

## BAB V KESIMPULAN DAN SARAN

### A. Kesimpulan dari Hasil Analisis

#### 1. Analisis korelasi

Hasil pengolahan data yang dilakukan selama dua tahun yaitu tahun 2005-2006, pada tahun 2005 diperoleh hasil pengolahan data didapat koefisien korelasi ( $r$ ) = sebesar 0,18116, pada tahun 2006 diperoleh dari hasil pengolahan data didapat koefisien korelasi ( $r$ ) = sebesar 0,11445 hal ini menunjukkan bahwa adanya hubungan yang sangat lemah antara LDR dengan ROE, maksudnya adalah LDR tidak berpengaruh secara signifikan terhadap ROE.

Diketahui pada tahun 2005 didapatkan koefisien determinasi (KD) sebesar 0,03282 artinya besarnya pengaruh LDR terhadap ROE adalah sebesar 3,282% sisanya 96,718% disebabkan oleh faktor lain, lalu pada tahun 2006 didapatkan koefisien determinasi (KD) sebesar 0,013099 artinya besarnya pengaruh LDR terhadap ROE adalah sebesar 1,3099% sisanya 98,6901% disebabkan oleh faktor lain.

#### 2. Uji Hipotesis

Uji hipotesis digunakan untuk mengetahui keberartian korelasi, apakah LDR berpengaruh terhadap ROE maka digunakan uji distribusi  $t$ , didapat  $t$  tabel pada tahun 2005 dan 2006 adalah  $\pm 2,064$ , hasil pengolahan data pada tahun 2005 menunjukkan  $t$  hitung = -0,9024, dan pada tahun 2006 menunjukkan  $t$  hitung = -0,5643, hal ini berarti  $t$

hitung  $> -t$  tabel. Maka  $H_0$  terima,  $H_1$  ditolak yang artinya hasil dari analisis ini menunjukkan bahwa LDR tidak berhubungan terhadap ROE.

### 3. Analisa Deskriptif

Pergerakan LDR dan ROE dari masing-masing perusahaan pada periode yang berbeda tidak terlalu tinggi. Pergerakan LDR pada perusahaan terhadap tahun yang berbeda pada dasarnya tidak mengalami perubahan yang sangat besar, ada yang mengalami kenaikan pada LDR dan ada pula yang mengalami penurunan pada LDR, dan ada juga yang tetap, hal ini disebabkan masing-masing bank pada tahun yang berbeda mengalami penurunan dan kenaikan terhadap Loans yang diberikan dengan menggunakan Deposit yang dimiliki.

Perbandingan LDR dan ROE pada tahun yang sama terhadap perusahaan yang berbeda dapat dilihat dari LDR dan ROE yang dimiliki di satu tahun bahwa adanya variasi tingkat LDR dan ROE, dari LDR Dapat dianalisa bahwa pada tahun 2006 Jumlah LDR mengalami penurunan, disebabkan karena penurunan kemampuan perusahaan dalam menghasilkan LDR sebesar 0,12% dibanding tahun 2005. Dapat dianalisa bahwa pada tahun 2006 jumlah ROE mengalami peningkatan, disebabkan karena peningkatan kemampuan perusahaan dalam menghasilkan ROE sebesar 3,77483% dari tahun 2005.

## B. Saran dari Hasil analisis

### 1. Kepercayaan Masyarakat

Bagi perusahaan hendaknya meningkatkan kembali kinerjanya, salah satunya dalam meramalkan penarikan dana yang akan dilakukan oleh masyarakat, ketika masyarakat banyak menarik dananya dari bank maka hendaknya bank meninjau kembali seberapa besar kredit yang bisa diberikan, sehingga pada saat yang bersamaan jika masyarakat ingin menarik kembali dananya bank tidak mengalami kesulitan, atau bisa juga dengan menambah CARnya, agar jika terjadi kredit macet, bank masih memiliki cukup dana untuk mengantisipasi jika suatu saat masyarakat menarik kembali dananya. Hal ini dilakukan agar bank tidak kehilangan kepercayaan yang telah didapat dari masyarakat.

### 2. Publikasi Laporan Keuangan

Pada publikasi laporan keuangan hendaknya bank membuatnya sesederhana mungkin, gunanya adalah untuk mempermudah masyarakat dalam menilai bank, apakah layak untuk mendapatkan kepercayaan dari masyarakat atau tidak, lalu laporan keuangan hendaknya dibuat dengan selengkap-lengkapnyanya, karena ini juga sangat penting bagi masyarakat, baik yang ingin menyimpan uangnya, meminjam uang ataupun dalam memperoleh data yang diinginkan.

### 3. Peningkatan pelayanan kepada masyarakat

Peran masyarakat sangat penting bagi keuangan bank, sebab sebagian

besar dana yang ada dibank adalah dana simpanan dari masyarakat,  
untuk timbal-baliknya hendaknya masyarakat memberikan pelayanan  
yang terbaik untuk masyarakat.

timbal-baliknya hendaknya masyarakat memberikan pelayanan yang  
terbaik untuk masyarakat.



## DAFTAR PUSTAKA

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[http://www.lps.go.id/v2/home.php?link=news&news\\_id=35](http://www.lps.go.id/v2/home.php?link=news&news_id=35)



SUMMARY OUTPUT 2006

Regression Statistics	
Multiple R	0.1811642
R Square	0.032820467
Adjusted R Square	-0.007478668
Standard Error	13.91208055
Observations	26

ANOVA					
	df	SS	MS	F	Significance F
Regression	1	157.6278933	157.6278933	0.8144209	0.375784985
Residual	24	4645.103645	193.5459852		
Total	25	4802.731538			

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	19.07380971	10.31296038	1.84949898	0.0767392	-2.211094243	40.35871367	-2.211094243	40.35871367
LDR (X)	-0.141429729	0.156717053	-0.902452707	0.375785	-0.464877827	0.182018369	-0.464877827	0.182018369

## RESIDUAL OUTPUT 2005

## PROBABILITY OUTPUT

Observation	Predicted ROE(Y)	Residuals	Standard Residuals	Percentile	ROE(Y)
1	8.608009781	0.751990219	0.055901273	1.923076923	-36.14
2	7.47657195	-3.26657195	-0.239642679	5.769230769	-23.57
3	9.456588154	12.05341185	0.884264716	9.615384615	2.42
4	10.67088544	-3.050885442	-0.223819644	13.46153846	2.6
5	7.900861137	-31.47086114	-2.308771361	17.30769231	4.21
6	13.27519083	9.424809168	0.691424661	21.15384615	5.34
7	15.82092595	-9.740925951	-0.714615681	25	6.08
8	7.900861137	15.41913886	1.131181828	28.84615385	7.82
9	7.759431408	-43.89943141	-3.220558521	32.69230769	9.31
10	6.769423306	2.540576594	0.186382276	36.53846154	9.37
11	10.30516653	5.094833473	0.373768152	40.38461538	10.32
12	10.87088544	-8.450885442	-0.619975481	44.23076923	10.5
13	14.83091785	0.949082151	0.069626747	48.07692308	11.83
14	12.85090165	-10.25090165	-0.752028616	51.92307692	12.78
15	7.618001679	-2.278001679	-0.167119197	55.76923077	12.86
16	11.86089354	2.189106456	0.160597648	59.61538462	13.79
17	9.032298967	19.48770103	1.429660467	63.46153846	14.05
18	7.335142221	6.454857779	0.473542517	67.30769231	15.4
19	8.193720594	2.136279406	0.15672214	71.15384615	15.78
20	11.1537449	6.1462551	0.450902748	75	15.94
21	11.86089354	0.999106456	0.07329664	78.84615385	17.3
22	8.74943951	3.08056049	0.225996671	82.69230769	21.51
23	9.032298967	19.48770103	1.429660467	86.53846154	22.7
24	11.57803409	-1.078034086	-0.079086944	90.38461538	23.32
25	7.900861137	8.039138863	0.58976885	94.23076923	28.52
26	13.55805029	-0.77805029	-0.057079475	98.07692308	28.52

SUMMARY OUTPUT 2006

Regression Statistics	
Multiple R	0.114452564
R Square	0.01309939
Adjusted R Square	-0.028021469
Standard Error	7.729665562
Observations	26

ANOVA					
	df	SS	MS	F	Significance F
Regression	1	19.03313323	19.03313323	0.318558267	0.577712728
Residual	24	1433.945513	59.74772971		
Total	25	1452.978646			

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	13.72976669	5.928988277	2.315701439	0.02943726	1.492936395	25.96659698	1.492936395	25.96659698
LDR (X)	-0.05104008	0.090430784	-0.564409662	0.577712728	-0.237679973	0.135599956	-0.237679973	0.135599956

## RESIDUAL OUTPUT 2005

## PROBABILITY OUTPUT

Observation	Predicted ROE(Y)	Residuals	Standard Residuals	Percentile	ROE(Y)
1	10.25904611	-1.419046115	-0.187370057	1.923076923	-11.8
2	9.901766056	-4.321766056	-0.570643578	5.769230769	1.53
3	10.7694462	8.130553801	1.073553765	9.615384615	3.24
4	11.43296631	-3.932966309	-0.519306676	13.46153846	4.55
5	9.340325963	-7.810325963	-1.03127108	17.30769231	5.58
6	11.73920636	11.74079364	1.550247839	21.15384615	7.12
7	12.65792651	-8.107926511	-1.070566091	25	7.5
8	10.00384607	4.035153927	0.532931512	28.84615385	7.84
9	10.05488608	-21.85488608	-2.885706959	32.69230769	8.46
10	9.595526005	-0.805526005	-0.103361204	36.53846154	8.79
11	10.20800611	1.851993893	0.24453624	40.38461538	8.84
12	10.20800611	-5.968006107	-0.920051637	44.23076923	9.2
13	11.53504633	3.584953674	0.473355282	48.07692308	9.55
14	11.27984628	-2.079846283	-0.274621742	51.92307692	9.76
15	9.544485997	1.175514003	0.155214213	55.76923077	10.72
16	11.58608633	-3.746086334	-0.494631148	59.61538462	10.85
17	10.36112613	14.85887387	1.961957411	63.46153846	11.04
18	9.493445989	4.036554011	0.532984338	67.30769231	12.06
19	9.697606022	-0.147606022	-0.019489817	71.15384615	12.52
20	10.97360623	-0.123606233	-0.016320898	75	13.53
21	9.901766056	1.138233944	0.150291775	78.84615385	14.04
22	9.799586039	-1.339686039	-0.176891397	82.69230769	15.12
23	10.36112613	14.85887387	1.961957411	86.53846154	18.9
24	11.02464624	-3.904646241	-0.51556731	90.38461538	23.48
25	9.595526005	2.924473995	0.386145914	94.23076923	25.22
26	11.53504633	-1.775046326	-0.234376126	98.07692308	25.22



# Bank Artha Graha Internasional Tbk. (Bank Inter-Pacific Tbk)

Banking

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Fax (021) 515-3470, 515-3471  
SWIFT: ARTGIDJA  
[www.arthagraha.com](http://www.arthagraha.com)  
Business Banking  
Company Status PMDN

## Summary of Financial Statement

<b>Total Assets</b>	8,840,969	10,849,952	11,045,984
Cash and in Banks	1,276,833	1,654,473	1,217,255
Cash	118,009	116,810	184,362
Bank Indonesia	1,131,416	1,349,524	932,234
Other banks	27,409	189,139	100,659
Placements in Other Banks	123,373	414,585	319,183
Notes and Securities	832,551	829,728	1,416,785
Loans	5,601,180	7,349,224	6,870,481
Investments	549	475	130
Fixed Assets	137,692	138,594	134,878
Other Assets	868,792	851,473	1,087,372
<b>Liabilities</b>	8,328,181	10,313,626	10,404,600
Total Deposits	6,870,593	8,938,394	9,168,672
Demand deposits	787,548	865,699	789,837
Time deposits	5,334,917	7,375,337	7,726,248
Savings deposits	738,128	677,359	641,593
Cash Money	67,516	84,029	97,995
Notes Issued	8,378	8,928	n.a
Borrowings	1,173,563	1,077,042	1,067,113
Other Liabilities	207,131	204,233	162,820
Minority interests in Subsidiaries	145	128	124
<b>Shareholders' Equity</b>	512,643	535,198	551,169
Paid-up capital	559,840	559,840	559,840
in excess of par value	415,913	415,913	415,913
Retained earnings	(462,110)	(439,555)	(423,593)
<b>Revenue</b>	889,610	1,022,009	1,388,000
Operating Expenses	815,757	959,092	1,347,682
Operating Profit	73,853	23,927	40,318
Other Income (Expenses)	14,780	7,426	3,754
Profit before Taxes	89,633	31,353	44,072
Profit after Taxes	82,061	22,537	38,779
<b>Revenue Breakdown</b>			
Interest Income	823,017	959,778	1,272,558
Other Income	66,593	62,231	115,442
<b>Expense Breakdown</b>			
Interest Paid	409,075	543,231	907,442
Others	406,682	415,861	440,240
<b>Per Share Data (Rp)</b>			
Earnings per Share	73.42	0.77	6.11
Equity per Share	459.67	18.20	109.97
Dividend per Share	n.a	n.a	n.a
Closing Price	165	30	45
<b>Financial Ratios</b>			
PER (x)	2.25	65.25	7.36
PBV (x)	0.36	2.75	0.41
Dividend Payout (%)	n.a	n.a	n.a
Dividend Yield (%)	n.a	n.a	n.a
<b>Cash and Banks</b>			
to Demand Deposits (x)	1.60	1.87	1.52
Cash and Banks to Total Deposits (x)	0.19	0.19	0.13
Equity to Total Assets (x)	0.06	0.05	0.05
Loans to Total Deposits (x)	0.82	0.82	0.75
Operating Profit Margin (x)	0.08	0.02	0.03
Net Profit Margin (x)	0.09	0.02	0.02
ROI (%)	0.83	0.21	0.28
ROE (%)	16.01	4.21	5.58
PER = 20.58x ; PBV = 1.33x (June 2007)			
Financial Year: December 31			
Public Accountant: Arifin, Hafid & Co.			
(penanggung jawab: H.R. Arifin Wirakusumah)			

Shareholders	
Artha Graha	31.74%
Banka Nusantara Permat	16.90%
Banka Bisnisपुरी	16.38%
Banka Sentosajaya	16.38%
Banka Platinum Murni	16.38%
	2.22%

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 http: [www.ank.co.id](http://www.ank.co.id)  
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**SS**
**ny Status**

Banking  
 PMDN

**Financial Performance:** The Company booked net profit at 994 billion in 2006, increase slightly by 0.39% from previous. The higher net profit was come from the increase of income from IDR120.696 billion to IDR159.913 billion.

**History:** PT Bank Arta Niaga Kencana was established in Surabaya on September 18, 1969. The company was formerly as PT Bank Surabaya Djaja. Based on decree D.15.6.8.4 on October 15, 1969 from Minister of Finance Republic of Indonesia. Company obtained its operating license to conduct bank activities. After series of changes and development in bank activities, in April 10, 1984, PT Bank Surabaya Djaja was reas PT Bank Arta Niaga Kencana. In short, as Bank "ANK". A small bank whose market was once concentrated only in Surabaya, Bank ANK has expanded its operations to the other parts of Central Java and DKI Jakarta in 1989. Bank ANK also changed its status to become a foreign exchange bank in accordance with the decree of Bank Indonesia No. 23/26/Kep/Dir dated July 6, 1990. Because of these developments, Bank ANK was able to improve their banking services especially in the foreign market. Towards the end of year 2000, Bank ANK has a total of 10 offices. This includes one head office, five branches, and five sub-branches. Since September 28, 2000, The Company has become a public company. The company listed its stocks at the Indonesia Stock Exchange in November, 2000. The amount of stocks the company offered to the public was 50,000,000 at 500 rupiah. This sums up to a capital injection of 25 billion rupiah. The injected capital was used to develop the net working system including some new office (branch and sub branches) and to implement the technological information system. It was also used to increase working capital for the bank.

