

Ikhtisar Keuangan

(dalam miliar Rupiah kecuali EPS)	2007	2006	2005	2004	2003	(in billion Rupiah except EPS)
LABA RUGI						INCOME STATEMENT
Pendapatan Bunga	14,878	14,938	12,601	11,905	13,219	Interest Income
Beban Bunga	(7,410)	(7,562)	(5,787)	(5,020)	(8,217)	Interest Expenses
Pendapatan Bunga Bersih	7,468	7,376	6,815	6,885	5,002	Net Interest Income
Beban Penyisihan Kerugian atas Aktiva Produktif (PKAP)	(2,704)	(1,319)	(1,256)	(2,128)	(2,966)	Allowance for Possible Losses on Earning Assets
Pendapatan Bunga Setelah PKAP	4,764	6,057	5,559	4,757	2,036	Interest Income After Allowance
Pendapatan Operasional Lainnya	4,130	2,862	2,331	2,860	2,108	Other Operating Income
Pendapatan Operasional	8,894	8,919	7,890	7,617	4,144	Operating Income
Beban Operasional Lainnya	(7,626)	(6,264)	(5,718)	(4,527)	(3,402)	Other Operating Expenses
Pendapatan Operasional Bersih	1,268	2,655	2,172	3,090	742	Net Operating Income
Pendapatan/(Beban) Bukan Operasional Bersih	213	185	84	(16)	205	Net Non-Operating Income/Expenses
Laba Sebelum Pajak Penghasilan	1,481	2,840	2,256	3,074	947	Income Before Tax
Pendapatan/(Beban) Pajak Tangguhan		94	52			Deferred Tax Income/Expenses
Taksiran Pajak Penghasilan	(579)	(1,005)	(891)	19	(135)	Provision for Income Tax
Laba Bersih Setelah Pajak Penghasilan	902	1,929	1,417	3,093	812	Net Income After Tax
Hak Minoritas atas Laba/Rugi Bersih Anak Perusahaan	(4)	(3)	(2)	(3)	1	Minority Interest Income/Losses of Subsidiaries
Laba Bersih	898	1,926	1,415	3,090	813	Net Income
NERACA						BALANCE SHEET
Kas, Giro dan Penempatan (Net)	36,812	48,459	34,326	24,534	23,457	Cash, Current Accounts and Placements (Gross)
Surat-surat Berharga	3,932	4,985	3,809	11,729	11,262	Marketable Securities (Gross)
Pinjaman yang Diberikan	83,215	66,460	62,659	57,868	46,408	Loans (Gross)
Obligasi Pemerintah	36,701	41,227	37,451	33,733	40,267	Government Bonds
Total Aktiva	183,342	169,416	147,812	136,582	131,568	Total Assets
Simpanan Nasabah	146,189	135,996	115,372	105,014	105,258	Customer Deposits
Pinjaman yang Diterima dan Surat Berharga yang Diterbitkan	7,578	5,544	6,913	6,497	7,254	Borrowing and Marketable Securities Issued
Pinjaman Subordinasi	934	2,239	2,433	2,285	2,066	Subordinated Debt
Total Kewajiban	166,094	154,597	135,891	123,930	121,734	Total Liabilities
Hak Minoritas	28	25	26	28	6	Minority Interest
Ekuitas	17,220	14,794	11,895	12,624	9,828	Equity
RASIO KEUANGAN						FINANCIAL RATIO
ROA	0.85%	1.85%	1.61%	2.41%	0.77%	ROA
ROE	8.03%	22.61%	12.64%	29.21%	11.83%	ROE
NIM	4.99%	5.19%	5.60%	5.59%	4.33%	NIM
Pendapatan Non-Bunga terhadap Pendapatan Operasional	35.61%	27.95%	25.48%	29.35%	29.64%	Non-Interest Income to Operating Income
Pinjaman terhadap Jumlah Simpanan (LDR)	60.64%	49.98%	54.24%	55.12%	44.09%	Loan to Deposit Ratio (LDR)
Rasio Kewajiban Penyediaan Modal Minimum (CAR)	15.74%	15.30%	15.99%	17.09%	18.16%	Capital Adequacy Ratio (CAR)
Laba (Rugi) Bersih per Saham (EPS)*	58.79	145.20	106.00	231.00	60.00	Earning (Loss) Per Share (EPS)*
RASIO LAINNYA						OTHER RATIOS
NPL Gross	8.18%	10.47%	13.70%	4.60%	5.69%	NPL Gross
NPL Net	4.01%	6.55%	8.36%	1.39%	2.07%	NPL Net
LLP/NPL Gross	71.86%	55.13%	50.43%	117.49%	91.76%	Loan Loss Provision/NPL Gross
CIR (rasio Biaya terhadap Pendapatan)	64.57%	61.18%	62.52%	46.45%	47.86%	Cost to Income Ratio
BOPO (Biaya Operasional/Pendapatan Operasional)	93.04%	84.79%	84.88%	78.82%	95.01%	Operating Expense to Operating Income
Pendapatan Operasional Bersih/Pegawai (dalam jutaan Rupiah)	69.19	144.52	111.86	116.10%	42.46	Net Operating Income/Employee (in million Rupiah)
Posisi Devisa Netto (PDN)	6.14%	6.76%	8.18%	4.69%	4.33%	Net Open Position (NOP)
Batas Maksimum Pemberian Kredit (BMPK)	0%	0%	21.22%	0.00%	0.00%	Legal Lending Limit (LLL)

Catatan: Angka-angka pada seluruh tabel dan grafik menggunakan notasi Inggris
* Disajikan kembali sehubungan dengan Reverse Stock Split

Notes: Numerical notations in all tables and charts are in English
* As restated to reflect Reverse Stock Split