

LAMPIRAN 1
DATA-DATA BANK (BEI)

	2006	2007	2008	2009	2010
		Reclassified	Reclassified	Reclassified	
		12/31/2008	12/31/2007	12/31/2006	
Total Current Assets					
Cash & Due from Banks	10,798,900	7,675,720	5,484,690	3,726,000	2,977,040
Other Earning Assets, Total	116,660,000	122,559,000	105,156,000	88,427,600	101,849,000
Net Loans	110,927,000	80,702,496	59,688,300	52,781,800	39,280,400
Property/Plant/Equipment, Total - Gross	5,162,250	4,503,130	4,140,210	3,690,820	3,377,340
Accumulated Depreciation, Total	(2,517,470)	(2,238,290)	(1,918,240)	(1,656,300)	(1,442,190)
Property/Plant/Equipment, Total - Net	2,644,780	2,264,840	2,221,980	2,034,520	1,935,150
Goodwill, Net	-	-	-	-	-
Intangibles, Net	-	-	-	-	-
Long Term Investments	-	-	-	-	-
Other Long Term Assets, Total	770,686	376,154	354,565	762,110	299,238
Other Assets, Total	4,668,500	4,426,380	3,893,230	2,948,730	2,828,190
Total Assets	245,570,000	218,004,992	176,799,008	150,180,992	149,168,992
Accounts Payable	-	-	-	-	-
Payable/Accrued	-	-	-	-	-
Accrued Expenses	107,857	131,337	110,660	140,181	70,071
Total Deposits	214,735,008	192,168,000	155,215,008	130,438,000	132,558,000
Other Bearing Liabilities, Total	3,109,380	1,691,900	1,280,520	1,435,550	891,762
Total Short Term Borrowings	498,217	1,084,000	701,195	525,316	484,127
Current Part. of LT Debt/Capital Leases	-	-	-	-	-
Other Current Liabilities, Total	504,635	500,871	418,562	286,074	197,410
Total Current Liabilities	-	-	-	-	-
Long Term Debt	-	-	-	-	-
Capital Lease Obligations	-	-	-	-	-
Total Long Term Debt	-	-	-	-	-
Total Debt	498,217	1,084,000	701,195	525,316	484,127
Deferred Income Tax	-	-	-	-	-
Minority Interest	-	-	1,382	1,268	990
Other Liabilities, Total	3,335,070	1,986,940	1,004,260	1,507,380	1,041,460
Total Liabilities	222,291,008	197,563,008	158,731,008	134,334,000	135,243,008
Redeemable Preferred Stock, Total	-	-	-	-	-
Preferred Stock - Non Redeemable, Net	-	-	-	-	-
Common Stock, Total	1,540,940	1,540,940	1,540,940	1,539,890	1,537,900
Additional Paid-In Capital	3,895,930	3,895,930	3,895,930	3,889,440	3,877,350
Retained Earnings (Accumulated Deficit)	18,338,400	13,904,800	11,556,500	9,143,120	7,187,078
Treasury Stock - Common	(808,585)	(190,996)	(190,996)	-	-
ESOP Debt Guarantee	-	-	-	3,813	10,843
Unrealized Gain (Loss)	37,782	22,313	12,083	(14,286)	45,934
Other Equity, Total	274,850	1,268,790	1,252,930	1,285,180	1,266,310
Total Equity	23,279,300	20,441,700	18,067,400	15,847,200	13,925,400
Total Liabilities & Shareholders' Equity	245,570,000	218,004,992	176,799,008	150,180,992	149,168,992
Shares Outstanding - Common Stock Primary Issue	24,365	24,564	24,564	24,638	24,606
Shares Outstanding - Common Issue 2	-	-	-	-	-
Shares Outstanding - Common Issue 3	-	-	-	-	-
Shares Outstanding - Common Issue 4	-	-	-	-	-
Total Common Shares Outstanding	24,365	24,564	24,564	24,638	24,606
Total Preferred Shares Outstanding	-	-	-	-	-
DP					
Interest Income, Bank	19,301,200	16,327,400	17,128,200	13,214,900	11,483,400
Total Interest Expense	6,944,830	6,748,080	7,668,270	5,562,340	4,898,000
Net Interest Income	12,356,300	9,579,320	9,459,960	7,652,600	6,585,390
Loan Loss Provision	1,754,150	188,786	568,584	358,922	208,871
Net Interest Inc. After Loan Loss Prov.	10,602,200	9,390,540	8,891,400	7,292,680	6,376,520
Non-Interest Income, Bank	3,943,700	2,895,240	2,290,180	2,304,300	1,786,860
Non-Interest Expense, Bank	(6,825,860)	(5,884,150)	(5,114,980)	(4,473,360)	(3,634,650)
Net Income Before Taxes	7,720,040	6,401,630	6,066,600	5,123,620	4,528,730
Provision for Income Taxes	1,943,900	1,912,380	1,823,790	1,525,940	1,333,100
Net Income After Taxes	5,776,140	4,489,250	4,242,810	3,597,680	3,195,630
Minority Interest	-	-	(117)	(281)	(213)