**Shareholders**

PT Galaxi	22.11%
PT Galaxi	22.11%
PT Anugerah Megah	11.05%
PT Dewan Winoko	7.37%
PT Rukun Langgeng	6.63%
PT Surya Putra	4.42%
	26.31%

**Summary of Financial Statement**

	2006	2005	2004
<b>Total Assets</b>	1,092,242	1,199,758	1,311,773
Cash and cash equivalents	354,440	344,818	449,034
Cash	6,752	6,989	11,018
Bank Indonesia	343,282	332,499	432,957
Other banks	4,406	5,330	4,059
Placements in Other Banks	6,598	23,504	67,544
Loans	673,535	774,067	733,258
Investments	n.a	n.a	n.a
Fixed Assets	44,865	43,440	41,258
Other Assets	12,604	13,929	21,679
<b>Liabilities</b>	972,855	1,072,232	1,176,052
Total Deposits	955,788	1,051,728	1,143,016
Demand deposits	124,965	109,574	107,171
Time deposits	642,548	764,057	829,095
Savings deposits	188,273	179,097	208,750
Call Money	1,064	3,673	4,164
Borrowings	40	33	23
Other Liabilities	15,975	16,798	28,849
<b>Shareholders' Equity</b>	119,377	127,526	155,721
Paid-up capital	95,000	95,000	95,000
Paid-up capital in excess of par value	(1,218)	(1,218)	(1,218)
Retained earnings	25,585	33,744	41,933
Revenue	99,658	125,172	164,645
Operating Expenses	87,566	109,282	148,979
Operating Profit	12,072	15,890	16,266
Other Income (Expenses)	3,115	1,269	959
Profit before Taxes	15,187	17,158	17,225
Profit after Taxes	10,099	11,949	11,995
<b>Revenue Breakdown</b>			
Interest incomes	95,711	120,697	159,912
Other incomes	3,947	4,475	4,733
<b>Expense Breakdown</b>			
Interest Paid	51,378	75,239	109,790
Others	36,208	34,043	33,589
<b>Per Share Data (Rp)</b>			
Earnings (Loss) per Share	53	63	63
Equity per Share	628	671	714
Dividend per Share	n.a	n.a	74
Closing Price	775	839	1,070
<b>Financial Ratios</b>			
PER (x)	14.58	13.20	16.85
PBV (x)	1.23	1.24	1.50
Dividend Payout (%)	n.a	n.a	1.18
Dividend Yield (%)	n.a	n.a	0.07
<b>Cash and Banks</b>			
to Demand Deposits (x)	2.84	3.18	4.18
Cash and Banks to Total Deposits (x)	0.37	0.33	0.39
Equity to Total Assets (x)	0.11	0.11	0.10
Loans to Total Deposits (x)	0.70	0.74	0.64
Operating Profit Margin (x)	0.12	0.13	0.10
Net Profit Margin (x)	0.10	0.10	0.07
ROI (%)	0.92	1.00	0.91
ROE (%)	8.46	9.37	8.84
PER = 50.83x ; PBV = 1.65x (June 2007)			
Financial Year: December 31			
Public Accountant: Prasetyo, Sarwoko & Sandjojo			

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[www.bukopin.co.id](http://www.bukopin.co.id)  
 Banking  
 any Status BUMN

## Summary of Financial Statement

Total Assets	18,415,436	24,683,890	31,555,143
Cash and Cash Equivalents	1,222,238	2,626,460	2,750,443
Cash	147,152	219,741	276,562
Bank Indonesia	1,027,674	2,565,538	2,422,256
Other banks	47,412	41,180	52,583
Placements in Other Banks	2,216,600	4,056,464	3,122,782
Notes and Securities	1,716,955	3,522,453	10,522,292
Loans	12,708,859	13,633,768	14,408,595
Investments	19	19	39,232
Fixed Assets	203,579	261,725	268,862
Other Assets	347,187	383,000	443,916
Liabilities	17,373,557	23,490,562	29,883,343
Total Deposits	15,237,103	20,188,377	24,885,037
Demand deposits	5,159,880	7,704,508	8,295,097
Time deposits	8,325,445	10,759,584	14,587,832
Savings deposits	1,751,678	1,726,266	2,002,308
Call Money	788,254	684,563	1,589,803
Loans	836,110	944,434	851,992
Other Liabilities	1,112,090	1,675,168	2,556,911
Minority Interests in Subsidiaries	n.a.	n.a.	4,796
Shareholders' Equity	1,041,879	1,193,328	1,668,004
Paid-up capital	689,380	689,380	773,756
Paid-up capital in excess of par value	n.a.	n.a.	184,694
Retained earnings (accumulated loss)	352,499	503,948	709,553
Revenue	1,868,560	2,185,115	3,238,909
Operating Expenses	1,548,331	1,815,679	2,608,782
Operating Profit (Loss)	320,229	369,436	430,127
Other Income (Expenses)	(13,744)	5,711	29,900
Profit (Loss) before Taxes	306,485	375,147	460,027
Profit (Loss) after Taxes	210,451	256,875	315,216
Revenue Breakdown			
Interest incomes	1,693,598	1,695,222	2,687,658
Other incomes	215,003	289,894	351,053
Expense Breakdown			
Interest Paid	885,081	1,033,720	1,813,233
Others	663,250	781,959	695,549
Par Share Data (Rp)			
Earnings (Loss) per Share	n.a.	n.a.	56
Equity per Share	n.a.	n.a.	297
Dividend per Share	n.a.	n.a.	22
Closing Price	n.a.	n.a.	760
Financial Ratios			
PER (x)	n.a.	n.a.	12.49
PBV (x)	n.a.	n.a.	2.38
Dividend Payout (%)	n.a.	n.a.	0.40
Dividend Yield (%)	n.a.	n.a.	0.03
Cash and Banks			
to Demand Deposits (x)	0.24	0.37	0.33
Cash and Banks to Total Deposits (x)	0.08	0.14	0.11
Equity to Total Assets (x)	0.06	0.05	0.05
Loans to Total Deposits (x)	0.83	0.68	0.58
Operating Profit Margin (x)	0.17	0.17	0.13
Net Profit Margin (x)	0.11	0.12	0.10
ROI (%)	1.14	1.04	1.00
ROE (%)	20.20	21.51	16.90

PER = 8.21x ; PBV = 1.88x (June 2007)

Financial Year: December 31

Public Accountant: Purwantono, Jarwo & Sandjaja

holders	
INDO	40.07%
an Government	18.49%
PERA BULOĞ	12.04%
INDO	7.15%
	22.25%

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 Jakarta 10250  
 Phone (021) 230-0455, 230-0893  
 Fax (021) 310-2632

Business Banking  
 Company Status PMDN

Financial Performance: The Company booked net profit of 763 billion in 2006, increase by 14.73% from IDR23.327 billion in 2005. The interest income stepped up from IDR84.668 billion in 2005 to IDR96.889 billion in 2006.

Company History: The Company established on March 3, 1967 and started its operation as public bank on March 28. On September 14, 2000, the Company changed its name to Bank Bumi Arta. On June 15, 2007, the Company listed its share at Jakarta Stock Exchange.

## Summary of Financial Statement

	(million rupiah)		
	2006	2005	2004
<b>Total Assets</b>	1,640,001	1,267,644	1,741,751
Cash and Cash Equivalents	1,165,369	576,875	990,273
Cash	22,004	23,931	33,036
Bank Indonesia	1,136,571	549,608	935,891
Other banks	6,794	8,336	18,346
Placements in Other Banks	28,091	17,992	17,170
Notes and Securities	n.a	n.a	n.a
Loans	387,381	529,349	595,087
Investments	1,663	1,470	1,470
Fixed Assets	34,040	115,753	114,273
Other Assets	23,467	24,200	23,478
<b>Liabilities</b>	1,434,748	969,390	1,384,743
Total Deposits	1,397,654	910,680	1,326,008
Call Money	9,515	25,153	18,010
Notes issued	n.a	2,028	1,479
Loans	n.a	n.a	n.a
Other Liabilities	36,893	31,314	39,246
Minority Interests in Subsidiaries	15	n.a	n.a
<b>Shareholders' Equity</b>	205,237	298,254	357,008
Paid-up capital	62,000	100,000	231,000
Paid-up capital in excess of par value	n.a	n.a	10,990
Retained earnings (accumulated loss)	143,237	198,254	115,018
<b>Revenue</b>	155,110	152,826	193,318
Operating Expenses	116,347	122,659	154,609
Operating Profit (Loss)	38,766	29,967	33,509
Other Income (Expenses)	917	4,267	1,404
Profit (Loss) before Taxes	39,683	34,234	33,913
Profit (Loss) after Taxes	27,601	23,327	26,763
<b>Revenue Breakdown</b>			
Interest incomes	145,875	143,076	183,792
Other incomes	9,238	9,750	9,526
<b>Expense Breakdown</b>			
Interest Paid	60,502	58,363	66,503
Others	55,445	64,471	67,906
<b>Per Share Data (Rp)</b>			
Earnings (Loss) per Share	n.a	n.a	12
Equity per Share	n.a	n.a	135
Dividend per Share	n.a	n.a	3
Closing Price	n.a	n.a	280
<b>Financial Ratios</b>			
PER (x)	n.a	n.a	24.17
PBV (x)	n.a	n.a	1.81
Dividend Payout (%)	n.a	n.a	25.89
Dividend Yield (%)	n.a	n.a	1.07
<b>Cash and Banks</b>			
to Demand Deposits (x)	n.a	n.a	1.42
Cash and Banks to Total Deposits (x)	0.83	0.64	0.75
Equity to Total Assets (x)	0.13	0.24	0.20
Loans to Total Deposits (x)	0.28	0.58	0.45
Operating Profit Margin (x)	0.25	0.20	0.20
Net Profit Margin (x)	0.18	0.15	0.14
ROI (%)	1.68	1.64	1.54
ROE (%)	13.45	7.82	7.50

Shareholders	
Husada Investment	45.45%
Graha Agung	27.27%
Kencana Lestari	18.18%
Others	9.10%

PER = 25.73x ; PBV = 1.57x (June 2007)

Financial Year: December 31

Public Accountant: Osman Ramli Sudo & Co.

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<http://www.bumiputera.co.id>  
**Business Status**  
 Banking  
 PMDN

**Financial Performance:** The Company booked net profit of billion in 2006 versus net loss of IDR48.1 billion in 2005, led by net interest income that rose by approximately IDR241.08 billion.

**History:** Founded on July 31st 1980, corporate got the license to operate as general bank on January 4th 1990. On October 5th 1997, corporate got the new status as foreign exchange bank.

## Summary of Financial Statement

	(million rupiah)		
	2004	2005	2006
<b>Total Assets</b>	3,802,123	4,317,058	5,415,741
Cash and cash equivalents	402,844	630,758	663,522
Cash	35,844	30,862	47,761
Bank Indonesia	330,060	466,864	460,378
Other banks	36,920	33,232	55,383
Placements in Other Banks	484,809	304,555	142,427
Notes and Securities	208,851	242,702	368,506
Loans	2,506,402	3,008,760	3,995,291
Fixed Assets	41,461	36,744	32,966
Other Assets	157,956	183,539	282,299
<b>Liabilities</b>	3,533,739	4,112,943	4,895,213
Deposits	3,050,393	3,787,435	4,659,591
Call Money	14,605	26,967	32,148
Notes issued	296,042	98,674	n.a
Loans	65	47	46
Taxes payable	2,042	n.a	n.a
Accrued expenses	15,733	18,375	22,210
Other Liabilities	154,868	181,445	183,218
<b>Shareholders' Equity</b>	268,384	204,115	518,929
Paid-up capital	200,000	200,000	500,000
Paid-up capital			
in excess of par value	5,149	5,149	2,661
Retained earnings	63,235	(1,034)	16,068
<b>Revenue</b>	457,253	455,844	684,476
Operating Expenses	417,829	528,152	674,480
Operating Profit	39,424	(72,308)	9,996
Other Income (Expenses)	9,036	7,097	2,593
Profit before Taxes	48,460	(65,211)	12,589
Profit after Taxes	31,843	(48,104)	7,927
<b>Revenue Breakdown</b>			
Interest incomes	430,950	431,147	654,985
Other incomes	26,273	24,697	29,491
<b>Expense Breakdown</b>			
Interest Paid	285,263	256,639	408,963
Others	212,566	271,513	265,517
<b>Per Share Data (Rp)</b>			
Earnings per Share	16	(24)	2
Equity per Share	134	102	104
Dividend per Share	4	n.a	0.4
Closing Price	170	120	90
<b>Financial Ratios</b>			
PER (x)	10.74	(4.99)	56.77
PBV (x)	1.27	1.18	0.87
Dividend Payout (%)	25.28	n.a	25.23
Dividend Yield (%)	2.35	n.a	0.44
<b>Cash and Banks</b>			
to Demand Deposits (x)	0.13	0.14	0.12
Cash and Banks to Total Deposits (x)	0.13	0.14	0.12
Equity to Total Assets (x)	0.07	0.05	0.10
Loans to Total Deposits (x)	0.82	0.79	0.86
Operating Profit Margin (x)	0.09	n.a	0.01
Net Profit Margin (x)	0.07	n.a	0.01
ROI (%)	0.83	(1.11)	0.15
ROE (%)	11.79	(23.57)	1.53

**Directors**  
 Chairman: Daim Bin Haji Zainuddin  
 President: 5.96%  
 Director: 26.95%

PER = 15.81x ; PBV = 1.07x (June 2007)  
 Financial Year: December 31  
 Public Accountant: Purwanings Sarwoto & Sandjaja

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 Télex: 65364, 60764  
 E-mail: [humas@bca.co.id](mailto:humas@bca.co.id)  
 Investor relation@bca.co.id  
 Web: [www.klikbca.com](http://www.klikbca.com)  
 Business Status Banking  
 PMDN

## Summary of Financial Statement

	(Million Rupiah)		
	2004	2005	2006
<b>Total Assets</b>	149,168,842	150,180,752	176,793,726
Cash and cash equivalents	43,551,174	27,213,874	48,254,949
Cash	2,877,044	3,725,998	5,484,694
Bank Indonesia	40,347,524	23,252,221	42,315,361
Other banks	226,606	235,655	454,894
Placements in Other Banks	2,558,909	7,344,934	6,297,820
Notes and Securities	57,691,839	55,801,929	54,266,445
Loans	39,280,369	52,778,750	59,688,265
Investments	76,174	55,422	38,153
Fixed Assets	1,935,151	2,024,748	2,214,931
Other Assets	4,075,426	4,951,055	6,038,163
<b>Liabilities</b>	135,242,451	134,332,330	158,729,994
Total Deposits	131,965,222	129,861,060	164,328,511
Demand deposits	28,771,683	28,965,847	34,234,356
Time deposits	34,147,317	37,335,408	48,526,046
Savings deposits	69,066,022	63,559,805	71,568,109
Call Money	672,224	720,321	1,025,142
Notes Issued	425,039	652,439	36,762
Loans	484,127	525,316	702,370
Other Liabilities	1,675,839	2,573,194	2,637,259
Minority Interests in Subsidiaries	950	1,268	1,362
Shareholders' Equity	13,925,401	15,847,154	18,067,360
Paid-up capital	1,537,502	1,539,888	1,540,938
Paid-up capital in excess of par value	3,877,347	3,899,441	3,895,933
Retained earnings (accumulated loss)	8,510,152	10,417,825	12,630,489
<b>Revenue</b>	13,223,065	15,397,484	18,376,465
Operating Expenses	8,752,188	10,393,489	13,367,790
Operating Profit (Loss)	4,476,897	5,003,995	6,008,678
Other Income (Expenses)	51,836	119,523	57,925
Profit (Loss) before Taxes	4,528,733	5,123,618	6,066,603
Profit (Loss) after Taxes	3,135,634	3,597,681	4,242,809
<b>Revenue Breakdown</b>			
Interest Income	11,483,365	13,214,943	17,151,390
Other Income	1,745,699	2,182,541	2,225,078
<b>Expense Breakdown</b>			
Interest Paid	4,899,001	5,562,338	7,668,266
Others	3,854,187	4,831,151	5,699,524
<b>Per Share Data (Rp)</b>			
Earnings (Loss) per Share	260	292	344
Equity per Share	1,132	1,286	1,466
Dividend per Share	80	90	115
Closing Price	2,975	3,400	5,200
<b>Financial Ratios</b>			
PER (x)	11.45	11.64	15.11
PBV (x)	2.63	2.64	3.55
Dividend Payout (%)	0.31	0.31	0.33
Dividend Yield (%)	0.03	0.03	0.02
<b>Cash and Banks</b>			
to Demand Deposits (x)	1.51	0.94	1.41
Cash and Banks to Total Deposits (x)	0.33	0.21	0.31
Equity to Total Assets (x)	0.09	0.11	0.10
Loans to Total Deposits (x)	0.30	0.41	0.39
Operating Profit Margin (x)	0.34	0.32	0.31
Net Profit Margin (x)	0.24	0.23	0.22
ROI (%)	2.14	2.40	2.40
RDE (%)	22.95	22.70	23.48

Shareholders	Percentage
Investments (Mauritius) Ltd.	51.15%
Salim	1.76%
Bank Central Asia Tbk (Treasury Stock)	0.37%
	46.72%

PER = 15.44x ; PBV = 3.57x (June 2007)  
 Financial Year: December 31  
 Public Accountant: Sidharta, Sidharta & Widjaya  
 (Penanggung Jawab: Dra. Tohana Widjaya)

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Telex 60566 CIC PCT IA  
E-mail: kantor\_pusat@bankcic.com

Business Status Banking  
PMDN

Financial Performance: The Company booked net income of 592 billion in 2006, or increase by 59.7% compared to last year. The higher net income was due to increase in revenue from IDR778 billion to IDR1.551 trillion.

