,728	3,158	19
Oct-08	840	500	500	31	1,411	1,020	11
Nov-08	550	480	480	52	1,126	575	16
Dec-08	550	450	490	181	1,952	946	17
Jan-09	510	480	480	17	970	468	8
Feb-09	450	420	425	27	1,585	694	10
Mar-09	435	400	435	23	253	96	12
Apr-09	590	425	550	79	75,612	43,826	14
May-09	630	500	600	394	41,158	23,958	20
Jun-09	630	580	600	124	4,329	2,586	21
Jul-09	620	500	600	58	541	324	14
Aug-09	880	590	730	125	11,223	8,720	17
Sep-09	1,020	780	950	164	4,485	4,133	18
Oct-09	970	770	770	119	2,902	2,648	18
Nov-09	900	760	800	36	499	397	12
Dec-09	900	800	800	30	289	233	10
Jan-10	950	800	800	226	2,851	2,512	18
Feb-10	900	800	860	45	863	725	13
Mar-10	1,320	740	1,240	1,962	41,166	49,420	18
Apr-10	1,430	1,230	1,400	1,145	45,614	59,985	20
May-10	1,390	1,220	1,260	396	13,934	17,994	19
Jun-10	1,250	1,070	1,190	794	20,407	24,258	21
Jul-10	1,600	1,170	1,530	5,760	110,094	150,574	22
Aug-10	1,680	1,450	1,530	2,435	39,540	61,530	21

BALANCE SHEET	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
(Million Rp except Par Value)					
Cash on Hand	575,054	702,666	1,226,225	1,145,742	1,142,374
Placements with Other Banks	1,070,428	311,713	2,032,071	2,720,134	4,001,000
Marketable Securities	7,404,595	6,586,022	6,552,954	4,767,298	7,887,436
Loans	22,783,695	25,289,060	33,519,929	39,585,076	42,392,817
Investment	234	84	407	396	-
Fixed Assets	1,422,836	1,328,510	1,296,182	1,195,437	782,331
Other Assets	1,746,234	1,624,835	2,583,051	1,751,517	1,496,877
Total Assets	37,841,524	39,298,423	54,059,522	56,009,953	62,692,594
Growth (%)		3.85%	37.56%	3.61%	11.93%

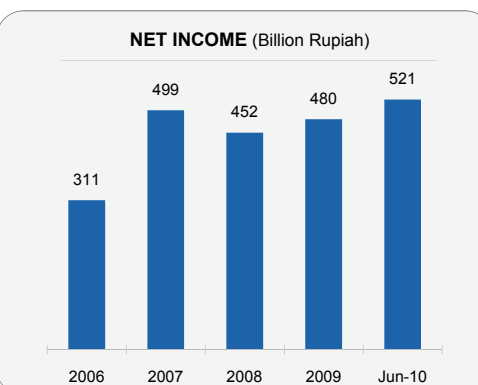
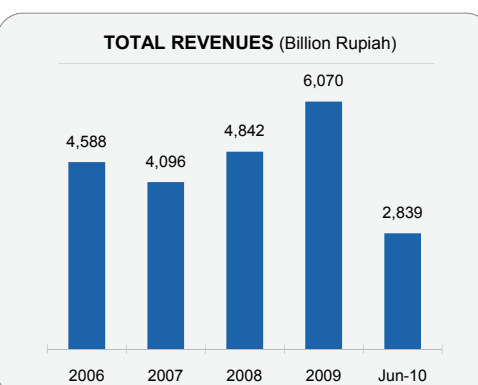
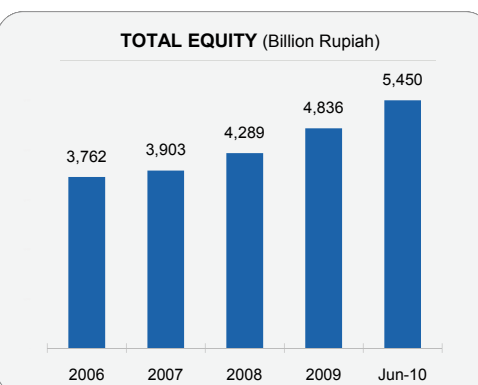
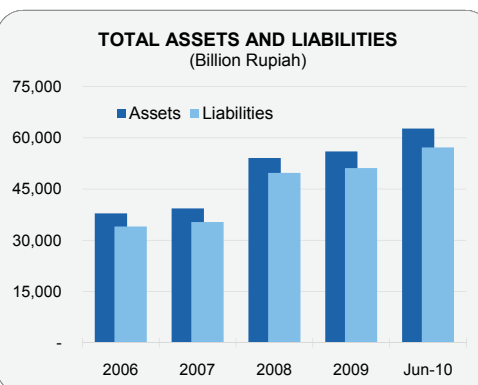
Deposits	30,815,874	31,076,396	43,048,617	66,348,444	51,588,833
Taxes Payable	95,783	177,190	179,905	131,252	82,868
Fund Borrowings	676,163	709,263	487,640	319,184	215,964
Other Liabilities	992,034	1,501,596	1,571,585	1,926,065	1,446,208
Total Liabilities	34,025,970	35,336,070	49,706,027	51,107,365	57,174,508
Growth (%)		3.85%	40.67%	2.82%	11.87%