Net Income Before Extra. Items	5,776,140	4,489,250	4,242,690	3,597,400	3,195,420
Net Income	5,776,140	4,489,250	4,242,690	3,597,400	3,195,420
Income Available to Com Excl ExtraOrd	5,776,140	4,489,250	4,242,690	3,597,400	3,195,420
Income Available to Com Incl ExtraOrd	5,776,140	4,489,250	4,242,690	3,597,400	3,195,420
Basic Weighted Average Shares	24,427	24,564	24,612	24,650	24,636
Basic EPS Excluding Extraordinary Items	236	183	172	146	130
Basic EPS Including Extraordinary Items	236	183	172	146	130
Dilution Adjustment	-	-	-	-	-
Diluted Weighted Average Shares	24,427	24,564	24,612	24,650	24,636
Diluted EPS Excluding ExtraOrd Items	236	183	172	146	130
Diluted EPS Including ExtraOrd Items	236	183	172	146	130
DPS - Common Stock Primary Issue	99	85	73	65	81
DPS - Common Stock	2,402,410	2,087,940	1,784,370	1,601,360	1,997,810
Gross Dividends - Common Stock	(5,974)	(15,053)	(18,822)	(83,297)	(10,376)
Total Special Items	(5,974)	(15,053)	(18,822)	(83,297)	(10,376)
Normalized Income Before Taxes	7,714,070	6,386,580	6,047,780	5,040,320	4,518,360
Effect of Special Items on Income Taxes	(1,504)	(4,497)	(5,658)	(24,808)	(3,054)
Inc Tax Ex Impact of Sp Items	1,942,400	1,907,880	1,818,140	1,501,130	1,330,040
Normalized Income After Taxes	5,771,670	4,478,700	4,229,530	3,534,910	3,188,310
Normalized Inc. Avail to Com.	5,771,670	4,478,700	4,229,530	3,534,910	3,188,310
Basic Normalized EPS	236	182	172	144	130
Diluted Normalized EPS	236	182	172	144	129

	2007	2008	2009	2010	2011
	2007	2008	2009	2010	2011
	12/31/2007	12/31/2008	12/31/2009	12/31/2010	12/31/2011
				Reclassified	Reclassified
				3/31/2007	3/31/2007
					Reclassified
					3/31/2007
Total Current Assets					
Cash & Due from Banks	4,428,190	3,259,230	2,694,640	2,843,780	2,353,580
Other Earning Assets, Total	82,245,406	89,163,800	95,470,400	76,828,096	70,326,400
Net Loans	106,342,000	83,215,000	62,613,800	58,331,200	54,737,600
Property/Plant/Equipment, Total - Gross	7,286,140	6,815,840	6,365,590	5,165,080	6,463,410
Accumulated Depreciation, Total	(3,553,240)	(2,944,610)	(2,254,000)	(1,646,070)	(1,651,760)
Property/Plant/Equipment, Total - Net	3,732,890	3,871,230	4,111,590	4,519,000	4,811,650
Goodwill, Net	-	-	-	-	-
Intangibles, Net	-	-	-	-	-
Long Term Investments	-	-	-	-	-
Other Long Term Assets, Total	1,989,130	710,755	21,914	156,437	101,765
Other Assets, Total	3,003,110	3,121,660	4,503,180	5,133,700	4,251,110
Total Assets	201,740,992	183,342,000	169,416,000	147,812,000	136,582,000
Accounts Payable	-	-	-	-	-
Payable/Accrued	-	-	-	-	-
Accrued Expenses	4,663,800	4,318,860	3,064,760	3,216,860	3,015,120
Total Deposits	164,324,000	151,111,008	139,404,000	119,186,000	110,032,000
Other Bearing Liabilities, Total	1,969,310	1,594,270	2,962,730	3,545,050	1,703,650
Total Short Term Borrowings	625,000	199,406	499,646	50,270	-
Current Port. of LT Debt/Capital Leases	-	-	-	-	-
Other Current Liabilities, Total	599,246	151,379	406,269	281,308	52,917
Total Current Liabilities	8,616,870	7,242,860	6,248,230	7,228,700	6,668,210
Long Term Debt	-	-	-	-	-
Capital Lease Obligations	-	-	-	-	-
Total Long Term Debt	8,616,870	7,242,860	6,248,230	7,228,700	6,668,210
Total Debt	9,241,870	7,442,260	6,747,870	7,278,970	6,668,210
Deferred Income Tax	-	-	313,407	-	-
Minority Interest	30,578	27,610	24,651	26,305	28,106
Other Liabilities, Total	1,481,070	1,476,830	1,678,520	2,382,430	2,458,450
Total Liabilities	186,310,000	166,122,000	154,620,992	135,916,992	123,958,000
Redeemable Preferred Stock, Total	-	-	-	-	-
Preferred Stock - Non Redeemable, Net	-	-	-	-	-
Common Stock, Total	7,789,290	7,789,290	7,042,190	7,042,190	7,042,190
Additional Paid-in Capital	5,812,880	5,812,880	2,525,660	2,525,660	2,525,660
Retained Earnings (Accumulated Deficit)	4,510,040	3,760,590	3,897,290	2,715,570	2,978,680
