

Balance sheet summary

(Rp billion)	Jun-10	Sep-10	Dec-10	Mar-11	Jun-11	Sep-11	YOY Change
Total Assets	297,749	308,964	324,419	326,472	339,787	362,319	17.3%
Secondary Reserves – Gross	76,739	82,550	75,248	72,471	78,498	84,549	2.4%
SBI & Other Placement in BI	62,642	64,817	62,043	57,632	66,708	74,605	15.1%
Placement with other Banks	14,097	17,733	13,205	14,839	11,790	9,944	(43.9)%
Loans	131,583	138,856	153,923	150,329	159,707	176,324	27.0%
Government Bonds	42,857	41,768	40,699	43,106	37,654	33,854	(18.9)%
Marketable Securities	10,974	10,669	10,705	10,691	9,898	10,007	(6.2)%
Impairment on financial assets	(5,013)	(4,681)	(4,558)	(4,516)	(4,074)	(4,042)	(13.7)%
Third Party Funds							
<i>Savings</i>	127,870	136,632	145,553	145,647	151,446	163,246	19.5%
<i>Demand Deposits</i>	59,127	60,375	63,991	65,658	69,529	70,789	17.2%
<i>Time Deposits</i>	68,033	65,758	67,987	64,542	64,711	67,219	2.2%
Equity (Bank only)							
Tier 1	24,634	25,612	25,921	31,043	30,725	32,075	25.2%
Tier 2	1,207	1,647	1,801	1,781	1,854	2,005	21.7%
Exchange Rate – Rp/USD	9,065	8,925	9,010	8,708	8,576	8,790	(1.5)%

Income statement summary

(Rp billion)	4Q10	1Q11	2Q11	3Q11	9M10	9M11	YOY Change
Net Interest Income	3,855	3,847	4,184	4,347	9,082	12,378	36.3%
Non Interest Income	1,601	1,576	1,665	1,908	5,744	5,149	(10.4)%
Fees and commissions	1,082	1,089	1,058	1,203	2,917	3,350	14.8%
Gain on spot & derivative (realized) – net	64	133	151	99	237	383	61.6%
Mark to market on financial assets – net	1	6	19	54	(15)	79	N.A
Gain on sale of financial assets – net	41	53	83	160	1,708	296	(82.7)%
Others	413	295	354	392	897	1,041	16.1%
Operational Expenses	2,509	2,748	2,663	2,589	7,049	8,000	13.5%
Personnel Expenses	920	1,576	1,270	1,100	3,478	3,946	13.5%
Other Expenses	1,589	1,172	1,393	1,489	3,571	4,054	13.5%
Income from Operation before Provision	2,947	2,675	3,186	3,666	7,777	9,527	22.5%
Non Operating Income - Net	78	(12)	92	126	175	206	17.7%
Pre-Provision and Income Tax Profit	3,025	2,663	3,278	3,792	7,952	9,733	22.4%
Provision	189	129	(249)	240	135	120	(11.1)%
Pre-Tax Profit	2,836	2,534	3,527	3,552	7,817	9,613	23.0%
Income Tax	466	518	750	692	1,708	1,960	14.8%
Net Profit	2,370	2,016	2,777	2,862	6,109	7,655	25.3%

Financial ratios

(Bank only, %)	Jun-10	Sep-10	Dec-10	Mar-11	Jun-11	Sep-11
ROA	3.5	3.5	3.5	3.1	3.6	3.8
ROE	31.6	32.3	33.3	26.2	30.8	32.6
NIM	5.1	5.2	5.3	5.4	5.6	5.7
CAR (credit and market risk)	15.6	15.8	15.0	17.5	16.4	15.7
CAR* (credit, market and operational risk)	14.7	14.1	13.5	14.8	13.9	13.5
LDR	51.4	52.6	55.2	54.4	55.9	58.3
Cost Efficiency Ratio**	51.6	47.8	47.2	51.6	49.1	46.7
Cost to Income Ratio (BOPO)***	66.5	65.4	64.3	66.3	61.9	61.0
NPL Ratio - gross	0.8	0.8	0.6	0.7	0.7	0.5
NPL Ratio - net	0.3	0.3	0.2	0.3	0.3	0.3
Provision/NPL	333.8	341.2	394.5	390.2	328.6	350.3
NOP	0.3	1.6	1.0	0.5	0.6	1.4
	Jun-10	Sep-10	Dec-10	Mar-11	Jun-11	Sep-11
EPS (Rp)	163	251	348	83	197	314
Book Value/Share (Rp)	1,239	1,331	1,400	1,480	1,524	1,632

* Based on Bank Indonesia Circular Letter, Bank is required to calculate Risk Weighted Assets with operational risk capital charge of 5%; 10%; and 15% based on the preceding 3 years average gross income and phased as of 1 January 2010, 1 July 2010 and 1 January 2011, respectively

** Cost Efficiency Ratio = operational expenses to net interest income and non interest income

*** Cost to Income Ratio (BOPO) = all expenses (operating expenses included interest expenses and provision for assets losses) to all revenues (operational income included interest income and reversal of provision for assets losses)