Company History: PT. Bank Century Invest Corporation was established in 1989. The company started its operation as a general bank on 16 April 1990. The bank was listed its share in Jakarta Stock Exchange on 25 June 1997. On 22 October 2004, the bank merged with Bank Danpac and Bank Pikko, and changed its name to Bank Century Tbk.

## Summary of Financial Statement

<b>Total Assets</b>	7,856,931	13,273,540	14,547,470
Cash and Cash Equivalents	595,732	1,448,323	1,734,645
Cash	101,227	101,490	101,955
Bank Indonesia	492,950	1,270,447	1,568,394
Other banks	61,555	74,386	64,255
Placements in Other Banks	1,522,626	2,843,649	3,495,361
Notes and Securities	2,454,415	4,282,085	3,929,100
Loans	1,726,360	2,355,964	2,355,964
Fixed Assets	84,943	124,019	135,394
Other Assets	1,432,855	2,211,500	2,897,338
<b>Liabilities</b>	7,836,841	12,907,139	13,765,836
Total Deposits	6,396,064	10,109,721	11,213,653
Demand deposits	515,669	527,150	732,322
Time deposits	5,191,708	9,127,642	9,970,501
Savings deposits	688,687	454,929	510,830
Call Money	122,562	230,245	190,567
Notes Issued	70,461	n.a.	270,837
Loans	4,479	n.a.	n.a.
of which			
Subordinated			
Other Liabilities	1,034,275	2,567,173	2,090,955
Shareholders' Equity	220,090	366,401	781,634
Paid-up capital	1,556,845	1,769,049	1,769,049
Paid-up capital in excess of par value	155,224	185,224	165,224
Retained earnings (accumulated loss)	(1,521,979)	(1,587,872)	(1,172,639)
Revenue	594,545	778,379	1,557,008
Operating Expenses	1,307,660	955,009	1,452,450
Operating Profit (Loss)	(713,115)	(176,630)	98,558
Other Income (Expense)	19,427	200,134	(48,003)
Profit (Loss) before Taxes	(693,688)	23,504	50,555
Profit (Loss) after Taxes	(748,563)	22,288	35,592
Revenue Breakdown			
Interest Income	527,792	586,241	1,317,354
Other incomes	66,753	192,138	239,654
Expense Breakdown			
Interest Paid	442,319	643,016	1,022,971
Others	885,341	311,993	429,479
Per Share Data (Rp)			
Earnings (Loss) per Share	(103)	1	2
Equity per Share	30	18	39
Dividend per Share	n.a.	n.a.	n.a.
Closing Price	70	50	70
Financial Ratios			
PER (x)	(0.69)	71.75	39.31
PBV (x)	2.30	4.95	1.79
Dividend Payout (%)	n.a.	n.a.	n.a.
Dividend Yield (%)	n.a.	n.a.	n.a.
Cash and Banks to Demand Deposits (x)	1.16	2.74	2.37
Cash and Banks to Total Deposits (x)	0.09	0.14	0.15
Equity to Total Assets (x)	0.03	0.03	0.05
Loans to Total Deposits (x)	0.27	0.23	0.21
Operating Profit Margin (x)	n.a.	n.a.	0.06
Net Profit Margin (x)	n.a.	0.03	0.02
ROE (%)	(9.53)	0.17	0.24
RCE (%)	(340.12)	6.08	4.55

Shareholders	
Asia Holding Limited	11.50%
Stanley Co. Int. Ltd. Client AC	7.45%
Delta Sekuritas	7.04%
Chartered Bank, Hong Kong A/C	
Asia Holding Limited	6.53%
Banking S.A Luxembourg	5.61%
Chartered Bank, Hong Kong A/C	
Global Fund Ltd Psc	5.61%
	56.26%

PER = 16.61x ; PBV = 2.61x (June 2007)  
Financial Year: December 31  
Public Accountant: Drs. Herue, Pramono & Co.

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[www.danamon.co.id](http://www.danamon.co.id)  
 SS  
 Banking  
 ny Status  
 BUMN

## Summary of Financial Statement

	(million rupiah)		
	2004	2005	2006
<b>Total Assets</b>	58,820,805	67,803,454	82,072,887
Cash and Cash Equivalents	4,060,909	6,490,906	7,388,601
Cash	753,253	640,044	632,583
Bank Indonesia	2,662,100	4,633,140	5,865,971
Other banks	645,553	1,157,122	570,047
Placements in Other Banks	1,020,805	3,856,903	1,742,926
Notes and Securities	20,572,977	17,054,564	23,921,423
Loans	27,732,575	34,842,515	39,531,250
Investments	76,623	11,958	12,052
Fixed Assets	1,297,171	1,490,028	1,468,876
Other Assets	4,659,745	4,127,160	6,069,556
<b>Liabilities</b>	50,890,123	59,043,170	72,385,809
Deposits	40,262,715	44,350,482	54,194,256
Call Money	112,317	164,731	236,272
Notes Issued	1,650,000	2,875,600	4,000,000
Loans	4,919,032	4,900,769	4,559,781
of which			
Subordinated	3,469,587	3,628,474	3,373,940
Other Liabilities	4,576,059	6,732,169	9,395,500
Minority Interests in Subsidiaries	126,739	171,331	244,951
<b>Shareholders' Equity</b>	7,803,943	8,588,553	9,441,927
Paid-up capital	3,562,261	3,569,247	3,581,679
Paid-up capital			
in excess of par value	62,737	199,770	374,247
Retained earnings (accumulated loss)	4,178,945	4,820,936	5,486,001
<b>Revenue</b>	7,730,985	9,950,891	12,933,693
Operating Expenses	4,324,508	6,773,862	10,461,235
Operating Profit (Loss)	3,406,477	3,187,529	2,472,458
Other Income (Expenses)	(29,241)	(189,283)	(369,217)
Profit (Loss) before Taxes	3,378,236	2,998,246	2,103,241
Profit (Loss) after Taxes	2,408,079	2,003,199	1,325,332
<b>Revenue Breakdown</b>			
Interest Income	7,117,114	8,088,507	10,847,933
Other Income	613,871	1,872,384	2,085,760
<b>Expense Breakdown</b>			
Interest Paid	2,532,868	3,403,588	5,132,953
Others	1,791,640	3,369,776	5,328,282
<b>Per Share Data (Rp)</b>			
Earnings (Loss) per Share	491	407	269
Equity per Share	1,590	1,747	1,974
Dividend per Share	67	203	131
Closing Price	4,375	4,750	6,750
<b>Financial Ratios</b>			
PER (x)	8.91	11.66	25.13
PBV (x)	2.75	2.72	3.53
Dividend Payout (%)	0.14	0.50	0.49
Dividend Yield (%)	0.02	0.04	0.02
<b>Cash and Banks</b>			
to Demand Deposits (x)	0.10	0.14	0.14
Cash and Banks to Total Deposits (x)	0.10	0.14	0.14
Equity to Total Assets (x)	0.13	0.13	0.12
Loans to Total Deposits (x)	0.69	0.79	0.73
Operating Profit Margin (x)	0.44	0.32	0.19
Net Profit Margin (x)	0.31	0.20	0.10
ROA (%)	4.09	2.85	1.61
ROE (%)	30.86	23.32	14.04

PER = 17.94x ; PBV = 3.73x (June 2007)  
 Financial Year: December 31  
 Public Accountant: Haryanto Sahari & Co.

holders  
 ancial (Indonesia) Pte., Ltd. 68.87%  
 Stanley Securities Ltd. 5.01%  
 26.12%

# Bank Eksekutif Internasional Tbk.

Banking

Office Jl. Tomang Raya No. 14  
 Jakarta 11430  
 Phone (021) 560-5678  
 Fax (021) 560-4567  
 Website: [www.bankeksektif.co.id](http://www.bankeksektif.co.id)  
 Business Banking  
 Primary Status PMDN

Financial Performance: The Company is still suffering net loss of 13.626 billion in 2006, or decrease when compared to last year net loss at IDR46.659 billion.

Company History: This domestic private bank was established in 1996 and then changed to be Bank Eksekutif Int'l on January 16th 1996. It was first operated as general banking on August 9th 1993. In July 2006, the company made a public offering of 277.5 million shares.

## Summary of Financial Statement

	(million Rp/ptn)		
	2004	2005	2006
<b>Total Assets</b>	1,493,537	1,492,008	1,339,267
Cash and Cash Equivalents	154,781	142,325	122,510
Cash	11,253	12,547	16,844
Bank Indonesia	141,248	128,809	103,824
Other banks	2,282	969	1,741
Placements in Other Banks	4,233	89	268
Loans	1,084,240	1,041,625	893,747
Fixed Assets	86,876	91,234	103,680
Other Assets	163,407	216,755	279,073
<b>Liabilities</b>	1,321,652	1,362,907	1,223,792
Total Deposits	1,266,580	1,300,274	1,150,743
Demand deposits	27,522	15,504	22,999
Time deposits	1,166,219	1,213,631	995,725
Savings deposits	72,819	70,839	132,020
Call Money	12,743	15,618	17,101
Other Liabilities	42,349	47,015	55,949
<b>Shareholders' Equity</b>	171,885	129,191	115,475
Paid-up capital	77,500	81,375	81,375
Paid-up capital in excess of par value	7,666	7,666	7,666
Revaluation of fixed assets	31,241	31,241	31,241
Retained earnings (accumulated loss)	55,478	8,819	(4,909)
Revenue	290,517	210,181	196,647
Operating Expenses	236,959	287,492	247,362
Operating Profit (Loss)	53,548	(77,312)	(50,715)
Other Income (Expenses)	(38,785)	11,731	31,676
Profit (Loss) before Taxes	17,763	(65,580)	(19,039)
Profit (Loss) after Taxes	12,152	(46,659)	(13,626)
<b>Revenue Breakdown</b>			
Interest incomes	279,247	202,305	189,861
Other incomes	11,270	7,876	6,786
<b>Expense Breakdown</b>			
Interest Paid	101,563	119,815	150,321
Others	135,400	167,677	97,042
<b>Per Share Data (Rp)</b>			
Earnings (Loss) per Share	16	(57)	(17)
Equity per Share	222	159	142
Dividend per Share	n.a	n.a	n.a
Closing Price	145	75	65
<b>Financial Ratios</b>			
FER (x)	9.25	(1.31)	(3.68)
PBV (x)	0.65	0.47	0.46
Dividend Payout (%)	n.a	n.a	n.a
Dividend Yield (%)	n.a	n.a	n.a
<b>Cash and Banks to Demand Deposits (x)</b>	5.62	9.01	5.33
<b>Cash and Banks to Total Deposits (x)</b>	0.12	0.11	0.11
<b>Equity to Total Assets (x)</b>	0.12	0.09	0.09
<b>Loans to Total Deposits (x)</b>	0.86	0.80	0.72
<b>Operating Profit Margin (x)</b>	0.33	(0.37)	(0.25)
<b>Net Profit Margin (x)</b>	0.04	(0.22)	(0.07)
<b>ROA (%)</b>	0.81	(3.13)	(1.02)
<b>ROE (%)</b>	7.07	(36.14)	(11.60)

<b>Shareholders</b>	
Budi Widjaja	53.15%
Sugeng Widjaja	10.20%
Sugeng Widjaja	4.82%
Sugeng Widjaja	4.82%
Sugeng Widjaja	4.82%
Sugeng Widjaja	22.10%

PER = -3.52x ; PBV = 0.53x (June 2007)  
 Financial Year: December 31  
 Public Accountant: Ishak, Saleh, Saewondo & Co.

Office: Jl. Buah Batu No. 58  
 Bandung, West Java  
 Phone (022) 732-2150  
 Fax (022) 731-9626  
 Website: [www.banksaudara.com](http://www.banksaudara.com)  
 Business Status: Banking  
 PMDN

**Financial Performance:** The Company booked net income of 192 billion in 2006, or increase sharply from IDR7.608 billion in 2005. The higher net income was due to increase in revenue from IDR117.917 billion to IDR162.360 billion.

**Company History:** The Company was established on 1906 with the name "Vereeniging Himpunan Soedara" in Bandung. On 1993, the company became PT Bank HS 1906 (Bank Himpunan Saudara) and on July 1993 started its operation as a general bank. On 2006 the Bank changed its name to Bank Saudara, and became a public company.