Treasury Stock - Common	-	(47,898)	-	-	-
ESOP Debt Guarantee	-	-	-	-	-
Unrealized Gain (Loss)	(2,720,200)	(89,680)	1,351,480	(380,637)	80,599
Other Equity, Total	39,141	(5,590)	(22,360)	(7,871)	(3,242)
Total Equity	15,431,100	17,219,600	14,794,300	11,894,900	12,623,800
Total Liabilities & Shareholders' Equity	201,740,992	183,342,000	169,416,000	147,812,000	136,582,000
Shares Outstanding - Common Stock Primary Issue	289	289	289	289	289
Shares Outstanding - Common Issue 2	14,985	14,961	13,181	13,181	13,181
Shares Outstanding - Common Issue 3	-	-	-	-	-
Shares Outstanding - Common Issue 4	-	-	-	-	-
Total Common Shares Outstanding	15,274	15,250	13,471	13,471	13,471
Total Preferred Shares Outstanding	-	-	-	-	-
OP					
Interest Income, Bank	16,628,100	14,877,700	15,043,600	12,707,300	11,788,300
Total Interest Expense	6,716,260	7,410,290	7,667,030	5,535,570	4,647,530
Net Interest Income	9,911,880	7,467,430	7,376,530	7,171,690	7,140,750
Loan Loss Provision	4,358,630	2,703,570	1,318,750	1,255,800	2,127,940
Net Interest Inc. After Loan Loss Prov.	5,553,280	4,763,860	6,057,780	5,915,890	5,012,810
Non-Interest Income, Bank	3,606,750	4,343,210	3,040,070	2,091,590	2,746,990
Non-Interest Expense, Bank	(7,227,640)	(7,625,990)	(6,258,210)	(5,751,690)	(4,685,960)
Net Income Before Taxes	1,932,380	1,481,140	2,839,640	2,255,780	3,073,840
Provision for Income Taxes	706,480	579,396	911,074	838,679	(19,098)
Net Income After Taxes	1,225,900	901,744	1,928,560	1,417,100	3,092,930
Minority Interest	(3,420)	(3,816)	(2,785)	(2,365)	(2,644)
Net Income Before Extra. Items	1,222,480	897,928	1,925,830	1,414,740	3,090,290
Net Income	1,222,480	897,928	1,925,830	1,414,740	3,090,290
Income Available to Com Excl ExtraOrd	1,222,480	897,928	1,925,830	1,414,740	3,090,290
Income Available to Com Incl ExtraOrd	1,222,480	897,928	1,925,830	1,414,740	3,090,290
Basic Weighted Average Shares	15,274	14,112	13,471	13,471	13,471
Basic EPS Excluding Extraordinary Items	80	64	143	105	229
Basic EPS Including Extraordinary Items	80	64	143	105	229
Dilution Adjustment	-	-	-	-	-
Diluted Weighted Average Shares	15,274	14,112	13,471	13,471	13,471
Diluted EPS Excluding ExtraOrd Items	80	64	143	105	229
Diluted EPS Including ExtraOrd Items	80	64	143	105	229
DPS - Common Stock Primary Issue	29	71	52	116	-
Gross Dividends - Common Stock	449,054	962,922	707,369	1,568,170	314,909
Total Special Items	-	-	-	-	-
Normalized Income Before Taxes	1,932,380	1,481,140	2,839,640	2,255,780	3,073,840
Effect of Special Items on Income Taxes	-	-	-	-	-
Inc Tax Ex Impact of Sp Items	706,480	579,396	911,074	838,679	(19,098)
Normalized Income After Taxes	1,225,900	901,744	1,928,560	1,417,100	3,092,930
Normalized Inc. Avail to Com.	1,222,480	897,928	1,925,830	1,414,740	3,090,290
Basic Normalized EPS	80	64	143	105	229
Diluted Normalized EPS	80	64	143	105	229

In Billions of Rupiah (Average Per per share (Normal))	2005	2006	2007	2008	2009
	12/31/2005	12/31/2006	12/31/2007	12/31/2008	12/31/2009
					Reclassified 12/31/2006
					Reclassified 12/31/2005
Total Current Assets					
Cash & Due from Banks	20,081,900	37,002,900	17,660,400	12,118,100	10,419,800
Other Earning Assets, Total	63,479,000	54,089,400	48,507,200	35,483,400	35,190,500
Net Loans	153,103,008	107,015,000	83,564,704	70,123,000	57,242,900
Property/Plant/Equipment, Total - Gross	4,655,050	4,486,080	4,330,000	4,097,620	3,472,530
Accumulated Depreciation, Total	(3,304,570)	(2,841,900)	(2,508,020)	(2,168,350)	(1,834,500)
Property/Plant/Equipment, Total - Net	1,350,480	1,644,170	1,821,980	1,929,270	1,637,930
Goodwill, Net	-	-	-	-	-
Intangibles, Net	-	-	-	-	-
Long Term Investments	-	-	-	-	-
Other Long Term Assets, Total	2,000,080	1,269,740	865,005	943,845	913,838