Minority Interest	53,482	59,677	64,833	67,076	67,852
Authorized Capital	2,600,000	2,600,000	2,600,000	2,600,000	2,600,000
Paid up Capital	1,300,534	1,300,534	1,300,534	1,300,534	1,300,534
Paid up Capital (Shares)	7,743	7,743	7,743	7,743	7,743
Par Value	12,500 & 125	12,500 & 125	12,500 & 125	12,500 & 125	12,500 & 125
Retained Earnings	-4,224,994	-3,725,969	-2,772,181	-2,292,026	-5,450,234
Total Equity	3,762,072	3,902,676	4,288,662	4,835,512	5,450,234
Growth (%)		3.74%	9.89%	12.75%	12.71%

INCOME STATEMENTS	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
Total Revenues	4,588,209	4,096,153	4,841,508	6,069,599	2,839,354
Growth (%)		-10.72%	18.20%	25.37%	
Interest Expenses	2,602,095	1,799,116	2,336,141	3,198,109	1,305,696
Other Operating Revenue	554,295	1,034,458	595,610	785,280	444,863
Other Operating Expenses	1,679,746	2,130,844	2,127,122	2,393,585	1,174,181
Income from Operations	520,614	780,677	620,847	739,562	651,987
Growth (%)		49.95%	-20.47%	19.12%	

Non-Operating Revenues	-65,445	-43,879	133,890	27,060	71,145
Income Before Tax	455,169	736,798	754,737	766,622	723,132
Provision for Income Tax	136,719	227,886	293,478	280,545	196,626
Minority Interest	-6,981	-9,887	-8,850	-5,922	-5,146
Net Income	311,469	499,025	452,409	480,155	521,360
Growth (%)		60.22%	-9.34%	6.13%	

RATIOS	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Jun-2010
Dividend (Rp)	-	-	-	-	-
EPS (Rp)	40.23	64.45	58.43	62.01	67.33
BV (Rp)	485.86	504.02	553.87	624.49	703.88
DAR (X)	0.90	0.90	0.92	0.91	0.91
DER(X)	9.04	9.05	11.59	10.57	10.49
ROA (%)	1.20	1.87	1.40	1.37	1.15
ROE (%)	12.10	18.88	17.60	15.85	13.27
OPM (%)	11.35	19.06	12.82	12.18	22.96
NPM (%)	6.79	12.18	9.34	7.91	18.36
Payout Ratio (%)	-	-	-	-	-
Yield (%)	-	-	-	-	-





BANK PAN INDONESIA TBK.

Company Profile

PT Bank Pan Indonesia Tbk ("the Bank") was established by Deed No. 85 dated August 17th, 1971 from Notary Juliaan Nimrod Siregar gelar Mangaradja, S.H.

In accordance with the Bank's Articles of Association, the scope of activities of the Bank is to conduct general banking business in the country and abroad.