## Summary of Financial Statement

	(million rupiah)		
	2004	2005	2006
<b>Total Assets</b>	554,825	746,900	1,041,198
Cash and Cash Equivalents	45,877	54,108	73,638
Cash	9,972	13,659	20,955
Bank Indonesia	24,759	39,639	52,012
Other banks	11,116	812	640
Placements in Other Banks	34,953	50,433	165,213
Notes and Securities	23,499	44,271	48,718
Loans	417,956	563,463	712,818
Investments	2,781	194	329
Fixed Assets	10,279	13,567	16,441
Other Assets	19,481	20,664	26,043
<b>Liabilities</b>	508,163	665,145	892,210
Total Deposits	473,705	651,033	876,643
Demand deposits	473,686	647,860	855,955
Time deposits	19	3,172	20,687
Savings deposits	n.a	n.a	n.a
Call Money	1,302	2,813	3,011
Notes Issued	20,385	n.a	n.a
Loans	855	836	815
Other Liabilities	11,915	10,663	11,742
Minority interests in Subsidiaries			
Shareholders' Equity	46,672	81,755	149,987
Paid-up capital	75,000	100,000	150,000
Paid-up capital in excess of par value	2,313	2,313	6,453
Retained earnings (accumulated loss)	(30,641)	(20,558)	(7,456)
Revenue	100,420	117,917	162,360
Operating Expenses	33,842	47,783	60,495
Operating Profit (Loss)	66,578	70,133	81,870
Other income (Expenses)	(49,463)	(58,740)	(62,605)
Profit (Loss) before Taxes	17,115	11,393	19,174
Profit (Loss) after Taxes	973	7,608	13,092
<b>Revenue Breakdown</b>			
Interest Incomes	93,203	103,579	149,909
Other incomes	7,217	9,338	12,451
<b>Expense Breakdown</b>			
Interest Paid	30,034	41,745	78,539
Others	3,808	6,038	3,951
<b>Per Share Data (Rp)</b>			
Earnings (Loss) per Share	13	76	9
Equity per Share	62	62	59
Dividend per Share	n.a	n.a	n.a
Closing Price	n.a	n.a	150
<b>Financial Ratios</b>			
PER (x)	n.a	n.a	20.62
PBV (x)	n.a	n.a	1.81
Dividend Payout (%)	n.a	n.a	n.a
Dividend Yield (%)	n.a	n.a	n.a
<b>Cash and Banks</b>			
to Demand Deposits (x)	0.10	0.08	0.09
Cash and Banks to Total Deposits (x)	0.10	0.08	0.09
Equity to Total Assets (x)	0.08	0.11	0.14
Loans to Total Deposits (x)	0.88	0.87	0.81
Operating Profit Margin (x)	0.66	0.59	0.50
Net Profit Margin (x)	0.01	0.06	0.08
ROI (%)	0.18	1.02	1.26
ROE (%)	2.08	9.91	8.79
PER = 3.83x ; PBV = 1.53x (June 2007)			
Financial Year: December 31			
Public Accountant: Andriek Sumaryono & Partners			

Shareholders	Percentage
Prifin Panigoro	54.48%
Prifin Intidinamika	11.36%
Prifin Sundara Kowara	0.30%
Prifin Sartika Muhyidin	0.13%
Prifin Himpunan Saudara	0.09%
Prifin Had Suleiman Hidayat	0.06%
Public	33.58%

# Bank Internasional Indonesia Tbk.

Banking

Office Plaza BII-Tower II 6<sup>th</sup> Floor  
 Jl. MH Thamrin No. 51  
 Jakarta 10350  
 Phone (021) 230-0888  
 Fax (021) 3193-4609  
 Email : [cs@bii.co.id](mailto:cs@bii.co.id)  
[www.bii.co.id](http://www.bii.co.id) [Http://www.bii.co.id](http://www.bii.co.id)  
 Telex. 761129 BIITH IA  
 761610 BIITH IA

Business Status Banking  
 PMDN

## Summary of Financial Statement

	2007	2006	2005
<b>Total Assets</b>	36,077,167	50,271,052	53,101,100
Cash and Cash Equivalents	3,819,715	4,919,732	7,855,278
Cash	662,685	698,903	822,572
Bank Indonesia	2,875,875	3,272,733	6,465,331
Other banks	281,155	948,096	597,375
Placements in Other Banks	4,382,829	4,059,543	3,532,837
Notes and Securities	13,047,291	15,870,642	13,533,327
Loans	12,788,576	22,668,255	25,656,512
Investments	4,459	3,491	2,556
Fixed Assets	906,396	831,869	803,593
Other Assets	1,116,801	1,717,119	1,787,897
<b>Liabilities</b>	31,866,367	45,662,828	47,845,847
<b>Total Deposits</b>	29,638,784	36,917,305	37,117,184
Demand deposits	9,475,994	9,937,425	9,110,913
Time deposits	14,082,857	21,907,337	22,400,738
Savings deposits	6,080,133	5,072,843	5,605,533
Simpanan dari Bank Lain	245,116	1,674,268	1,960,859
Pinjaman Diteknis	546,630	477,075	1,654,019
Pinjaman Subordinasi	n.a	1,437,960	1,320,628
Other Liabilities	1,435,837	4,565,512	5,462,729
Minority Interests	n.a	350,598	330,419
Shareholders' Equity	4,210,800	4,708,424	5,255,253
Paid-up capital	3,218,192	3,218,048	3,228,827
Paid-up capital in excess of par value	61,745	78,669	154,312
Others	111,261	111,691	193,779
Retained earnings (accumulated loss)	621,582	1,300,616	1,668,535
<b>Revenue</b>			
Operating Revenue	4,021,411	5,593,765	7,243,789
Operating Expense	3,211,457	4,696,540	6,531,144
Operating Profit (Loss)	809,954	897,228	712,655
Other Income (Expense)	11,628	19,882	30,835
Profit (Loss) before Taxes	821,582	917,110	743,490
Profit (Loss) after Taxes	621,582	725,116	633,710
<b>Revenue Breakdown</b>			
Interest Income	2,955,381	4,646,460	6,202,837
Other Income	1,066,030	947,288	1,040,952
<b>Expense Breakdown</b>			
Interest Paid	1,309,240	2,301,293	3,574,307
Others	1,902,217	2,395,247	2,956,837
<b>Per Share Data (Rp)</b>			
Earnings (Loss) per Share	17	15	13
Equity per Share	83	98	109
Dividend per Share	5.00	5.15	5.24
Closing Price	185	155	240
<b>Financial Ratios</b>			
PER (x)	10.78	10.22	18.21
PBV (x)	2.10	1.58	2.26
Dividend Payout (%)	29.09	33.97	59.76
Dividend Yield (%)	5.68	5.26	4.81
<b>Cash and Banks</b>			
to Demand Deposits (x)	0.40	0.50	0.87
Cash and Banks to Total Deposits (x)	0.13	0.13	0.21
Equity to Total Assets (x)	0.12	0.09	0.10
Loans to Total Deposits (x)	0.43	0.62	0.69
Operating Profit Margin (x)	0.20	0.16	0.10
Net Profit Margin (x)	0.20	0.13	0.09
ROA (%)	2.37	1.72	1.43
ROE (%)	38.25	25.97	25.97

Shareholders as of December 2006

Financial Holding Pte. Ltd	56.33%
Investments (Mauritius) Pte. Ltd	6.09%
	37.58%

PER = 14.92x ; PBV = 1.64x (June 2007)  
 Financial Year: December 31  
 Public Accountant: Prasetio, Sarwoko & Sanjaja (2005);  
 Furwaniono, Sarwoko & Sandjaja (2006)

Office Jl. Hayam Wuruk No. 33  
 Jakarta 10120  
 Phone (021) 530-6668  
 231-0323 (Hunting)  
 Fax (021) 350-0470, 231-6061,  
 3483-2741  
 Telex: 44807, 46649 BK JUAN IA  
 Banking  
 any Status PMDN

Financial Performance: The Company booked net profit of 191 billion in 2006, up by 38.87% from IDR2.946 billion in the net profit increase was supported by the interest income by 29.27% from IDR164.399 billion to IDR212.521 billion.  
 History: Established in Medan on April 28th 1913 as NV. Thwa Shangyeh Maatschappij (Chinese Trading Company) in March 31st 1962, corporate changed its name to be PT. Thunghwa Shangyeh. And on March 10th 1965, the name changed again to be PT. Bank Kesawan. The corporate con-banking services industry.

## Summary of Financial Statement

	(million rupiah)		
	2007	2006	2005
<b>Total Assets</b>	1,533,928	1,541,559	2,052,127
Cash and Cash Equivalents	378,773	160,249	192,016
Cash	15,757	20,015	29,871
Bank Indonesia	357,005	128,429	148,836
Other banks	6,010	11,805	13,319
Placements in Other Banks	18,872	26,539	93,310
Notes and Securities	305,665	392,220	300,132
Loans	710,512	610,940	1,263,920
Fixed Assets	36,093	38,915	39,355
Other Assets	84,013	112,695	163,354
<b>Liabilities</b>	1,439,945	1,419,582	1,925,050
Total Deposits	1,424,649	1,395,735	1,839,359
Demand deposits	250,448	163,594	173,972
Time deposits	804,551	924,288	1,325,195
Savings deposits	369,349	308,843	340,792
Call Money	6,236	9,246	10,277
Other Liabilities	9,000	13,611	76,424
Shareholders' Equity	93,933	121,976	126,067
Paid-up capital	98,623	123,670	123,670
Paid-up capital			
in excess of par value	n.a	n.a	n.a
Revaluation of fixed assets	15,477	15,477	15,477
Retained earnings (accumulated loss)	(20,117)	(17,171)	(13,080)
Revenue	162,016	178,590	230,144
Operating Expenses	169,448	175,677	224,727
Operating Profit	2,568	3,313	5,417
Other Income (Expenses)	2,603	1,412	726
Profit before Taxes	5,171	4,725	6,143
Profit after Taxes	2,628	2,946	4,091
<b>Revenue Breakdown</b>			
Interest incomes	140,345	159,204	203,351
Other incomes	21,671	19,755	26,793
<b>Expense Breakdown</b>			
Interest Paid	83,041	113,994	155,940
Others	76,407	61,683	68,787
<b>Per Share Data (Rp)</b>			
Earnings per Share	7	6	8
Equity per Share	234	247	255
Dividend per Share	n.a	13	n.a
Closing Price	170	400	460
<b>Financial Ratios</b>			
PER (x)	25.94	67.16	55.63
PBV (x)	0.73	1.62	1.61
Dividend Payout (%)	n.a	218	n.a
Dividend Yield (%)	n.a	3	n.a
<b>Cash and Banks</b>			
to Demand Deposits (x)	1.51	0.98	1.10
Cash and Banks to Total Deposits (x)	0.27	0.11	0.10
Equity to Total Assets (x)	0.06	0.08	0.06
Loans to Total Deposits (x)	0.50	0.58	0.69
Operating Profit Margin (x)	0.02	0.02	0.02
Net Profit Margin (x)	0.02	0.02	0.02
ROI (%)	0.17	0.19	0.20
ROE (%)	2.80	2.42	3.24

holders	
ni Tirta Mustika	64.03%
invest Tbk	19.95%
ita Sekurindo	7.56%
	8.46%

PER = 13.85x ; PBV = 1.74x (June 2007)  
 Financial Year: December 31  
 Public Accountant: Aryanito Amir Yusuf & Mawar

Office	Megara Asia Building Jl. Raya Diponegoro No.101 Lippo Karawaci, Tangerang 15810, Banten Phone (021) 546- 0333, 546-0555, 546-0666 Fax 546-0601-5, 546-0339 E-mail: <a href="mailto:corporate.secretary@lippobank.co.id">corporate.secretary@lippobank.co.id</a> <a href="http://www.lippobank.co.id">http://www.lippobank.co.id</a>
SS ny Status	Merchant Banking PMDN

**Financial Performance:** The Company recorded net profit of billion in 2006, rising by 23% compared to IDR412 billion. This increased was supported by net interest increase by IDR1.6 trillion.

**History:** The history of PT Bank Lippo, Tbk ("Bank") is rooted back in 1948, when the Bank was established as the first private bank in Indonesia, under its original name of NV. Bank Lippo. The Bank has since experienced many changes, including several mergers with other banks. In 1977, for example, Bank Lippo, Tbk, then has changed its name to become PT. Bank Lippo. In 1989, Bank Lippo, Tbk merged with NV. Central Commercial Bank. In 1989 was a remarkable one for the Bank, when it successfully merged with PT. Bank Umum Asia, changed its name to PT. LippoBank and launched an IPO at the Jakarta Stock Exchange and Surabaya Stock Exchange. In 1998, through the Extraordinary General Meeting on December 23, 1998, the Bank's name was changed to become PT. Bank Lippo, Tbk, the name it uses until presently. In accordance with the Government's initiative to accelerate the development of the banking industry, as stated under the 1988 Regulatory Package, the Bank began to expand its operations, with the vision of becoming the number one provider for funding, clearing and payment interbank. The Bank's network quickly grown from only 30 branches in 1998 to become 363 branches located in 120 cities throughout Indonesia, in 2001. The Bank has consistently focused its loan distribution to the retail and commercial segments, typically providing financial assistance to distribution companies and small and medium enterprises (SMEs). While the target for funding is aimed at retail and consumer markets. Since February 29, 2004, PT. Bank Lippo has become the majority owners of LippoBank, holding 52.05% of the Bank's ownership. Presently, the Bank provides a "one-stop" banking services, in retail, consumer and commercial segments, international products and attractive investment instruments for its individual and corporate customers, with a total of more than 2.1 million accounts.

## Summary of Financial Statement

	2004	(million rupiah)	
	2005	2006	2006
<b>Total Assets</b>	27,832,108	29,116,215	33,357,782
Cash and Cash Equivalents	9,271,378	8,009,668	9,458,181
Cash	493,166	565,054	640,551
Bank Indonesia	8,649,548	4,232,488	8,710,269
Other banks	128,664	212,126	107,361
Placements in Other Banks	2,090,089	4,395,047	3,404,653
Notes and Securities	926,903	934,877	1,291,140
Loans	5,012,452	7,048,301	11,563,542
Investments	3,846	3,846	3,439
Fixed Assets	809,664	687,877	756,233
Other Assets	9,717,782	10,496,599	6,880,274
<b>Liabilities</b>	25,524,684	26,504,635	30,005,016
Total Deposits	24,852,485	25,105,334	28,693,173
Demand deposits	8,062,626	8,565,133	8,976,582
Time deposits	5,958,199	7,180,956	8,669,453
Savings deposits	10,811,658	9,359,245	9,427,138
Call Money	175,802	225,563	207,316
Loans	57,147	45,437	1,815,377
of which			
Subordinated	26,469	20,924	1,758,530
Other Liabilities	438,550	1,128,300	1,290,150
Shareholders' Equity	2,966,024	2,611,560	3,551,766
Paid-up capital	811,494	811,494	811,494
Paid-up capital			
in excess of par value	9,779,697	9,779,697	9,779,697
Revaluation of fixed assets	633,303	633,303	633,303
Retained earnings (accumulated loss)	(8,916,457)	(8,612,931)	(7,872,715)
Revenue	2,289,124	2,677,499	3,651,633
Operating Expenses	1,881,154	2,075,900	2,751,162
Operating Profit (Loss)	407,970	602,599	900,576
Other Income (Expenses)	496,714	(79,848)	(320,989)
Profit (Loss) before Taxes	904,684	522,751	579,687
Profit (Loss) after Taxes	882,684	412,321	506,655
<b>Revenue Breakdown</b>			
Interest Income	1,819,540	2,159,230	2,949,955
Other Income	469,584	518,269	701,683
<b>Expense Breakdown</b>			
Interest Paid	864,398	937,437	1,302,929
Others	996,756	1,137,963	1,448,233
<b>Per Share Data (Rp)</b>			
Earnings (Loss) per Share	228	105	129
Equity per Share	589	856	856
Dividend per Share	n.a	n.a	n.a
Closing Price	700	1,480	1,610
<b>Financial Ratios</b>			
PER (x)	3.07	14.08	12.45
PBV (x)	1.19	2.22	1.88
Dividend Payout (%)	n.a	n.a	n.a
Dividend Yield (%)	n.a	n.a	n.a
<b>Cash and Banks</b>			
to Demand Deposits (x)	1.15	0.68	1.13
Cash and Banks to Total Deposits (x)	0.37	0.29	0.35
Equity to Total Assets (x)	0.09	0.09	0.10
Loans to Total Deposits (x)	0.20	0.30	0.43
Operating Profit Margin (x)	17.82	22.49	24.66
Net Profit Margin (x)	39.00	15.39	13.88
ROA (%)	3.21	1.42	1.52
RCE (%)	38.68	15.78	15.12

Shareholders	
Banking Investments B.V.	86.97%
Bank Lippo Pte., Ltd.	5.57%
Bank Lippo (Indonesia Government)	2.24%
	5.22%

PER = 11.27x; PBV = 2.17x (June 2007)  
Financial Year: December 31  
Public Accountant: Aryanto Amir Yusuf & Mawar  
(penanggung jawab Mawar I.R. Napitupulu, SE, MGA)

Office Jl. Jend. Gatot Subroto Kav. 36-38  
 Jakarta 12190  
 Phone (021) 526-5045, 5296-4023  
 Fax (021) 5296-4024

Business Banking  
 Ownership Status BUMN

Financial Performance: The Company booked net profit at 421 trillion in 2006, or increase significantly from IDR603 trillion booked in 2005. The higher net profit was supported from increase in net interest income from IDR8.955 trillion to 13.45 trillion.

Company History: Established in October 1998, in the aftermath of Asian financial crisis of 1997 and 1998, Bank Mandiri is a product of a merger of four state-owned banks: Bank Bumi Daya, Bank Negara, Bank Ekspor Impor and Bank Pembangunan Indonesia. Through the efforts of its more than 17,500 employees, Bank Mandiri provides comprehensive financial service to more than 10 million corporate and individual customers as well as small and medium sized enterprises in Indonesia.