Other Assets, Total	6,062,820	2,713,980	2,306,230	2,178,000	1,635,190
Total Assets	246,076,992	203,735,008	154,724,992	122,776,000	107,040,000
Accounts Payable	-	-	-	-	-
Payable/Accrued	-	-	-	-	-
Accrued Expenses	-	-	-	-	-
Total Deposits	210,587,008	171,167,008	128,693,000	100,185,000	85,004,600
Other Bearing Liabilities, Total	483,862	661,381	327,666	470,208	293,335
Total Short Term Borrowings	102,752	102,681	102,716	102,681	614,559
Current Port. of LT Debt/Capital Leases	-	-	-	-	-
Other Current Liabilities, Total	300,295	1,140,490	287,337	236,047	277,105
Total Current Liabilities	-	-	-	-	-
Long Term Debt	4,067,130	4,522,530	3,996,040	4,187,360	4,774,090
Capital Lease Obligations	-	-	-	-	-
Total Long Term Debt	4,067,130	4,522,530	3,996,040	4,187,360	4,774,090
Total Debt	4,169,880	4,625,210	4,098,750	4,290,040	5,388,640
Deferred Income Tax	-	-	-	-	-
Minority Interest	-	-	-	-	-
Other Liabilities, Total	8,179,570	6,703,320	4,439,600	4,240,990	3,626,240
Total Liabilities	223,720,000	184,296,992	137,847,008	109,423,000	94,589,904
Redeemable Preferred Stock, Total	-	-	-	-	-
Preferred Stock - Non Redeemable, Net	-	-	-	-	-
Common Stock, Total	6,162,650	6,158,900	6,143,210	6,017,850	5,925,040
Additional Paid-in Capital	2,706,140	2,676,620	2,535,660	1,916,280	1,731,420
Retained Earnings (Accumulated Deficit)	13,324,700	9,978,090	7,439,180	5,238,240	3,391,600
Treasury Stock - Common	-	-	-	-	-
ESOP Debt Guarantees	17,300	23,586	47,047	76,587	29,158
Unrealized Gain (Loss)	37,523	496,576	609,907	(292)	1,268,680
Other Equity, Total	108,361	103,861	103,803	104,308	104,388
Total Equity	22,356,700	19,437,600	16,878,800	13,353,000	12,450,300
Total Liabilities & Shareholders' Equity	246,076,992	203,735,008	154,724,992	122,776,000	107,040,000
Shares Out - Common Stock Primary Issue	12,325	12,318	12,286	12,036	11,850
Shares Outstanding - Common Issue 2	-	-	-	-	-
Shares Outstanding - Common Issue 3	-	-	-	-	-
Shares Outstanding - Common Issue 4	-	-	-	-	-
Total Common Shares Outstanding	12,325	12,318	12,286	12,036	11,850
Total Preferred Shares Outstanding	-	-	-	-	-
DP	-	-	-	-	-
Interest Income, Bank	28,096,600	23,240,600	21,079,500	17,253,700	15,530,800
Total Interest Expense	8,445,580	6,544,060	7,281,180	4,796,440	4,273,190
Net Interest Income	19,651,000	16,696,600	13,798,400	12,457,300	11,257,600
Loan Loss Provision	2,889,630	1,870,950	1,868,680	710,070	1,182,770
Net Interest Inc. After Loan Loss Prov.	16,761,400	14,825,600	11,929,700	11,747,200	10,074,900
Non-Interest Income, Bank	3,011,140	2,945,770	1,631,150	1,251,890	1,890,940
Non-Interest Expense, Bank	(10,950,500)	(9,091,320)	(7,645,090)	(7,391,140)	(6,234,380)
Net Income Before Taxes	8,822,010	7,780,070	5,906,720	5,607,950	5,731,420
Provision for Income Taxes	2,863,640	2,942,070	1,649,150	1,799,360	2,098,200
Net Income After Taxes	5,958,370	4,838,000	4,257,570	3,808,590	3,633,230
Minority Interest	-	-	-	-	-
Net Income Before Extra. Items	5,958,370	4,838,000	4,257,570	3,808,590	3,633,230
Net Income	5,958,370	4,838,000	4,257,570	3,808,590	3,633,230
Income Available to Com Excl ExtraOrd	5,958,370	4,838,000	4,257,570	3,808,590	3,633,230
Income Available to Com Incl ExtraOrd	5,958,370	4,838,000	4,257,570	3,808,590	3,633,230
Basic Weighted Average Shares	11,989	11,986	11,972	11,839	11,850
Basic EPS Excluding Extraordinary Items	497	404	356	322	307
Basic EPS including Extraordinary Items	497	404	356	322	307
Dilution Adjustment	-	-	-	-	-
Diluted Weighted Average Shares	12,251	12,246	12,180	12,072	11,988
Diluted EPS Excluding ExtraOrd Items	486	395	350	315	303
Diluted EPS including ExtraOrd Items	486	395	350	315	303
DPS - Common Stock Primary Issue	196	173	156	153	84
Gross Dividends - Common Stock	2,419,000	2,128,790	1,904,290	1,816,610	990,471