The Bank's head office is located at Panin Center Building, Jln. Jend. Sudirman, Jakarta. As of September 2010, the Bank has branch offices in Indonesia, 1 representative office in Singapore, 1 branch office in the Cayman Islands. As of September 2010, the Bank has 4,793 employees.

The Bank is incorporated with Panin Group. The Bank has ownership in subsidiaries: PT Clipan Finance Indonesia Tbk, PT Asuransi Multi Argha Guna Tbk, PT Bank Panin Syariah (formerly PT Bank Harfa), and PT Verena Oto Finance Tbk.

January 2011

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Bank Pan Indonesia Tbk.

PNBN

COMPANY REPORT : JANUARY 2011

Main Board
Industry Sector : Finance (8)
Industry Sub Sector : Bank (81)

As of 31 January 2011

Individual Index : 1,798.172
Listed Shares : 23,837,645,998
Market Capitalization : 25,744,657,677,840

COMPANY HISTORY

Established Date : 17-Aug-1971
Listing Date : 29-Dec-1982
Under Writer IPO :

PT Danareksa Sekuritas
PT Multicor
PT Danareksa

Securities Administration Bureau :

PT Blue Chip Mulia
Bina Mulia Building I, 4th Fl.
Jln. HR. Rasuna Said Kav. 10, Jakarta 12950
Phone : 520-1928, 1983, 1993, 1989
Fax : 520-1924

BOARD OF COMMISSIONERS

1. Johnny
 2. Bambang Winarno *)
 3. Riyanto *)
 4. Suwirjo Josowidjojo
- *) *Independent Commissioners*

BOARD OF DIRECTORS

1. Rostian Syamsudin
2. Achmad Hidayat
3. Antonius Ketut Dwirianto
4. Chandra Rahardja Gunawan
5. Edy Heryanto
6. Gunawan Santoso
7. Hendrawan Danusaputra
8. Iswanto Tjitradi
9. Lianto Gunawan
10. Ng Kean Yik
11. Roosniati Salihin

AUDIT COMMITTEE

1. Riyanto
2. Adriana Mulianto
3. Syamsuar Halim

CORPORATE SECRETARY

Jasman G. Munthe

HEAD OFFICE

Panin Bank Centre
Jln. Jend Sudirman - Senayan, Jakarta 10270
Phone : (021) 270-0545, 270-0966, 270-0933
Fax : (021) 270-0340

Homepage : www.panin.co.id

Email : jasman@panin.co.id; panin@panin.co.id

SHAREHOLDERS (December 2010)

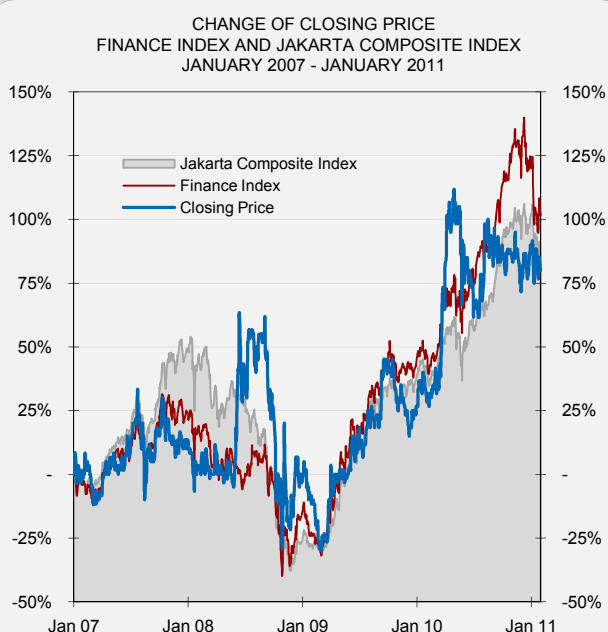
1. Panin Financial Tbk 10,762,771,285 : 44.68%
2. Votrant No.1103 Pty Ltd - 922704000 9,349,793,152 : 38.82%