## Summary of Financial Statement

	2006	2005	2004
<b>Total Assets</b>	243,155,327	263,393,349	267,517,192
Cash and Cash Equivalents	33,038,861	38,270,882	40,423,639
Cash	2,439,465	2,522,764	3,985,717
Bank Indonesia	29,940,208	35,042,890	35,909,539
Other banks	657,188	705,328	548,383
Placements in Other Banks	8,176,802	15,349,399	9,424,392
Notes and Securities	93,832,205	95,400,021	95,511,950
Loans	65,765,901	94,669,474	103,282,247
Investments	3,649	63,066	84,870
Fixed Assets	5,434,938	5,305,413	4,769,243
Other Assets	17,959,371	13,120,993	14,080,812
<b>Liabilities</b>	223,217,577	240,164,245	241,171,246
Total Deposits	190,791,199	215,135,061	215,756,628
Demand deposits	41,063,330	46,410,270	48,612,753
Time deposits	96,174,466	121,571,613	106,640,314
Savings deposits	53,633,402	47,153,176	60,503,561
Cash Money	742,102	926,656	882,904
Notes Issued	3,993,980	3,993,469	3,793,893
Loans	7,065,493	4,279,631	3,424,892
Other Liabilities	20,623,304	15,839,428	17,313,639
Minority Interests in Subsidiaries	3,543	4,705	5,176
<b>Shareholders' Equity</b>	24,934,707	23,214,398	26,340,670
Paid-up capital	10,065,427	10,127,859	10,315,609
Retained earnings (accumulated loss)	14,869,280	13,086,539	16,025,061
in excess of par value	5,967,897	6,008,255	6,433,948
<b>Revenue</b>	23,260,414	23,577,554	28,994,128
Operating Expenses	15,739,815	22,369,881	26,283,018
Operating Profit (Loss)	7,520,599	1,187,573	2,711,110
Other Income (Expenses)	4,403	45,304	120,066
Profit (Loss) before Taxes	7,525,002	1,232,877	2,831,196
Profit (Loss) after Taxes	5,255,701	804,531	2,422,472
<b>Revenue Breakdown</b>			
Interest Incomes	19,213,442	20,999,225	26,261,706
Other Incomes	4,046,972	2,578,329	2,733,022
<b>Expense Breakdown</b>			
Interest Paid	9,679,402	12,044,181	15,915,870
Others	6,060,413	10,345,699	10,367,148
<b>Per Share Data (Rp)</b>			
Earnings (Loss) per Share	262	30	118
Equity per Share	1,241	1,145	1,279
Dividend per Share	70	15	70
Closing Price	1,925	1,640	2,900
<b>Financial Ratios</b>			
PER (x)	7.36	54.84	24.65
PBV (x)	1.55	1.43	2.27
Dividend Payout (%)	26.76	50.16	59.74
Dividend Yield (%)	3.64	0.91	2.42
<b>Cash and Banks</b>			
to Demand Deposits (x)	0.63	0.62	0.63
Cash and Banks to Total Deposits (x)	0.17	0.18	0.19
Equity to Total Assets (x)	0.10	0.09	0.10
Loans to Total Deposits (x)	0.45	0.44	0.48
Operating Profit Margin (x)	0.32	0.05	0.09
Net Profit Margin (x)	0.23	0.03	0.08
ROA (%)	2.12	0.23	0.91
ROE (%)	21.08	2.60	9.20

Shareholders  
 State Government 67.47%  
 Public 32.53%

PER = 15.15x ; PBV = 2.41x (June 2007)  
 Financial Year: December 31  
 Public Accountant: Purwanti, Sarwoko & Sandjaja

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 Jakarta 10920  
 Phone (021) 521-2288, 521-2300  
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 521-1965  
 Telex 65019, 65020 MAYA IA  
 Reuters Dealing Code: MAYA  
 E-mail:  
[mayapada@bankmayapada.com](mailto:mayapada@bankmayapada.com)  
[www.bankmayapada.com](http://www.bankmayapada.com)  
**Business Status**  
 Banking  
 PMDN

## Summary of Financial Statement

<b>Total Assets</b>	2,556,260	3,155,554	3,699,665
<b>Cash and Cash Equivalents</b>	129,199	209,475	242,562
Cash	9,649	14,641	18,644
Bank Indonesia	116,914	184,965	217,768
Other banks	2,435	7,479	6,146
<b>Placements in Other Banks</b>	195,822	159,905	196,615
<b>Notes and Securities</b>	72,601	62,498	81,061
<b>Loans</b>	1,549,386	2,025,891	2,493,173
<b>Fixed Assets</b>	209,648	211,591	213,683
<b>Other Assets</b>	459,605	490,194	472,771
<b>Liabilities</b>	2,253,553	2,838,343	3,343,594
<b>Total Deposits</b>	2,182,646	2,516,132	3,053,142
Demand deposits	273,777	162,497	204,531
Time deposits	1,793,139	2,247,469	2,654,033
Savings deposits	115,630	106,166	194,578
<b>Call Money</b>	8,310	34,661	18,639
<b>Loans</b>	16,435	15,597	15,093
<b>Other Liabilities</b>	45,962	271,953	256,721
<b>Shareholders' Equity</b>	302,707	317,211	356,271
<b>Paid-up capital</b>	264,129	264,129	264,129
in excess of par value	412	412	412
<b>Revaluation of fixed assets</b>	n.a	n.a	n.a
<b>Retained earnings (accumulated loss)</b>	18,166	32,670	71,730
<b>Revenue</b>	270,650	325,890	494,264
<b>Operating Expenses</b>	219,369	301,935	439,855
<b>Operating Profit (Loss)</b>	51,271	23,955	54,409
<b>Other Income (Expenses)</b>	(1,142)	(124)	(1,510)
<b>Profit (Loss) before Taxes</b>	50,129	23,831	52,899
<b>Profit (Loss) after Taxes</b>	33,280	16,945	38,165
<b>Revenue Breakdown</b>			
Interest Incomes	255,739	315,919	482,814
Other Incomes (Expenses)	14,921	9,971	11,450
<b>Expense Breakdown</b>			
Interest Paid	131,562	197,427	326,611
Others	87,807	104,508	113,244
<b>Per Share Data (Rp)</b>			
<b>Earnings (Loss) per Share</b>	25	13	33
<b>Equity per Share</b>	234	246	276
<b>Dividend per Share</b>	n.a	n.a	n.a
<b>Closing Price</b>	350	120	630
<b>Financial Ratios</b>			
<b>PER (x)</b>	11.64	9.15	17.93
<b>PBV (x)</b>	1.28	0.49	1.92
<b>Dividend Payout (%)</b>	n.a	n.a	n.a
<b>Dividend Yield (%)</b>	n.a	n.a	n.a
<b>Cash and Banks</b>			
to Demand Deposits (x)	0.47	1.27	1.79
<b>Cash and Banks to Total Deposits (x)</b>	0.06	0.08	0.06
<b>Equity to Total Assets (x)</b>	0.12	0.10	0.10
<b>Loans to Total Deposits (x)</b>	0.71	0.81	0.82
<b>Operating Profit Margin (x)</b>	0.19	0.07	0.11
<b>Net Profit Margin (x)</b>	0.12	0.05	0.08
<b>ROI (%)</b>	1.30	0.54	1.03
<b>ROE (%)</b>	10.99	5.34	10.72

PER = 23.95x ; PBV = 1.59x (June 2007)  
 Financial Year: December 31  
 Public Accountant: Jimmy Buchi & Co.(2006);  
 Hendrawinata Gani & Co. (2006)

<b>Shareholders</b>	
Bank Mayapada Karunia	26.46%
Bank Mayapada Karunia	20.88%
Bank Mayapada Karunia	18.66%
Bank Mayapada Karunia	15.53%
Bank Mayapada Karunia	18.47%

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 Fax (021) 7918-7100  
[www.bankmega.com](http://www.bankmega.com)  
 Business Banking  
 Primary Status PMDN

## Summary of Financial Statement

	(million rupiah)		
	2004	2005	2006
<b>Total Assets</b>	18,642,917	25,109,428	30,972,910
Cash and Cash Equivalents	4,317,076	3,972,113	2,910,418
Cash	108,192	169,499	301,734
Bank Indonesia	4,181,456	3,783,784	2,558,265
Other banks	26,828	28,830	50,399
Placements in Other Banks	74,326	49,632	1,056,456
Notes and Securities	5,019,772	8,923,168	14,728,533
Loans	7,467,501	11,113,855	10,839,026
Investments	31	31	n.a
Fixed Assets	350,422	564,905	674,675
Other Assets	1,404,669	463,594	763,602
<b>Liabilities</b>	17,466,173	23,832,803	29,038,609
Total Deposits	15,534,103	21,977,477	26,756,000
Demand deposits	2,519,599	2,139,334	3,346,765
Time deposits	11,119,749	18,076,312	19,114,512
Savings deposits	1,694,755	1,762,631	3,294,706
Call Money	46,842	113,868	36,579
Notes issued	n.a	n.a	n.a
Loans	190,778	85,000	60,000
of which			
Bank Indonesia	93,778	n.a	n.a
Subordinated	105,000	85,000	60,000
Other Liabilities	1,688,820	1,658,458	3,186,030
Minority interests in Subsidiaries	n.a	n.a	n.a
<b>Shareholders' Equity</b>	1,176,644	1,276,625	1,534,301
Paid-up capital	470,115	712,694	812,722
Paid-up capital in excess of par value	143,195	377,876	777,965
Retained earnings	563,334	186,055	343,614
<b>Revenue</b>	1,749,243	2,564,387	3,155,307
Operating Expenses	1,291,436	2,101,806	2,927,334
Operating Profit	457,807	262,781	227,973
Other Income (Expenses)	(7,669)	970	(5,929)
Profit before Taxes	450,138	263,691	221,984
Profit after Taxes	312,255	179,353	151,066
<b>Revenue Breakdown</b>			
Interest Income	1,701,795	2,292,744	3,037,829
Other Income	47,448	71,643	117,478
<b>Expense Breakdown</b>			
Interest Paid	823,766	1,555,063	2,262,312
Others	467,670	546,743	665,022
<b>Per Share Data (RP)</b>			
Earnings per Share	332	126	93
Equity per Share	1,251	636	1,190
Dividend per Share	136	n.a	n.a
Closing Price	1,950	2,050	2,100
<b>Financial Ratios</b>			
PER (x)	5.87	16.29	22.50
PBV (x)	1.56	2.29	1.76
Dividend Payout (%)	40.65	n.a	n.a
Dividend Yield (%)	6.97	n.a	n.a
<b>Cash and Banks</b>			
to Demand Deposits (x)	1.71	1.86	0.87
Cash and Banks to Total Deposits (x)	0.28	0.18	0.11
Equity to Total Assets (x)	0.06	0.05	0.06
Loans to Total Deposits (x)	0.43	0.51	0.42
Operating Profit Margin (x)	0.26	0.11	0.07
Net Profit Margin (x)	0.18	0.06	0.05
ROA (%)	1.67	0.71	0.49
ROE (%)	26.54	14.05	7.84

PER = 10.92x ; PBV = 2.51x (June 2007)

Financial Year: December 31

Public Accountant: Purwantono, Sarwoto & Sandjaja

Shareholders  
 PT Global Investindo 52.20%  
 PT Mega Bank 47.80%

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 Telex: 65511,65512 KBBNI IA  
 PO Box 2955 JKT 10220  
 Home Page: <http://www.bni.co.id>  
 E-mail: [hissek01@bni.co.id](mailto:hissek01@bni.co.id)  
 E-mail: [hinphp02@bni.co.id](mailto:hinphp02@bni.co.id)  
 Banking  
 any Status BUMN (state owned enterprise)

Financial Performance: The Company recorded net profit of 13 trillion in 2006, rising by 36.09% compared to IDR1.42 trillion in 2005. The net profit increase was supported by net income, which up by 5.3% at IDR7.377 trillion.

History: Founded on July 1946, Bank BNI's initial function as the central bank. At the 1949 Round Table Conference, Indonesia and Netherlands governments agreed to change the function of Bank BNI to a commercial bank. After officially being a commercial bank on 15 September 1950, the government issued a foreign exchange license to Bank BNI to facilitate its effort for national export development. This task began with 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 completed by the October 1988 deregulation package, Bank BNI completely restructured its business operations so as to become adaptable and flexible in facing increased competition and development at the time. On 25 November 1996, Bank BNI became the first publicly listed owned bank when it listed its share on Jakarta and Surabaya Stock Exchange. Since charting a new direction in 2004, sweeping changes are taking place internally driven by the new sense of identity, spirit, and hope emanating from within the Bank and among its thousands of personnel. What is happening inside BNI is a transformation that is designed to touch every fabric of the Bank's collective business as well as corporate culture, and setting it off to a common goal. It is a transformation that will establish an anchor bank in Indonesia that is the pride of the entire industry - leading the industry with an intuitive understanding of trends of a competitive and fast changing market. A united and red spirit exists today among the majority of 18,603 employees that make up the rank and file of BNI. This new spirit effectively expresses the commitments of a restructured, reorganized and repositioned BNI to reclaim its status as the first and foremost bank in the country - a strong and reliable anchor that leads the industry in a way that instills pride among its members, to become the pride of all other stakeholders. It is a hat that has evolved from a proud and strong heritage that goes back over half a century to the birth of a nation, and continues to grow today with new direction and purpose that BNI sets itself for the future. Confident from experience, trained expertise, wise in perception, innovative on ideas, yet prudence, BNI is fully equipped to take its place among leading corporations in Indonesia.

Shareholders  
 Indonesia Government 97.48%  
 2.52%

## Summary of Financial Statement

	2004	(million rupiah)	
		2005	2006
<b>Total Assets</b>	107,040,172	122,775,579	154,725,486
Cash and Cash Equivalents	17,890,427	21,557,645	39,890,673
Cash	2,260,808	2,763,958	3,458,807
Bank Indonesia	15,240,225	18,140,742	36,257,831
Other banks	359,394	652,945	181,935
Placements in Other Banks	1,471,600	2,671,502	3,990,886
Notes and Securities	25,912,698	22,592,451	21,599,632
Loans	56,924,640	70,122,985	83,584,704
Investments	59,173	64,671	69,711
Fixed Assets	1,545,741	1,910,135	1,821,972
Other Assets	3,245,893	3,856,110	3,870,909
<b>Liabilities</b>	94,589,878	109,422,597	137,846,678
Total Deposits	83,204,729	98,227,859	126,336,779
Demand deposits	13,363,672	17,383,641	27,864,082
Time deposits	25,271,918	31,472,221	40,165,063
Savings deposits	44,569,139	49,372,027	58,307,624
Call Money	1,799,826	1,956,467	2,355,034
Loans	2,431,569	1,799,919	1,764,607
Other Liabilities	7,153,764	7,438,322	7,390,258
<b>Shareholders' Equity</b>	12,450,294	13,352,982	16,878,808
Paid-up capital	5,925,045	6,017,850	6,143,211
Paid-up capital in excess of par value	1,731,425	1,916,284	2,535,650
Retained earnings (accumulated loss)	4,793,824	5,418,848	8,199,937
<b>Revenue</b>	16,977,604	17,978,326	22,579,587
Operating Expenses	11,890,339	12,686,017	16,794,968
Operating Profit (Loss)	5,287,265	5,312,309	5,784,619
Other Income (Expenses)	444,159	295,643	122,102
Profit (Loss) before Taxes	5,731,425	5,607,952	5,906,721
Profit (Loss) after Taxes	3,633,228	3,908,597	4,257,572
<b>Revenue Breakdown</b>			
Interest incomes	15,530,820	17,253,712	21,070,537
Other incomes	1,446,784	724,614	1,509,050
<b>Expense Breakdown</b>			
Interest Paid	4,273,193	4,327,425	7,300,778
Others	7,417,145	7,839,592	9,494,190
<b>Per Share Data (Rp)</b>			
Earnings (Loss) per Share	307	316	347
Equity per Share	1,051	1,109	1,374
Dividend per Share	153	156	172
Closing Price	2,875	3,025	5,150
<b>Financial Ratios</b>			
PER (x)	9.39	9.58	14.88
PBV (x)	2.74	2.73	3.75
Dividend Payout (%)	49.90	49.36	49.73
Dividend Yield (%)	0.05	0.05	0.03
<b>Cash and Banks</b>			
to Demand Deposits (x)	1.34	1.24	1.43
Cash and Banks to Total Deposits (x)	0.21	0.22	0.32
Equity to Total Assets (x)	0.12	0.11	0.11
Loans to Total Deposits (x)	0.68	0.71	0.66
Operating Profit Margin (x)	0.31	0.30	0.26
Net Profit Margin (x)	0.21	0.21	0.19
ROA (%)	5.77	5.04	4.36
RDE (%)	42.76	37.92	33.75

PER = 14.45x; PBV = 3.39x (June 2007)

Financial Year: December 31

Public Accountant: Prasetyo, Sarwoko & Sandjaja (2005);

Purwantono, Sarwoko & Sandjaja (2006)

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 250-5353  
 Fax (021) 250-5205  
 E-mail: [caniago@bankniaga.com](mailto:caniago@bankniaga.com)  
<http://www.bankniaga.com>  
 Banking  
 PMDN

**Business**
**Company Status**

**Company News:** Bank Indonesia has approved the replacement of the controlling shareholder of PT Bank Niaga Tbk from Citra Commerce Holdings Berhad (CCHB) to CIMB Group Ltd (CIMB) commencing June 20, 2007.