Total Special Items	-	-	-	-	-
Normalized Income Before Taxes	8,822,010	7,780,070	5,906,720	5,607,950	5,731,420
Effect of Special Items on Income Taxes	-	-	-	-	-
Inc Tax Ex Impact of Sp Items	2,863,640	2,942,070	1,649,150	1,799,360	2,098,200
Normalized Income After Taxes	5,958,370	4,838,000	4,257,570	3,808,590	3,633,230
Normalized Inc. Avail to Com.	5,958,370	4,838,000	4,257,570	3,808,590	3,633,230
Basic Normalized EPS	497	404	356	322	307
Diluted Normalized EPS	486	395	350	315	303

In Bahasa Indonesia	2008		2007		2006	
	2008	2007	2007	2006	2006	2005
Reclassified	Reclassified	Reclassified	Reclassified	Reclassified	Reclassified	Reclassified
	12/31/2008	12/31/2007	12/31/2007	12/31/2006	12/31/2006	12/31/2005
Total Current Assets						
Cash & Due from Banks	8,388,974	5,909,369	3,965,717	2,522,764	2,439,465	
Other Earning Assets, Total	167,777,168	171,870,736	145,343,072	151,769,952	142,494,608	
Net Loans	162,637,792	125,488,384	103,282,248	96,721,664	86,943,568	
Property/Plant/Equipment, Total - Gross	9,064,907	8,502,644	8,101,913	8,142,270	7,825,578	
Accumulated Depreciation, Total	(4,461,347)	(3,971,067)	(3,392,670)	(2,836,857)	(2,341,950)	
Property/Plant/Equipment, Total - Net	4,603,560	4,531,577	4,709,243	5,305,413	5,483,628	
Goodwill, Net	-	-	-	-	-	-
Intangibles, Net	-	-	-	-	-	-
Long Term Investments	-	-	-	-	-	-
Other Long Term Assets, Total	6,123,919	4,096,447	3,295,451	2,231,402	2,252,144	
Other Assets, Total	8,907,267	7,189,075	6,921,464	4,832,147	8,542,409	
Total Assets	358,438,688	319,085,600	267,517,184	263,383,344	248,155,824	
Accounts Payable	-	-	-	-	-	-
Payable/Accrued	-	-	-	-	-	-
Accrued Expenses	746,808	540,608	590,533	693,956	729,753	
Total Deposits	297,449,952	253,618,144	214,568,192	213,763,920	188,423,840	
Other Bearing Liabilities, Total	3,842,367	5,023,235	3,608,399	4,319,102	5,241,388	
Total Short Term Borrowings	981,893	2,914,343	1,859,780	2,046,420	2,913,632	
Current Port. of LT Debt/Capital Leases	-	-	-	-	-	-
Other Current Liabilities, Total	3,174,500	1,280,398	1,582,800	272,101	496,124	
Total Current Liabilities	13,224,761	16,330,900	11,376,135	12,665,366	19,130,154	
Long Term Debt	13,224,761	16,330,900	11,376,135	12,665,366	19,130,154	
Capital Lease Obligations	-	-	-	-	-	-
Total Long Term Debt	13,224,761	16,330,900	11,376,135	12,665,366	19,130,154	
Total Debt	14,206,654	19,245,244	13,235,915	14,711,786	22,043,786	
Deferred Income Tax	-	-	-	-	-	-
Minority Interest	28,069	6,346	5,176	4,705	3,543	
Other Liabilities, Total	4,476,447	10,127,887	7,585,518	6,403,374	6,282,683	
Total Liabilities	327,974,800	299,841,856	241,176,528	240,168,944	223,221,120	
Redeemable Preferred Stock, Total	-	-	-	-	-	-
Preferred Stock - Non Redeemable, Net	-	-	-	-	-	-
Common Stock, Total	10,452,824	10,374,776	10,315,609	10,127,859	10,066,427	
Additional Paid-in Capital	6,809,056	6,570,959	6,433,948	6,006,255	5,967,897	
Retained Earnings (Accumulated Deficit)	13,179,144	8,904,837	6,113,090	4,005,437	6,161,275	
Treasury Stock - Common	-	-	-	-	-	-
ESOP Debt Guarantee	54,465	107,320	105,330	175,012	13,831	
Unrealized Gain (Loss)	(170,310)	(3,566)	229,572	(241,961)	(404,001)	
Other Equity, Total	188,690	3,289,408	3,143,121	3,141,796	3,129,278	
Total Equity	30,513,868	29,243,732	26,340,670	23,214,398	24,934,708	
Total Liabilities & Shareholders' Equity	358,438,688	319,085,600	267,517,184	263,383,344	248,155,824	
Shares Outs - Common Stock Primary Issue	20,906	20,750	20,631	20,256	20,133	
Shares Outstanding - Common Issue 2	-	-	-	-	-	-
Shares Outstanding - Common Issue 3	-	-	-	-	-	-
Shares Outstanding - Common Issue 4	-	-	-	-	-	-
Total Common Shares Outstanding	20,906	20,750	20,631	20,256	20,133	
Total Preferred Shares Outstanding	-	-	-	-	-	-
DP	-	-	-	-	-	-