DIVIDEND ANNOUNCEMENT

Year	Bonus Shares	Cash Devidend	Cum Date	Ex Date	Recording Date	Payment Date	F/I
1989		350.00	08-Dec-89	09-Dec-89	18-Dec-89	26-Dec-89	I
1990	20 : 1		16-Jul-90	17-Jul-90	24-Jul-90	21-Aug-90	
1990		350.00	05-Nov-90	06-Nov-90	09-Nov-90	19-Nov-90	I
1991		500.00	24-Dec-91	02-Jan-92	10-Jan-92	17-Jan-92	F
1991		100.00	17-Jul-92	20-Jul-92	27-Jul-92	27-Aug-92	F
1992	1 : 4		29-Oct-92	30-Oct-92	06-Nov-92	06-Dec-92	
1992		80.00	05-Jan-93	06-Jan-93	13-Jan-93	05-Feb-93	I
1992		40.00	27-Jul-93	28-Jul-93	04-Aug-93	18-Aug-93	F
1993		30.00	21-Jul-94	22-Jul-94	29-Jul-94	29-Aug-94	F
1994		30.00	28-Jun-95	29-Jun-95	07-Jul-95	07-Aug-95	F
1995		40.00	16-Jul-96	17-Jul-96	25-Jul-96	23-Aug-96	F
1996		30.00	25-Jun-97	26-Jun-97	04-Jul-97	01-Aug-97	F
1997		30.00	08-Jul-98	09-Jul-98	17-Jul-98	14-Aug-98	F
2000		40.00	04-Dec-00	05-Dec-00	08-Dec-00	22-Dec-00	I
2000		6.50	20-Jul-01	23-Jul-01	26-Jul-01	09-Aug-01	F
2002		8.00	21-Jul-03	22-Jul-03	24-Jul-03	05-Aug-03	F
2003		5.63	21-Jun-04	22-Jun-04	24-Jun-04	08-Jul-04	F
2003	12,66 : 1		21-Jun-04	22-Jun-04	24-Jun-04	08-Jul-04	F
2004		20.00	28-Mar-05	29-Mar-05	31-Mar-05	04-Apr-05	I
2005		8.00	18-Jul-05	19-Jul-05	21-Jul-05	02-Aug-05	F

ISSUED HISTORY

Type of Listing	Shares	Listing Date	Trading Date
1. First Issue	1,637,500	29-Dec-82	29-Dec-82
2. Second Issue	3,162,500	17-Jun-83	17-Jun-83
3. Right Issue	5,155,293,679 T:	02-Nov-89	08-Sep-06
4. Bonus Shares	192,993,785 T:	30-Aug-90	28-May-93
5. Share Swap	16,000,000	26-Oct-92	26-Oct-92
6. Right Issue II	720,000 T:	24-Dec-92	28-May-93
7. Dividen Shares	708,000 T:	24-Dec-92	28-May-93
8. Partial Listing	1,600,000	24-Dec-92	24-Dec-92
9. Right Issue I	2,240,000 T:	24-Dec-92	28-May-93
10. Founders Shares	9,600,000	28-May-93	28-May-93
11. Shares Swap	8,531,000	28-May-93	28-May-93
12. Right Issue III	60,180,462	29-Jun-95	29-Jun-95
13. Stock Split	12,072,261,129 T:	26-May-97	03-Sep-02
14. Right Issue IV	300,902,312	27-Jun-97	27-Jun-97
15. Right Issue V	702,105,395	13-Jul-98	13-Jul-98
16. Warrant II	146,555,035 T:	24-May-99	22-Sep-99
17. Partial Delisting	-20,000,000	14-Jun-99	14-Jun-99
18. Warrant I	1,148,363 T:	02-Jul-99	17-Jul-01
19. Warrant III	60,988 T:	08-Feb-02	11-Jul-02
20. Stock Dividend	1,176,091,818	08-Jul-04	08-Jul-04
21. Warrant IV	4,005,854,032 T:	29-Jan-07	16-Jul-09