**Financial Performance:** In 2006, the Company booked net profit of 647.732 billion, or increase by 18.43% from last year position. The higher net profit was supported by the increase of net income from IDR1.726 trillion to IDR2.212 trillion.

**Company History:** PT Bank Niaga was founded in 1955 and obtained its license to operate in foreign exchange transactions in 1971. The Group's principal activities are the provision of banking, financing, factoring, stockbroking, insurance, remittance and investment management services.

**Summary of Financial Statement**

	Trillion Rupiah		
	2004	2005	2006
<b>Total Assets</b>	30,798,312	41,579,881	46,544,346
<b>Cash and Cash Equivalents</b>	2,269,594	3,225,296	3,774,408
Cash	370,861	463,751	631,635
Bank Indonesia	1,546,208	2,492,585	2,893,745
Other banks	352,425	268,960	199,028
<b>Placements in Other Banks</b>	1,933,932	2,449,628	2,017,223
<b>Notes and Securities</b>	4,249,753	4,932,800	6,109,879
<b>Loans</b>	20,388,027	28,671,419	32,457,152
<b>Investments</b>	117,587	90,203	25,311
<b>Fixed Assets</b>	389,310	440,499	462,239
<b>Other Assets</b>	1,450,109	1,770,076	1,689,134
<b>Liabilities</b>	28,428,557	37,610,301	41,752,358
<b>Total Deposits</b>	24,733,259	34,377,604	39,143,492
<b>Notes Issued</b>	664,250	50,000	n.a
<b>Loans</b>	995,732	1,280,456	1,107,349
<b>Taxes Payable</b>	24,635	91,853	182,133
<b>Other Liabilities</b>	2,010,681	1,810,388	1,389,332
<b>Minority Interests in Subsidiaries</b>	6,754	3,447	4,895
<b>Shareholders' Equity</b>	2,369,801	3,966,113	4,787,095
Paid-up capital	749,594	949,794	953,680
Paid-up capital in excess of par value	547,954	1,666,733	1,779,488
Retained earnings (accumulated loss)	1,069,453	1,349,586	2,049,727
<b>Revenue</b>	3,059,420	4,129,159	6,013,750
<b>Operating Expenses</b>	2,426,060	3,397,536	4,965,808
<b>Operating Profit (Loss)</b>	633,360	726,621	1,027,942
<b>Other Income (Expenses)</b>	120,748	19,708	(66,145)
<b>Profit (Loss) before Taxes</b>	754,078	746,329	931,797
<b>Profit (Loss) after Taxes</b>	660,293	546,921	647,732
<b>Revenue Breakdown</b>			
Interest Income	2,507,839	3,713,324	5,321,663
Other Income	551,581	415,835	692,087
<b>Expense Breakdown</b>			
Interest Paid	1,134,804	1,987,032	3,109,511
Others	1,291,256	1,410,506	1,876,297
<b>Per Share Data (Rp)</b>			
Earnings (Loss) per Share	8.42	46.07	34.04
Equity per Share	30.15	334.08	399.99
Dividend per Share	17	n.a	10
Closing Price	460	405	520
<b>Financial Ratios</b>			
PER (x)	54.61	8.79	17.02
PBV (x)	15.26	1.21	2.30
Dividend Payout (%)	201.82	n.a	18.78
Dividend Yield (%)	3.70	n.a	1.10
<b>Cash and Banks</b>			
to Demand Deposits (x)	0.09	0.09	0.10
Cash and Banks to Total Deposits (x)	0.09	0.09	0.10
Equity to Total Assets (x)	0.08	0.10	0.10
Loans to Total Deposits (x)	0.82	0.93	0.83
Operating Profit Margin (x)	0.21	0.18	0.17
Net Profit Margin (x)	0.22	0.13	0.11
ROA (%)	2.14	1.32	1.39
ROE (%)	27.94	13.79	13.53

**Shareholders**

Citra-Commerce Holdings Berhad 64.00%  
 Public 36.00%

PER = 12.43x ; PBV = 2.13x (June 2007)  
 Financial Year: December 31  
 Public Accountant: Maryanto Sahari & Co.

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 Email: [nisp@banknisp.com](mailto:nisp@banknisp.com)  
**Business Status**  
 Banking  
 PMDN

**Financial Performance:** In 2006, the Company booked net profit at IDR237.035 or increase by 15.64% from last year position. The higher net profit was due to increase in interest income from IDR1.851 trillion to IDR2.481 trillion.

**History:** Sixty-three years ago = on April 4, 1941 to be precise = Bank was established in Bandung, West Java, under the name NV Nederlandsche Spaar En Deposito Bank. Bank NISP is the fourth oldest bank in Indonesia initially operated as a savings bank. In 1967 the bank's status was changed to a commercial bank. In 1972, Bank NISP entered into a financing and technical assistance agreement with Daiwa Bank of Japan through Bank Daiwa Perdanania, was the first joint venture bank in Indonesia. On 27 June 1974, Bank NISP became a shareholder in Bank Perdanania, in which as of 31 March 2002 Bank NISP owned 92% share. In March 2003, the Daiwa Bank, Limited, and the Asahi Bank, Ltd. merged, and reorganized into Resona Bank, Limited, and Saitama Resona Bank, Limited, to establish "The Resona Holdings, Inc." In connection with the merger, the bank's name has been changed from PT Bank Daiwa Perdanania to PT Bank Resona Perdanania. Bank NISP's status was upgraded in 1990 when the bank became a foreign exchange bank. In line with this, confidence in Bank NISP from international institutions continued to grow. EXIM Bank of Japan and Netherlands Development Finance Company (FMO) both used Bank NISP to channel long-term soft loans to small- and medium-sized enterprises. In addition, Bank NISP also participated in USAID's loan guarantee portfolio program from the United States. Bank NISP became a public bank on October 20, 1994, listing its shares on the Jakarta Stock Exchange. In 1995 and 1996, Bank NISP was awarded ISO 9002 certification for its Treasury and Financial Institutions division as well as its Head Office division. Bank NISP was the first bank in the Asean region to apply international quality standards. In January 2000, Bank NISP's ISO 9002 certification was upgraded to ISO 9001-1994 and there was a further upgrade to ISO 9001-2000 certification in 2001. At the beginning of 1997, together with Singapore's third largest bank the Oversea-Chinese Banking Corporation (OCBC), Bank NISP established a nature bank called Bank OCBC-NISP. Following the acquisition of PT Bank TatLee Buana by PT Bank OCBC-NISP in February 2002, the name of PT Bank OCBC-NISP was changed to PT Bank OCBC Indonesia. In 2002, Bank NISP increased its share in the bank from 15% to 1.33%. In the same year, Bank NISP was the first bank in Indonesia to receive long-term bilateral loans directly from International Finance Corporation (IFC), a member of the World Bank Group. At the beginning of 2001, the IFC became a shareholder in Bank NISP, taking a 15% share through Rights Issue II and changing the loans that it had already granted into subordinated loans amounting to USD 5 million. Following this, a second investment was made through rights issue III, totaling Rp 31.56 billion and 15 million through the execution of the compensation for the above loans, which was completed in July 2002. As of 30 November 2004, the IFC officially owns a 15% stake in Bank NISP.

The economic crisis that struck Indonesia in mid-1997 and rapidly deteriorated banking crisis forced the government to introduce a recapitalization program in the Indonesia's banking sector. Under this program, Bank Indonesia classified Bank NISP as an 'A' bank, indicating that the bank's capital structure was strong enough to exclude it from the bank recapitalization program, which was essentially aimed at strengthening capital. In 1999, while the majority of Indonesian banks were involved in internal recovery activities, Bank NISP went ahead and launched a targeted Home Ownership Loan product called 'KPR Merdeka' (Independence Home Ownership Loans). The unique feature of this product is the loan approval process, which takes only five working days as from when all data have been received. This product received a very warm welcome from members of the public who had anxiously been awaiting bank loans to help them pay for their homes in the wake of the economic crisis. With the support of 3,000 employees, more than 100 branches and more than 5,000 ATMs (including the "ATM Bersama" network), spread throughout Indonesia, Bank NISP continues to grow and develop without forgetting the importance of providing quality service to its customers. In the international market, trust to Bank NISP has become more concrete, OCBC Bank Singapore, the biggest banks in the Southeast Asia, came in as a shareholder of NISP in April 2004. With the 22.56% share ownership, OCBC Bank is the second biggest institutional shareholder of Bank NISP, which actively supports Bank NISP's growth and development to be the world-class standard bank.

Shareholders	Percentage
Overseas Investments Pte., Ltd)	72.35%
International Finance Corporation	7.17%
Bank OCBC NISP	0.10%
Bank TatLee Surjaudaja	0.03%
Bank OCBC Surjaudaja	0.02%
Bank NISP	20.33%

## Summary of Financial Statement

	2006	2005	2004
<b>Total Assets</b>	17,877,067	20,105,690	24,205,990
Cash and Cash Equivalents	3,249,097	1,553,578	1,850,993
Cash	177,185	244,650	318,696
Bank Indonesia	2,972,524	1,325,716	1,436,658
Other banks	99,388	83,210	95,599
Placements in Other Banks	340,534	1,419,981	611,016
Notes and Securities	2,842,683	3,510,792	4,736,265
Loans	8,898,915	12,244,965	15,410,325
Investments	115,153	1,957	60,644
Fixed Assets	321,058	442,405	503,209
Other Assets	1,109,627	832,072	933,547
<b>Liabilities</b>	16,418,350	17,990,596	21,751,058
<b>Total Deposits</b>	13,055,608	15,957,791	19,627,127
Demand deposits	1,665,903	2,143,173	604,538
Time deposits	8,481,390	10,801,147	18,787,759
Savings deposits	2,928,328	3,213,471	234,830
Call Money	89,244	132,632	328,454
Notes Issued	1,234,813	499,460	457,411
Loans	538,178	563,569	513,500
of which			
Others	538,178	563,569	513,500
Other Liabilities	1,500,307	837,134	984,566
Minority Interests in Subsidiaries	62,634	64,599	n.a
<b>Shareholders' Equity</b>	1,396,083	1,965,381	2,454,932
Paid-up capital	516,747	516,966	516,966
Paid-up capital in excess of par value	158,825	636,066	630,066
Retained earnings	720,411	739,319	1,207,870
<b>Revenue</b>	1,665,847	2,111,437	2,756,455
Operating Expenses	1,274,658	1,818,391	2,425,450
Operating Profit	391,149	293,046	330,995
Other Income (Expenses)	3,936	(2,243)	1,883
Profit before Taxes	395,085	290,803	332,878
Profit after Taxes	293,562	204,971	237,035
<b>Revenue Breakdown</b>			
Interest Income	1,483,329	1,903,079	2,540,496
Other Income	177,518	205,358	215,959
<b>Expense Breakdown</b>			
Interest Paid	845,972	1,185,292	1,635,375
Others	428,726	633,099	790,085
<b>Per Share Data (Rp)</b>			
Earnings per Share	71	42	48
Equity per Share	339	402	497
Dividend per Share	n.a	n.a	n.a
Closing Price	775	770	850
<b>Financial Ratios</b>			
PER (x)	10.91	18.54	17.70
PBV (x)	2.29	1.91	1.71
Dividend Payout (%)	n.a	n.a	n.a
Dividend Yield (%)	n.a	n.a	n.a
<b>Cash and Banks</b>			
to Demand Deposits (x)	1.95	0.77	3.06
Cash and Banks to Total Deposits (x)	0.25	0.10	0.09
Equity to Total Assets (x)	0.08	0.10	0.10
Loans to Total Deposits (x)	0.76	0.77	0.79
Operating Profit Margin (x)	0.23	0.14	0.12
Net Profit Margin (x)	0.18	0.10	0.09
ROI (%)	1.64	1.02	0.98
RDE (%)	21.03	10.32	9.66

PER = 15.96x ; PBV = 2.08x (June 2007)  
 Financial Year: December 31  
 Public Accountant: Haryanto Sahari & Co.

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 Phone (021) 390-1485  
 Fax (021) 314-4589

**Business Status**  
 Banking  
 PMDN

## Summary of Financial Statement

Total Assets	2,322,727	2,639,666	3,351,474
Cash and cash equivalents	246,467	324,975	385,415
Cash	37,894	52,431	65,201
Bank Indonesia	140,424	199,752	243,043
Other banks	68,149	72,792	87,171
Placements in Other Banks	73,395	286,437	305,135
Notes and Securities	905,315	731,001	1,063,493
Loans	1,041,928	1,430,951	1,579,353
Fixed Assets	22,612	23,266	26,273
Other Assets	33,010	43,036	41,705
<b>Liabilities</b>	<b>2,177,420</b>	<b>2,676,016</b>	<b>3,071,684</b>
Deposits	2,067,206	2,562,822	2,948,682
Call money	17,651	20,671	24,793
Other Liabilities	92,563	92,523	98,209
Shareholders' Equity	145,307	163,650	279,810
Paid-up capital	79,138	79,138	158,275
Paid-up capital			
In excess of par value	1,184	1,183	8,009
Retained earnings	64,985	83,329	113,526
Revenue	192,784	256,603	367,063
Operating Expenses	158,800	221,787	323,678
Operating Profit	33,984	34,816	43,385
Other Income (Expenses)	6,191	6,728	137
Profit before Taxes	40,175	40,544	43,522
Profit after Taxes	28,044	28,315	30,373
<b>Revenue Breakdown</b>			
Interest Incomes	174,320	241,104	352,814
Other Incomes	18,464	15,499	14,249
<b>Expense Breakdown</b>			
Interest Paid	91,494	147,495	246,576
Others	67,306	74,292	77,102
<b>Per Share Data (Rp)</b>			
Earnings (Loss) per Share	177	179	96
Equity per Share	918	1,034	884
Dividend per Share	n.a	n.a	n.a
Closing Price	700	700	700
<b>Financial Ratios</b>			
PER (x)	3.95	3.91	7.30
PBV (x)	0.76	0.68	0.79
Dividend Payout (%)	n.a	n.a	n.a
Dividend Yield (%)	n.a	n.a	n.a
Cash and Banks to Total Deposits (x)	0.12	0.13	0.13
Equity to Total Assets (x)	0.06	0.06	0.09
Loans to Total Deposits (x)	0.50	0.56	0.54
Operating Profit Margin (x)	0.18	0.14	0.12
Net Profit Margin (x)	0.15	0.11	0.08
ROI (%)	1.21	1.00	0.91
RCE (%)	19.30	17.30	10.85

**Financial Performance:** The Company booked net interest income of IDR106.238 billion in 2006, or increase by 13.5% from previous year. Net profit before tax was up from IDR 12.228 billion to IDR 3.149 billion.