Interest Income, Bank	27,336,236	23,928,548	26,261,106	20,999,224	19,213,442	
Total Interest Expense	12,051,637	11,142,628	15,915,870	12,044,181	9,679,402	
Net Interest Income	15,284,600	12,785,921	10,345,236	8,955,044	9,534,040	
Loan Loss Provision	2,816,222	1,800,979	3,542,843	3,388,581	62,345	
Net Interest Inc. After Loan Loss Prov.	12,468,378	10,984,942	6,802,393	5,566,463	9,471,695	
Non-Interest Income, Bank	4,758,550	3,495,109	2,853,108	2,534,489	4,051,375	
Non-Interest Expense, Bank	(9,158,368)	(8,148,668)	(6,824,305)	(6,868,075)	(5,998,068)	
Net Income Before Taxes	8,068,560	6,333,383	2,831,196	1,232,877	7,525,002	
Provision for Income Taxes	2,753,244	1,985,892	408,724	628,346	2,269,301	
Net Income After Taxes	5,315,316	4,347,491	2,422,472	604,531	5,255,701	
Minority Interest	(2,495)	(1,267)	(1,067)	(1,162)	(70)	
Net Income Before Extra. Items	5,312,821	4,346,224	2,421,405	603,369	5,255,631	
Net Income	5,312,821	4,346,224	2,421,405	603,369	5,255,631	
Income Available to Com Incl ExtraOrd	5,312,821	4,346,224	2,421,405	603,369	5,255,631	
Income Available to Com Incl ExtraOrd	5,312,821	4,346,224	2,421,405	603,369	5,255,631	
Basic Weighted Average Shares	20,875	20,718	20,335	20,182	20,048	
Basic EPS Excluding Extraordinary Items	255	210	119	30	262	
Basic EPS Including Extraordinary Items	255	210	119	30	262	
Dilution Adjustment	-	-	-	-	-	-
Diluted Weighted Average Shares	20,929	20,863	20,550	20,327	20,228	
Diluted EPS Excluding ExtraOrd Items	254	208	118	30	260	
Diluted EPS Including ExtraOrd Items	254	208	118	30	260	
DPS - Common Stock Primary Issue	187	70	15	70	125	
Gross Dividends - Common Stock	3,911,601	1,452,843	301,685	2,627,816	2,627,816	
Total Special Items	-	-	-	-	-	-
Normalized Income Before Taxes	8,068,560	6,333,383	2,831,196	1,232,877	7,525,002	
Effect of Special Items on Income Taxes	-	-	-	-	-	-
Inc Tax Ex Impact of Sp Items	2,753,244	1,985,892	408,724	628,346	2,269,301	
Normalized Income After Taxes	5,315,316	4,347,491	2,422,472	604,531	5,255,701	
Normalized Inc. Avail to Com.	5,312,821	4,346,224	2,421,405	603,369	5,255,631	
Basic Normalized EPS	255	210	119	30	262	
Diluted Normalized EPS	254	208	118	30	260	

In millions of Rupiah (except for per share items)	2006	2007	2008	2008	2008
	12/31/2006	12/31/2007	12/31/2008	12/31/2008	12/31/2008
			Reclassified 12/31/2007	Reclassified 12/31/2006	Restated 12/31/2005
Total Current Assets	-	-	-	-	-
Cash & Due from Banks	4,161,520	1,237,520	832,583	640,044	753,256
Other Earning Assets, Total	28,004,500	30,181,500	34,845,500	27,230,300	25,495,100
Net Loans	63,410,500	49,858,300	39,746,600	34,973,900	27,732,600
Property/Plant/Equipment, Total - Gross	-	-	-	2,233,380	1,928,630
Accumulated Depreciation, Total	-	-	-	(753,347)	(631,458)
Property/Plant/Equipment, Total - Net	1,905,020	1,538,880	1,574,540	1,480,030	1,297,170
Goodwill, Net	250,451	333,935	417,419	521,841	608,815
Intangibles, Net	-	-	-	-	-
Long Term Investments	-	-	-	-	-
Other Long Term Assets, Total	850,038	280,297	40,253	153,734	178,626
Other Assets, Total	8,686,310	5,979,410	4,615,780	2,803,696	2,755,260
Total Assets	107,268,000	89,409,800	87,072,704	67,803,504	58,820,800
Accounts Payable	-	-	-	-	-
Payable/Accrued	-	-	-	-	-
Accrued Expenses	2,484,700	2,782,710	2,003,480	1,392,860	1,837,670
Total Deposits	75,602,495	62,603,400	59,132,700	48,434,600	41,435,500
Other Bearing Liabilities, Total	907,459	684,518	639,276	521,992	522,884
Total Short Term Borrowings	4,914,100	3,402,660	4,000,000	2,875,000	1,000,000
Current Port. of LT Debt/Capital Leases	-	-	-	-	-
Other Current Liabilities, Total	362,840	184,687	167,039	153,892	252,123
Total Current Liabilities	-	-	-	-	-
Long Term Debt	8,547,230	7,535,570	5,751,160	5,393,750	5,412,450
Capital Lease Obligations	-	-	-	-	-