SHARES TRADED	2007	2008	2009	2010	Jan-11
Volume (Million Shares)	4,945	6,514	1,704	1,431	204
Value (Billion Rp)	3,162	4,805	1,107	1,535	227
Frequency (X)	39,523	54,545	27,790	33,853	2,204
Days	246	240	241	245	22

Price (Rupiah)					
High	810	1,040	880	1,280	1,170
Low	500	420	415	760	1,050
Close	680	580	760	1,140	1,080
Close*	680	580	760	1,140	1,080

PER (X)	16.08	16.78	21.95	18.24	17.28
PER Industry (X)	14.03	16.77	13.41	19.64	18.17
PBV (X)	1.83	1.48	1.77	2.27	2.15

* Adjusted price after corporate action

TRADING ACTIVITIES

Month	Closing Price			Freq. (X)	Volume (Thou. Sh)	Value (Million Rp)	Day
	High	Low	Close				
Jan-07	650	550	590	4,795	663,577	401,555	22
Feb-07	670	500	570	4,169	518,939	322,542	20
Mar-07	590	520	550	3,870	445,619	243,874	21
Apr-07	640	540	630	4,261	480,745	287,616	20
May-07	660	590	610	3,047	370,560	231,552	21
Jun-07	700	600	640	2,667	423,211	274,175	20
Jul-07	810	640	740	4,201	497,431	359,278	22
Aug-07	730	530	670	3,184	412,267	268,474	22
Sep-07	710	620	700	2,614	280,141	185,402	20
Oct-07	780	670	730	2,844	311,305	223,199	20
Nov-07	740	630	660	2,681	241,755	162,351	22
Dec-07	700	640	680	1,190	299,249	201,626	16
Jan-08	680	550	610	1,860	541,096	339,785	20
Feb-08	660	580	650	1,383	278,582	176,282	19
Mar-08	670	560	640	1,390	266,361	162,905	18
Apr-08	670	580	590	918	322,958	195,882	22
May-08	640	560	620	3,363	692,380	414,111	20
Jun-08	1,040	620	840	15,051	1,523,925	1,253,741	21
Jul-08	960	770	890	7,434	630,378	557,000	22
Aug-08	950	820	930	4,545	515,387	460,896	20
Sep-08	980	720	760	10,217	905,334	768,134	21
Oct-08	740	420	525	2,767	440,638	247,640	18
Nov-08	750	450	520	3,249	272,297	155,508	20
Dec-08	650	490	580	2,368	124,507	73,397	19
Jan-09	670	530	530	1,512	44,324	26,363	19
Feb-09	550	420	430	2,863	84,043	39,716	20
Mar-09	570	415	540	4,728	232,198	109,278	20
Apr-09	630	540	610	5,753	302,815	180,859	20
May-09	660	550	610	2,914	154,805	92,929	20
Jun-09	710	610	660	2,844	171,509	111,957	22
Jul-09	760	630	720	2,038	121,380	81,806	21
Aug-09	770	710	730	970	62,339	45,547	20
Sep-09	880	710	860	1,357	76,407	60,966	18
Oct-09	880	740	780	1,223	42,998	35,407	22
Nov-09	830	730	740	720	37,127	28,675	20
Dec-09	770	690	760	868	374,394	293,055	19
Jan-10	850	760	800	1,108	72,992	59,163	20
Feb-10	810	760	800	618	42,877	33,639	19
Mar-10	1,070	790	990	2,763	163,458	152,113	22
Apr-10	1,280	990	1,270	2,497	174,067	206,684	21
May-10	1,270	990	1,140	2,707	133,089	156,824	19
Jun-10	1,140	1,020	1,020	4,387	162,709	174,725	22
Jul-10	1,100	950	1,020	2,568	68,139	70,575	22
Aug-10	1,220	1,020	1,120	2,734	63,474	71,589	21
Sep-10	1,170	1,080	1,140	3,065	59,335	66,468	17
Oct-10	1,170	1,070	1,120	3,148	78,831	87,750	21
Nov-10	1,180	1,030	1,030	4,540	184,425	205,379	21
Dec-10	1,150	1,030	1,140	3,718	227,515	249,828	20
Jan-11	1,170	1,050	1,080	2,204	204,474	226,693	22

Bank Pan Indonesia Tbk.