**Company History:** PT Bank Nusantara Parahyangan Tbk was established on January 1972 on the name of PT Bank Pasar Karya Parahyangan. To accommodate its development of business name, in March 1989 the Bank status was changed into a commercial bank named as PT Bank Nusantara Parahyangan. As the performance of BNP grew better, and accommodated by the government's desire to include public in the sharing BNP in terms of shares and activities, BNP changed its status from private company to public company in order to increase the paid capital by December 2000. Up to now, BNP has 1 central office and 18 offices in Indonesia.

<b>Shareholders</b>	
Prima Investama Sentral	14.99%
Prima Investama Ladang Arta	14.03%
Prima Investama Sukses Makmur	4.11%
Prima Investama Nata Arta	3.95%
Prima Investama Megah Korporindo	3.95%
Prima Investama Megah	3.95%
	55.02%

PER = 6.16x ; PBV = 0.77x (June 2007)

Financial Year: December 31

Public Accountant: Sanusi, Supardi, Sugiharto

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 Jakarta 10270  
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 Telex (021) 47380, 47384, 47394 PIBHO IA  
 Homepage: [www.panin.co.id](http://www.panin.co.id)  
 E-mail: [panin@panin.co.id](mailto:panin@panin.co.id)  
**Business** Merchant Banking  
**Company Status** PMDN

**Financial Performance:** The Company booked a net profit in-  
 of 29.54% at IDR730.279 billion in 2006 versus IDR563.752  
 in 2005. The net interest income rose 37.29% to IDR1.598  
 from IDR1.164 trillion.

**History:** The company was established in 1971 through  
 merger of three private banks: PT Bank Industri dan Dagang  
 sia, PT Bank Kemakmuran and PT Industri Djaja Indone-  
 sia. In 1972 the bank was granted a license to operate in foreign  
 exchange transaction. Later on, it took over four other banks: PT  
 Abadi, PT Bank Lingga Harta, PT Bank Pembangunan  
 ni, and PT Bank Pembangunan Sulawesi. The 1 for 4 right  
 included in August 1995 increased the total paid-up capi-  
 tal to 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 net-  
 worth of Rp 100 domestic offices, consisting of 20 main branches and  
 branches in all the important cities in Indonesia, and 2 (two)  
 branches in Cayman and Cook Islands. The bank also  
 has several international banks as joint-venture partners in finan-  
 ces companies in Indonesia, such as those formed with  
 Ichih Kangyo Bank, International Finance Corporation, DEG  
 Credit Lyonnais, Nippon Credit Bank, Schroders PLC., ANZ  
 in February 1995, 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 Febru-  
 ary 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 share-  
 holder in Panin Bank, provide assistance across a wide range of  
 financial areas, as needed. As of 2002, the Bank is one of the  
 publicly listed banks in Indonesia. By the end of 2003, the  
 bank has become the 7<sup>th</sup> largest private national bank by assets.  
 Total assets of Rp 18.66 trillion, 154 branches, over 3,000 ALTO  
 k ATM's and 2,500 employees.

## Summary of Financial Statement

	(million rupiah)		
	2004	2005	2006
<b>Total Assets</b>	23,937,439	36,919,444	40,514,765
Cash and Cash Equivalents	1,369,937	2,753,990	6,656,692
Cash	149,022	211,336	316,762
Bank Indonesia	1,084,036	2,355,294	6,352,856
Other banks	136,279	146,760	186,074
Placements in Other Banks	427,927	3,350,670	3,309,448
Notes and Securities	2,211,934	1,609,767	3,703,271
Loans	10,059,040	13,898,766	17,844,632
Investments	102,492	102,896	102,997
Fixed Assets	1,071,606	1,187,123	1,252,395
Other Assets	8,695,103	14,016,832	5,446,330
<b>Liabilities</b>	19,058,223	32,102,803	33,999,634
Total Deposits	15,044,601	27,232,426	23,740,975
Demand deposits	3,819,635	4,858,167	5,569,202
Time deposits	6,961,042	16,514,666	12,679,079
Savings deposits	4,243,924	3,859,573	5,292,694
Cash Money	155,029	197,352	143,966
Notes Issued	10	10	n.a
Loans	197,652	217,449	1,050,143
Other Liabilities	3,660,921	4,455,566	6,454,530
Minority Interests in Subsidiaries	357,540	431,890	500,743
Shareholders' Equity	4,521,676	4,384,651	6,514,388
Paid-up capital	1,606,543	1,606,543	2,006,179
Paid-up capital in excess of par value	1,251,719	1,251,719	2,242,574
Retained earnings	1,663,414	1,526,389	2,265,635
<b>Revenue</b>	2,934,402	3,438,244	4,699,027
Operating Expenses	1,672,962	2,658,233	3,642,548
Operating Profit (Loss)	1,261,440	780,008	1,056,479
Other Income (Expenses)	(5,638)	(22,617)	(8,841)
Profit before Taxes	1,255,802	757,391	1,047,638
Profit after Taxes	928,434	563,752	730,279
<b>Revenue Breakdown</b>			
Interest Income	2,149,536	2,950,626	3,908,866
Other Income	784,866	487,415	790,141
<b>Expense Breakdown</b>			
Interest Paid	845,216	1,785,842	2,310,874
Others	827,746	872,391	1,331,674
<b>Per Share Data (Rp)</b>			
Earnings per Share	58	35	35
Equity per Share	291	273	329
Dividend per Share	8	n.a	n.a
Closing Price	420	420	580
<b>Financial Ratios</b>			
PER (x)	7.27	11.97	15.95
PBV (x)	1.49	1.54	1.76
Dividend Payout (%)	0.14	n.a	n.a
Dividend Yield (%)	0.02	n.a	n.a
<b>Cash and Banks</b>			
to Demand Deposits (x)	0.36	0.57	1.59
Cash and Banks to Total Deposits (x)	0.09	0.10	0.37
Equity to Total Assets (x)	0.19	0.12	0.16
Loans to Total Deposits (x)	0.67	0.51	0.75
Operating Profit Margin (x)	0.43	0.23	0.22
Net Profit Margin (x)	0.32	0.16	0.16
ROA (%)	3.88	1.53	1.80
ROE (%)	20.53	12.86	11.04

PER = 13.53x ; PBV = 1.83x (June 2007)  
 Financial Year: December 31  
 Public Accountant: Osman Ramli Satrio & Co.

**Shareholders**  
 PT Panin Life Tbk 45.10%  
 PT Panin PTY Limited 29.02%  
 Public 25.88%

# Bank Permata Tbk. (h PT Bank Bali Tbk)

Banking

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Fax (021) 523-7253  
[www.permatabank.com](http://www.permatabank.com)  
Business Banking  
Company Status PMDN

Financial Performance: The Company recorded net profit at 1.469 billion in 2006, or increase by 5.58% from previous. The higher net profit was partly from the increase in net income from IDR1.653 trillion to IDR1.986 trillion.

Company History: On 18 February 2002, PT Bank Bali Tbk, PT Bank Permata Tbk, PT Bank Prima Express, PT Bank Artamedia, and Bank Patriot were merge into one bank named Bank Permata. The Group's principal activities are providing general banking services including activities based on Syariah principles. Its retail banking products includes various types of deposits and loans, life insurance and electronic banking. The Group's corporate banking offers a variety of products including investments, working capital loans, letters of credit, trade related financing and dealer financing. It operates an extensive service network of 318 branch offices, 13 preferred banking outlets, 77 banking branches and 582 ATM units spread across 36 provinces throughout Indonesia. Its network is complemented by a multi-channel system such as mobile banking, internet banking and call centers.

## Summary of Financial Statement

	in million Rupiah		
	2006	2005	2004
<b>Total Assets</b>	<b>31,756,642</b>	<b>34,782,459</b>	<b>37,645,423</b>
Cash and cash equivalents	5,314,444	3,446,161	4,419,453
Cash	410,028	518,990	576,055
Bank Indonesia	4,627,151	2,539,065	3,639,185
Other banks	277,265	388,267	205,213
Placements in Other Banks	973,795	2,173,992	1,067,580
Notes and Securities	8,676,595	4,430,031	6,108,682
Loans	13,856,562	21,356,766	22,767,595
Investments	4,432	5,251	234
Fixed Assets	740,417	664,955	1,422,856
Other Assets	2,188,397	2,405,293	2,038,643
<b>Liabilities</b>	<b>29,368,465</b>	<b>32,154,930</b>	<b>34,029,859</b>
Total Deposits	26,920,568	29,597,821	29,441,264
Demand deposits	5,602,040	5,651,360	6,645,422
Time deposits	16,696,654	17,950,002	15,911,435
Savings deposits	4,319,772	4,759,684	6,046,134
Call Money	912,083	1,036,775	836,183
Notes issued	7,509	n.a	n.a
Loans	1,055,513	750,842	1,170,283
Other Liabilities	1,384,875	2,006,467	3,418,322
Minority interests in Subsidiaries	47,274	55,625	53,482
Shareholders' Equity	2,340,903	2,571,904	3,762,072
Paid-up capital	1,300,534	1,300,534	1,300,534
Paid-up capital in excess of par value	5,626,978	5,626,978	5,626,978
Retained earnings (accumulated loss)	(4,786,609)	(4,555,608)	(3,365,440)
Revenue	3,291,672	3,780,848	5,142,504
Operating Expenses	2,732,629	3,361,690	4,821,690
Operating Profit (Loss)	559,043	399,959	520,814
Other Income (Expenses)	144,139	6,395	(65,443)
Profit (Loss) before Taxes	703,181	406,343	455,169
Profit (Loss) after Taxes	630,478	394,364	318,450
Revenue Breakdown			
Interest incomes	2,964,606	3,397,891	4,529,209
Other incomes	327,066	382,957	554,295
Expense Breakdown			
Interest Paid	1,382,359	1,666,930	2,544,392
Others	1,350,271	1,674,760	2,077,499
Per Share Data (Rp)			
Earnings (Loss) per Share	81	39	40
Equity per Share	302	332	476
Dividend per Share	n.a	n.a	n.a
Closing Price	750	720	670
Financial Ratios			
PER (x)	9.23	18.35	21.89
PBV (x)	2.48	2.17	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)	1.06	0.61	0.67
Cash and Banks to Total Deposits (x)	0.20	0.12	0.15
Equity to Total Assets (x)	0.07	0.07	0.10
Loans to Total Deposits (x)	0.51	0.73	0.77
Operating Profit Margin (x)	0.17	0.11	0.10
Net Profit Margin (x)	0.19	0.08	0.06
ROI (%)	1.99	0.89	0.84
ROE (%)	28.93	11.83	8.46

Shareholders:  
 PT Bank International Tbk 44.505%  
 PT Bank Chartered Bank 44.505%  
 Public 10.990%  
 Other 100.000%

PER = 21.63x ; PBV = 2.16x (June 2007)  
 Financial Year: December 31  
 Public Accountant: Siddharta, Siddharta & Widjaja

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 Telex: 65364, P.O. BOX 1094

**Business Status**  
 Banking  
 BUMN

**Financial Performance:** The Company recorded net profit of 7 trillion in 2006, rising by 11.79% from IDR3.809 trillion in 2005. Profit hike was supported by interest income, which increased to IDR21.071 trillion from IDR17.254 trillion.

**History:** At the beginning, Bank Rakyat Indonesia (BRI) was founded in Purwokerto, Central Java by Raden Aria Wirjaatmadja. At first, the bank was called "Hulp-en Spaarbank der Inlandsche Bestuurs Afdelingen" which means The Aid and Savings Bank Belongs to The Government of the Upper Class. Established at December, 16<sup>th</sup> 1895, it became the birth 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 said that BRI is the first Government Bank in Republik Indonesia. After the war to defend Indonesia's independence in 1948, BRI's activities were stopped for a while before reactivated after the Renville Agreement in 1949 and changed its name into "Bank Rakyat Indonesia". At that time through PERPU No. 41 tahun 1960 was formed "Perusahaan Tani dan Nelayan (BKTN)" which was the merger of BRI, PT. Tani Nelayan and Nederlandsche Maatschappij (NHM). Then, in 1965, Penetapan Presiden (Penpres) No. 9 tahun 1965, BKTN was merged into Bank Indonesia with the name Bank Indonesia Urusan Tani dan Nelayan. After being active for one month, the government announced Penpres No. 17 tahun 1965 about the establishment of a single entity bank with the name Bank Negara Indonesia. In 1968, Bank Indonesia Urusan Koperasi, Tani dan Nelayan (BKTN) was integrated 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 tahun 1967 about Banking Main Regulations dan Undang-Undang No. 13 tahun 1968 about Central Bank Regulations, which consolidated 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 Indonesia dan Bank Ekspor Impor Indonesia. After that, based on Undang-Undang No. 21 tahun 1968, redetermined BRI's main tasks as National Bank. Since August 1<sup>st</sup>, 1992 based on Undang-Undang No. 7 tahun 1992 and Peraturan Pemerintah RI No. 21 tahun 1992 its status changed into PT. Bank Rakyat Indonesia (Persero). 30% of its shares still belong to the government. PT. BRI (Persero) was established since 1895 based on the determination to serve the society, is still consistent to do so until now by focusing on credit facility to small entrepreneur groups. It is reflected by the implementation 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 it has reached Rp. 20.466 billion. Along with the rapid development of banking world until today, Bank Rakyat Indonesia has had 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 Cayman Island Office, 1 Hongkong Representative Office, 40 Cash Payment Offices, 200 Branch Offices, 193 P.POINT, 3.705 BRI UNITS and 357 Rural Services.

**Ownership**  
 Government of Indonesia 56.97%  
 Public 43.03%

## Summary of Financial Statement

	(million rupiah)		
	2004	2005	2006
<b>Total Assets</b>	107,040,172	122,775,579	154,725,485
<b>Cash and Cash Equivalents</b>	17,880,427	21,557,545	39,899,673
Cash	2,280,808	2,763,958	3,458,997
Bank Indonesia	15,240,225	18,140,742	36,257,851
Other banks	359,394	652,845	181,925
<b>Placements in Other Banks</b>	1,471,600	2,671,582	3,900,886
<b>Notes and Securities</b>	25,912,698	22,592,451	21,599,632
<b>Loans</b>	56,924,640	70,122,985	93,564,704
<b>Investments</b>	59,173	84,871	89,711
<b>Fixed Assets</b>	1,545,741	1,910,135	1,821,972
<b>Other Assets</b>	3,245,893	3,856,110	3,870,908
<b>Liabilities</b>	94,589,878	109,422,697	137,846,678
<b>Total Deposits</b>	83,204,729	98,227,889	126,336,779
Demand deposits	13,363,672	17,393,641	27,864,092
Time deposits	25,271,918	31,472,221	40,165,053
Savings deposits	44,569,139	49,372,027	59,307,624
<b>Call Money</b>	1,799,828	1,956,467	2,355,034
<b>Loans</b>	2,431,559	1,799,919	1,764,507
<b>Other Liabilities</b>	7,153,764	7,438,322	7,390,258
<b>Shareholders' Equity</b>	12,450,294	13,352,982	16,878,808
Paid-up capital	5,925,045	6,017,850	6,143,211
Paid-up capital in excess of par value	1,731,425	1,916,284	2,535,660
Retained earnings (accumulated loss)	4,793,824	5,418,848	8,199,937
<b>Revenue</b>	16,977,504	17,978,326	22,579,587
<b>Operating Expenses</b>	11,690,338	12,666,017	16,794,968
<b>Operating Profit (Loss)</b>	5,287,266	5,312,309	5,784,619
<b>Other Income (Expenses)</b>	444,159	295,643	122,102
<b>Profit (Loss) before Taxes</b>	5,731,425	5,607,952	5,906,721
<b>Profit (Loss) after Taxes</b>	3,633,228	3,808,587	4,257,572
<b>Revenue Breakdown</b>			
Interest incomes	15,530,820	17,253,712	21,070,537
Other incomes	1,446,784	724,614	1,509,050
<b>Expense Breakdown</b>			
Interest Paid	4,273,193	4,827,425	7,300,778
Others	7,417,145	7,838,592	9,494,190
<b>Per Share Data (Rp)</b>			
Earnings (Loss) per Share	307	316	347
Equity per Share	1,051	1,109	1,374
Dividend per Share	163	156	172
Closing Price	2,875	3,025	5,160
<b>Financial Ratios</b>			
PER (x)	9.38	9.88	14.88
PBV (x)	2.74	2.73	3.75
Dividend Payout (%)	49.90	49.36	49.73
Dividend Yield (%)	0.05	0.05	0.03
<b>Cash and Banks</b>			
to Demand Deposits (x)	1.34	1.24	1.43
Cash and Banks to Total Deposits (x)	0.21	0.22	0.32
Equity to Total Assets (x)	0.12	0.11	0.11
Loans to Total Deposits (x)	0.68	0.71	0.66
Operating Profit Margin (x)	0.31	0.30	0.26
Net Profit Margin (x)	0.21	0.21	0.19
ROA (%)	5.77	5.04	4.36
ROE (%)	42.76	37.92	33.75