Total Long Term Debt	8,547,230	7,535,570	5,751,160	5,393,750	5,412,450
Total Debt	13,461,300	10,938,200	9,751,160	8,268,750	6,412,450
Deferred Income Tax	-	-	-	-	-
Minority Interest	530,197	337,038	244,951	171,331	126,739
Other Liabilities, Total	3,340,250	1,045,770	712,194	271,078	429,515
Total Liabilities	96,689,296	78,576,400	72,630,800	59,214,500	51,016,900
Redeemable Preferred Stock, Total	-	-	-	-	-
Preferred Stock - Non Redeemable, Net	-	-	-	-	-
Common Stock, Total	3,631,860	3,625,340	3,581,680	3,569,250	3,562,260
Additional Paid-In Capital	675,389	633,177	374,438	198,959	62,927
Retained Earnings (Accumulated Deficit)	7,092,630	6,677,120	5,264,910	5,000,530	3,377,110
Treasury Stock - Common	-	-	-	-	-
ESOP Debt Guarantee	-	-	-	-	-
Unrealized Gain (Loss)	(820,619)	(102,184)	220,906	(179,779)	801,646
Other Equity, Total	10,579,300	10,833,400	9,441,930	8,588,950	7,803,940
Total Equity	107,268,000	89,409,800	82,072,704	67,803,504	58,820,800
Total Liabilities & Shareholders' Equity	107,268,000	89,409,800	82,072,704	67,803,504	58,820,800
Shares Outs - Common Stock Primary Issue	30	30	30	30	30
Shares Outstanding - Common Issue 2	6,647	6,630	6,514	6,481	6,463
Shares Outstanding - Common Issue 3	-	-	-	-	-
Shares Outstanding - Common Issue 4	-	-	-	-	-
Total Common Shares Outstanding	6,677	6,659	6,544	6,511	6,492
Total Preferred Shares Outstanding	-	-	-	-	-
DP	-	-	-	-	-
Interest Income, Bank	16,119,000	13,490,000	11,962,100	8,975,880	6,834,220
Total Interest Expense	6,841,480	5,662,300	5,758,520	3,928,440	2,490,370
Net Interest Income	9,277,510	7,827,710	6,203,630	5,047,440	4,343,850
Loan Loss Provision	1,834,560	1,006,780	1,016,920	(214,665)	(396,696)
Net Interest Inc. After Loan Loss Prov.	7,442,950	6,820,940	5,186,660	5,262,100	4,740,550
Non-Interest Income, Bank	1,627,090	1,589,640	1,198,130	1,235,010	1,116,240
Non-Interest Expense, Bank	(6,392,210)	(5,097,050)	(4,281,540)	(3,498,870)	(2,478,560)
Net Income Before Taxes	2,677,840	3,313,520	2,103,240	2,998,240	3,378,240
Provision for Income Taxes	875,833	1,043,550	652,328	875,954	894,821
Net Income After Taxes	1,802,000	2,269,980	1,450,910	2,122,290	2,483,420
Minority Interest	(271,982)	(153,061)	(125,581)	(119,082)	(75,336)
Net Income Before Extra. Items	1,530,020	2,116,920	1,325,330	2,003,200	2,408,080
Net Income	1,530,020	2,116,920	1,325,330	2,003,200	2,408,080
Income Available to Com Excl ExtraOrd	1,530,020	2,116,920	1,325,330	2,003,200	2,408,080
Income Available to Com Incl ExtraOrd	6,666	6,617	6,521	6,501	6,492
Basic Weighted Average Shares	230	320	203	308	371
Basic EPS Excluding Extraordinary Items	230	320	203	308	371
Basic EPS Including Extraordinary Items	-	-	-	-	-
Dilution Adjustment	6,666	6,780	6,616	6,584	6,509
Diluted Weighted Average Shares	230	312	200	304	370
Diluted EPS Excluding ExtraOrd Items	230	312	200	304	370
Diluted EPS Including ExtraOrd Items	159	100	154	50	229
DPS - Common Stock Primary Issue	1,058,460	662,666	1,001,920	327,060	1,488,200
Gross Dividends - Common Stock	83,484	83,484	76,505	86,974	86,974
Total Special Items	2,761,320	3,997,010	2,179,750	3,085,220	3,465,210
Normalized Income Before Taxes	-	-	-	875,954	894,821
Effect of Special Items on Income Taxes	875,833	1,043,550	652,328	2,209,260	2,570,390
Inc. Tax Ex Impact of Sp Items	1,885,490	2,353,460	1,527,420	2,090,170	2,495,050
Normalized Income After Taxes	1,613,510	2,200,400	1,401,840	322	384
Normalized Inc. Avail to Com.	242	333	215	317	383
Basic Normalized EPS	242	325	212	-	-
Diluted Normalized EPS	-	-	-	-	-

In Millions of Rupiah (except for per share items)	BKGA	BKGA	BKGA	BKGA	BKGA
	2006	2007	2008	2008	2008
	12/31/2006	12/31/2007	12/31/2008	12/31/2008	12/31/2008
		Restated	Restated	Reclassified	Reclassified