PNBN

Financial Data and Ratios

Public Accountant : Osman Bing Satrio & Rekan (Member of Deloitte Touche Tohmatsu)

Book End : December

BALANCE SHEET	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Sep-2010
(Million Rp except Par Value)					
Cash on Hand	316,762	484,707	928,108	900,900	1,377,426
Placements with Other Banks	3,306,813	3,056,020	5,293,561	8,107,083	11,141,768
Marketable Securities	11,352,055	11,348,813	12,948,494	19,086,471	21,430,692
Loans	17,838,114	28,290,884	35,282,456	39,967,098	50,995
Investment	102,997	100,287	1,047,950	1,068,541	1,716,522
Fixed Assets	1,337,488	1,564,421	1,671,786	1,702,829	1,767,686
Other Assets	1,922,640	1,771,218	1,197,097	1,114,088	1,346,243
Total Assets	40,514,765	53,470,645	64,391,915	77,857,418	95,731,054
Growth (%)		31.98%	20.42%	20.91%	22.96%

Deposits	27,802,257	33,604,381	47,378,257	58,494,287	72,896,121
Taxes Payable	202,261	307,156	94,822	227,052	252,275
Fund Borrowings	1,060,143	2,141,497	3,191,603	1,631,918	1,821,879
Other Liabilities	1,214,034	1,349,847	728,945	779,304	946,804
Total Liabilities	33,399,634	45,150,760	55,664,960	66,210,409	82,612,492
Growth (%)		35.18%	23.29%	18.94%	24.77%

Minority Interest	500,743	819,738	791,939	905,229	1,011,531
Authorized Capital	5,900,000	5,900,000	5,900,000	5,900,000	5,900,000
Paid up Capital	2,008,179	2,021,119	2,033,530	2,408,765	2,408,765
Paid up Capital (Shares)	20,082	20,211	20,335	24,088	24,088
Par Value	100	100	100	100	100
Retained Earnings	81,538,515	2,470,767	3,847,271	4,762,569	6,285,895
Total Equity	6,614,388	7,500,147	7,935,016	10,741,780	12,107,031
Growth (%)		13.39%	5.80%	35.37%	12.71%

INCOME STATEMENTS	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Sep-2010
Total Revenues	3,901,526	4,349,268	6,011,625	7,375,667	5,876,151
Growth (%)		11.48%	38.22%	22.69%	
Interest Expenses	2,336,536	2,093,513	3,451,922	4,150,677	2,881,362
Other Operating Revenue	761,167	600,333	586,117	950,070	943,268
Other Operating Expenses	1,076,723	1,323,793	1,568,887	1,822,361	1,655,593
Income from Operations	1,064,764	1,358,399	1,121,626	1,341,021	1,569,409
Growth (%)		27.58%	-17.43%	19.56%	

Non-Operating Revenues	-22,442	-49,187	31,742	65,124	67,258
Income Before Tax	1,042,322	1,309,212	1,153,368	1,406,145	1,636,667
Provision for Income Tax	312,043	354,307	355,360	371,620	392,807
Minority Interest	-78,266	-102,653	-96,647	-119,227	-114,891
Net Income	652,013	852,252	701,361	915,298	1,128,969
Growth (%)		30.71%	-17.70%	30.50%	

RATIOS	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Sep-2010
Dividend (Rp)	-	-	-	-	-
EPS (Rp)	32.47	42.17	34.49	38.00	46.87
BV (Rp)	329.37	371.09	390.21	445.95	502.62
DAR (X)	0.82	0.84	0.86	0.85	0.86
DER(X)	5.05	6.02	7.02	6.16	6.82
ROA (%)	2.57	2.45	1.79	1.81	1.71
ROE (%)	15.76	17.46	14.54	13.09	13.52
OPM (%)	27.29	31.23	18.66	18.18	26.71
NPM (%)	16.71	19.60	11.67	12.41	19.21
Payout Ratio (%)	-	-	-	-	-
Yield (%)	-	-	-	-	-