PER = 14.45x ; PBV = 3.39x (June 2007)

Financial Year: December 31

Public Accountant: Prasetyo, Sarwoko & Sandjaja (2005);

Purwantono, Sarwoko & Sandjaja (2006)

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 Jl. KH. Samanhudi No. 37  
 Jakarta 10710  
 Phone (021) 350-0007  
 Fax (021) 380-8178  
 Telex: 67221-67222 BKSWD IA  
 E-mail:  
[corporate@bankswadesi.co.id](mailto:corporate@bankswadesi.co.id)  
 any Status  
 Banking  
 PMDN

## Summary of Financial Statement

	2006	2005	2004
<b>Total Assets</b>	628,734	925,664	972,457
Cash and cash equivalents	424,968	379,616	428,490
Cash	12,557	10,241	9,503
Bank Indonesia	401,761	325,175	395,018
Other banks	10,650	45,199	20,979
Placement in Other Banks	11,773	71,519	69,091
Notes and Securities	2,270	5,705	9,442
Loans	382,973	427,964	440,771
Fixed Assets	19,337	30,619	16,949
Other Assets	7,413	10,442	9,604
<b>Liabilities</b>	725,148	813,759	858,290
Total Deposits	707,754	801,014	834,046
Demand deposits	82,149	63,678	66,719
Time deposits	547,123	646,362	683,638
Savings deposits	78,482	70,974	77,709
Cash Money	1,911	1,342	1,743
Other Liabilities	15,453	11,383	29,501
<b>Shareholders' Equity</b>	103,606	111,925	116,167
Paid-up capital	62,000	62,000	62,000
Paid-up capital in excess of par value	1,704	1,704	1,704
Retained earnings	39,882	48,221	52,463
<b>Revenue</b>	72,589	91,652	118,248
Operating Expenses	58,740	75,724	108,436
Operating Profit (Loss)	13,849	15,128	10,812
Other Income (Expenses)	2,334	1,063	936
Profit before Taxes	16,183	17,191	11,750
Profit after Taxes	11,335	11,749	8,272
<b>Revenue Breakdown</b>			
Interest Income	69,739	88,116	115,520
Other Income	3,850	5,735	3,728
<b>Expense Breakdown</b>			
Interest Paid	32,462	49,226	78,484
Others	26,278	26,498	29,952
<b>Per Share Data (Rp)</b>			
Earnings per Share	37	39	27
Equity per Share	334	361	375
Dividend per Share	11	n.a	n.a
Closing Price	469	429	709
<b>Financial Ratios</b>			
PER (x)	10.94	11.03	28.23
PBV (x)	1.20	1.16	1.87
Dividend Payout (%)	30.03	n.a	n.a
Dividend Yield (%)	2.75	n.a	n.a
<b>Cash and Banks</b>			
to Demand Deposits (x)	5.17	4.54	6.39
Cash and Banks to Total Deposits (x)	0.60	0.47	0.51
Equity to Total Assets (x)	0.12	0.12	0.12
Loans to Total Deposits (x)	0.51	0.53	0.53
Operating Profit Margin (x)	0.19	0.18	0.09
Net Profit Margin (x)	0.22	0.19	0.10
ROI (%)	1.95	1.86	1.21
ROE (%)	10.84	10.50	7.12

Shareholders	
Mantra Jaya	49.00%
Mantra Mahkota Perkasa	39.52%
Mantra Ruchand Chugani	1.61%
Mantra	9.87%

PER = 23.25x ; PBV = 2.34x (June 2007)  
 Financial Year: December 31  
 Public Accountant: Osman Ramli Satrio & Co.

# Bank UOB Buana Tbk. (Formerly PT Bank Buana Indonesia Tbk)

Banking

Office Gedung Bank Buana Indonesia  
Harmoni  
Jl. Gajah Mada No. 1A  
Jakarta 10130  
Phone (021) 633-0585, 638-65927,  
6386-5931 (Hunting)  
Fax (021) 632-4467, 632-2373  
Website: [www.bankbuana.com](http://www.bankbuana.com)  
E-mail: [corsec@bankbuana.com](mailto:corsec@bankbuana.com)

ISS Banking  
Company Status PMDN

## Summary of Financial Statement

	(million Rupiah)		
	2004	2005	2006
<b>Total Assets</b>	16,353,680	15,999,505	16,856,118
<b>Cash on Hand and in Banks</b>	1,108,649	1,260,805	1,230,869
Cash	128,516	139,559	162,745
Bank Indonesia	897,844	1,002,609	857,097
Other banks	84,266	127,637	91,157
<b>Placements in Other Banks</b>	534,778	1,528,969	1,416,703
<b>Notes and Securities</b>	6,440,874	2,494,166	3,525,626
<b>Loans</b>	7,759,956	10,126,435	10,108,440
<b>Investments</b>	26	n.a	n.a
<b>Fixed Assets</b>	322,567	367,575	355,544
<b>Other Assets</b>	186,831	221,585	268,814
<b>Liabilities</b>	14,451,775	13,830,377	13,567,790
<b>Total Deposits</b>	13,420,167	12,892,013	12,485,422
Demand deposits	3,569,671	3,115,831	3,114,668
Time deposits	5,083,357	5,724,333	5,224,524
Savings deposits	4,767,139	4,051,849	4,126,032
Certificate of deposits-Net	n.a	n.a	n.a
<b>Call money</b>	129,444	10,299	67,315
<b>Borrowings</b>	34,890	28,555	22,220
<b>Other Liabilities</b>	867,274	899,510	1,032,833
<b>Shareholders' Equity</b>	1,901,905	2,109,128	3,268,328
Paid-up capital	1,247,028	1,441,561	1,663,359
Paid-up capital in excess of par value	91,827	238,276	812,595
Retained earnings	563,050	469,291	792,394
<b>Revenue</b>	1,584,826	1,795,807	2,368,858
<b>Operating Expenses</b>	1,190,343	1,340,037	1,715,978
<b>Operating Profit</b>	394,583	455,770	592,880
<b>Other Income (Expenses)</b>	18,155	39,426	(5,668)
<b>Profit before Taxes</b>	412,738	492,196	587,214
<b>Profit after Taxes</b>	283,575	345,796	409,243
<b>Revenue Breakdown</b>			
Interest incomes	1,457,860	1,673,993	2,193,721
Other incomes	115,221	159,240	119,471
<b>Expense Breakdown</b>			
Interest Paid	623,682	745,302	1,009,904
Others	566,761	594,735	706,074
<b>Per Share Data (Rp)</b>			
Earnings (Loss) per Share	57	60	62
Equity per Share	381	376	491
Dividend per Share	17	18	18
Closing Price	825	950	970
<b>Financial Ratios</b>			
PER (x)	14.51	15.64	15.77
PBV (x)	2.16	2.53	1.97
Dividend Payout (%)	0.30	0.30	0.30
Dividend Yield (%)	0.02	0.02	0.02
<b>Cash and Banks</b>			
to Demand Deposits (x)	0.31	0.40	0.40
<b>Cash and Banks to Total Deposits (x)</b>	0.08	0.10	0.10
<b>Equity to Total Assets (x)</b>	0.12	0.14	0.19
<b>Loans to Total Deposits (x)</b>	0.58	0.79	0.81
<b>Operating Profit Margin (x)</b>	0.25	0.25	0.26
<b>Net Profit Margin (x)</b>	0.18	0.19	0.18
<b>ROI (%)</b>	1.73	2.16	2.43
<b>ROE (%)</b>	14.91	15.94	12.52

Bank UOB Buana Tbk. (Formerly PT Bank Buana Indonesia).

**Financial Performance:** The Company booked net profit worth 243 billion in 2006, up by 18.35% from IDR345.796 billion. The net profit increase was supported by net interest income that rose from IDR917.895 billion to IDR1.164 trillion.

**History:** The bank was founded as a commercial bank in 1972, then underwent a series of mergers, beginning with PT Bank Pembangunan Nasional in 1972, Semarang's PT Bank Kesejahteraan Masyarakat in 1974, and PT Bank Amanat of Jakarta in 1975. In 1980, the bank joined forces with PT Mitsubishi Bank to found a joint venture bank named PT Bank Buana Bank. In 1990, it went on to found a joint venture bank with Singapore's DBS and Tat Lee Bank under the name PT Bank Buana Tat Lee Bank. In 1997, DBS Singapore took over PT Bank Buana Tat Lee Bank and changed the name of the entity to PT DBS Buana Bank. In the year, Tat Lee Bank of Singapore took over DBS Singapore's stake in PT DBS Buana Tat Lee Bank and changed the name of the venture to PT Tat Lee Buana Bank. Later, in 1999, PT Tat Lee Buana Bank was renamed PT Keppel Tat Lee Buana Bank. In 2004, the company sold its shares in PT DBS Buana Bank and went public in an offering of 194,000,000 shares at a price of Rp 500 per share, offer price Rp 700. In 2004, United Bank Limited (UOB) Singapore has taken over 23% share in PT Bank Buana Indonesia. Until now, UOB has owned 61.1% shares in PT Bank Buana Indonesia.

Shareholders  
 Ltd. Inv. Private Ltd. 61.13%  
 Dasa Karsa 26.75%  
 12.12%

PER = 12.94x ; PBV = 1.92x (June 2007)  
 Financial Year: December 31  
 Public Accountant: Prasetyo, Sarwoko & Sandjaja (2005);  
 Purwantono, Sarwoko & Sandjaja (2006)

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 Gedung Bank Panin Senayan  
 Ground Floor  
 Jl. Jend. Sudirman No. 1  
 Jakarta 10270  
 Phone (021) 573-5425  
 Fax (022) 573-5429  
 Homepage:  
[www.Victoriabank.co.id](http://www.Victoriabank.co.id)  
 Banking  
 PMDN

## Summary of Financial Statement

	(million Rupiah)		
	2004	2005	2006
<b>Total Assets</b>	2,004,900	2,112,005	2,897,471
Cash and Cash Equivalents	185,811	193,267	168,568
Cash	8,028	6,821	12,638
Bank Indonesia	177,676	166,072	172,640
Other banks	109	274	1,230
Placements in Other Banks	199,845	190,221	198,000
Notes and Securities	664,278	909,647	1,339,789
Loans	876,985	724,936	1,088,691
Investments	13,855	n.a	n.a
Fixed Assets	30,475	23,374	43,067
Other Assets	33,653	70,560	41,356
<b>Liabilities</b>	1,819,734	1,954,456	2,589,620
Total Deposits	1,707,042	1,877,624	2,559,330
Demand deposits	95,581	51,845	19,596
Time deposits	1,610,927	1,782,152	2,184,418
Savings deposits	534	63,627	355,316
Call Money	8,504	9,309	10,083
Notes Issued	87,897	n.a	n.a
Other Liabilities	18,291	67,523	20,227
Shareholders' Equity	185,165	157,549	307,651
Paid-up capital	129,459	129,459	201,116
Paid-up capital in excess of par value	(827)	(827)	8,230
Retained earnings	56,533	26,917	98,505
Revenue	254,833	244,631	296,405
Operating Expenses	226,491	217,572	256,314
Operating Profit	27,542	27,059	40,091
Other Income (Expenses)	1,385	512	(1,525)
Profit before Taxes	28,927	27,571	38,566
Profit after Taxes	23,518	20,139	30,051
<b>Revenue Breakdown</b>			
Interest Income	229,384	215,149	275,841
Other Income	24,849	29,482	20,584
<b>Expense Breakdown</b>			
Interest Paid	137,516	148,352	224,628
Others	88,975	69,220	31,686
<b>Per Share Data (Rp)</b>			
Earnings per Share	19	16	15
Equity per Share	146	124	153
Dividend per Share	n.a	n.a	n.a
Closing Price	80	80	90
<b>Financial Ratios</b>			
PER (x)	4.32	5.05	6.02
PBV (x)	0.55	0.65	0.59
Dividend Payout (%)	n.a	n.a	n.a
Dividend Yield (%)	n.a	n.a	n.a
<b>Cash and Banks</b>			
to Demand Deposits (x)	1.94	3.73	9.52
Cash and Banks to Total Deposits (x)	0.11	0.10	0.07
Equity to Total Assets (x)	0.09	0.07	0.11
Loans to Total Deposits (x)	0.51	0.39	0.43
Operating Profit Margin (x)	0.11	0.11	0.14
Net Profit Margin (x)	0.09	0.09	0.10
ROI (%)	1.17	0.95	1.04
RDE (%)	12.70	12.78	9.76

PER = 4.13x ; PBV = 0.96x (June 2007)

Financial Year: December 31

Public Accountant: Ariyanto Amir Yusuf & Mawar (2005); Hendrawinata Gani & Co. (2006)

Financial Performance: The Company booked net profit of 366 billion in 2006, rising by 49.23% from IDR19.679 billion in 2005. The net profit increase was supported by other operating income that rose to IDR43.10 billion from IDR69.34 billion in 2005.

Company History: Bank Victoria was established as PT Bank Victoria on October 28, 1992, and has obtained operation license on August 10, 1994.

Shareholders	
Bank Victoria Sekuritas	21.70%
Universal Holding Ltd.	14.92%
PT Pafindo	13.57%
PT Pafindo	8.30%
PT Pafindo	0.50%
PT Pafindo	41.01%

**SURAT KETERANGAN PENELITIAN**  
**No. 0653/PRPM/VII/08**

Sehubungan dengan surat dari Universitas Darma Persada No : 60/RISET/FE-UNSADA/VI/2008, tanggal 20 Juni 2008 bersama ini memberitahukan bahwa:

Nama : Reni Pratiwi  
NIM : 04410011  
Program : Strata Satu ( S.1 )  
Semester : VIII  
Jurusan : Manajemen  
Fakultas : Ekonomi

Telah selesai melakukan penelitian di Pusat Referensi Pasar Modal yang dimulai tanggal 7 Maret s/d 7 Juli 2008 dalam rangka penyelesaian Tugas Skripsi.

Demikian surat keterangan penelitian ini dibuat untuk digunakan sebagaimana mestinya.

Jakarta, 08 Juli 2008

 **Pusat Referensi Pasar Modal**  
Capital Market Reference Center

Andra Soekajat Hadikoesoemo  
Manajer

**LEMBAR KEGIATAN PENYUSUNAN SKIRPSI**

NAMA MAHASISWA : Reni Pratiwi  
NIM : 04410011  
DOSEN PEMBIMBING : Jombrik, SE, MM

KONSULTASI KE	TANGGAL KONSULTASI	MATERI YANG DIBAHAS	PARAF PEMBIMBING
I	27/ 03/08	Bumbya bab I II & III (Proposal)	
II	21/ 04/08	Peraturan Progo cal Skripsi	
III	18/ 04/08	Perbaikan/benar Bab IV dan V	
IV	24/ 04/08	Perbaikan/benar I s.d V	
V	25/ 07/08	Peraturan Skripsi	
VI			

Tanggal mulai bimbingan : 27-03-08  
Tanggal selesai bimbingan : 25-07-08

**CATATAN :**

Tanggal mulai bimbingan dicantumkan sejak dikeluarkannya surat ini.