		12/31/2006	12/31/2006	12/31/2006	12/31/2006
Total Current Assets					
Cash & Due from Banks	2,766,684	1,727,661	1,322,236	463,751	370,963
Other Earning Assets, Total	19,177,964	23,940,916	24,825,796	8,467,291	6,631,895
Net Loans	77,219,840	58,495,468	44,020,696	28,671,420	20,388,028
Property/Plant/Equipment, Total - Gross	2,376,921	2,682,391	2,526,884	552,628	441,224
Accumulated Depreciation, Total	(1,193,811)	(1,443,214)	(1,300,124)	(112,129)	(51,914)
Property/Plant/Equipment, Total - Net	1,183,110	1,239,177	1,226,760	440,499	389,310
Goodwill, Net	-	-	-	-	-
Intangibles, Net	-	-	-	-	-
Long Term Investments	-	-	-	-	-
Other Long Term Assets, Total	613,125	302,865	147,970	38,953	77,246
Other Assets, Total	7,236,848	8,091,101	8,348,470	3,497,948	2,940,873
Total Assets	103,197,576	93,797,192	79,891,928	41,579,860	30,798,312
Accounts Payable	-	-	-	-	-
Payable/Accrued	-	-	-	-	-
Accrued Expenses	1,768,387	1,432,266	1,213,235	526,708	402,665
Total Deposits	85,314,448	77,956,288	66,388,196	34,926,568	25,424,764
Other Bearing Liabilities, Total	767,818	907,420	640,283	709,462	440,284
Total Short Term Borrowings	199,567	-	-	-	464,225
Current Port. of LT Debt/Capital Leases	-	-	-	-	-
Other Current Liabilities, Total	258,369	238,520	255,923	91,853	24,635
Total Current Liabilities	-	-	-	1,280,458	995,732
Long Term Debt	4,117,365	3,390,237	2,922,726	1,280,458	995,732
Capital Lease Obligations	-	-	-	-	-
Total Long Term Debt	4,117,365	3,390,237	2,922,726	1,280,458	995,732
Total Debt	4,316,932	3,390,237	2,922,726	1,280,458	1,459,957
Deferred Income Tax	-	-	-	-	-
Minority Interest	58,761	53,870	4,895	3,447	6,754
Other Liabilities, Total	1,410,389	736,710	327,805	75,254	676,251
Total Liabilities	93,895,104	84,715,312	71,753,064	37,613,748	28,435,312
Redeemable Preferred Stock, Total	-	-	-	-	-
Preferred Stock - Non Redeemable, Net	-	-	-	-	-
Common Stock, Total	1,552,420	971,807	958,880	949,794	748,594
Additional Paid-in Capital	6,712,481	1,810,548	1,712,120	1,666,733	547,954
Retained Earnings (Accumulated Deficit)	2,760,630	2,327,192	1,955,663	1,467,504	1,114,263
Treasury Stock - Common	-	-	-	-	-
ESOP Debt Guarantee	-	-	-	-	-
Unrealized Gain (Loss)	557,999	(2,690)	68,390	(118,797)	(48,973)
Other Equity, Total	(2,281,063)	3,975,018	3,443,810	879	1,163
Total Equity	9,302,467	9,081,875	8,138,861	3,966,113	2,363,001
Total Liabilities & Shareholders' Equity	103,197,576	93,797,192	79,891,928	41,579,860	30,798,312
Shares Outs - Common Stock Primary Issue	72	72	72	72	80
Shares Outstanding - Common Issue 2	23,863	12,251	11,992	11,810	8,692
Shares Outstanding - Common Issue 3	-	-	-	-	-
Shares Outstanding - Common Issue 4	-	-	-	-	-
Total Common Shares Outstanding	23,935	12,323	12,064	11,882	8,772
Total Preferred Shares Outstanding	-	-	-	-	-
DP	-	-	-	-	-
Interest Income, Bank	10,051,482	8,383,474	8,271,638	3,713,324	2,507,839
Total Interest Expense	5,250,031	4,073,976	4,412,440	1,987,032	1,134,804
Net Interest Income	4,801,451	4,309,498	3,859,198	1,726,292	1,373,035
Loan Loss Provision	1,173,100	642,817	443,743	201,462	311,129
Net Interest Inc. After Loan Loss Prov.	3,628,351	3,666,681	3,415,455	1,524,830	1,061,906
Non-Interest Income, Bank	1,509,642	1,061,188	732,644	430,543	725,102
Non-Interest Expense, Bank	(4,053,790)	(2,643,846)	(2,636,815)	(1,209,044)	(1,032,931)
Net Income Before Taxes	1,084,203	2,084,023	1,511,484	746,329	754,077
Provision for Income Taxes	401,131	573,496	356,823	200,294	95,237
Net Income After Taxes	683,072	1,510,527	1,154,661	546,035	658,840
Minority Interest	(4,883)	(2,141)	(74)	886	1,453
Net Income Before Extra. Items	678,189	1,508,386	1,154,587	546,921	660,293
Net Income	678,189	1,508,386	1,154,587	546,921	660,293
Income Available to Com Excl ExtraOrd	678,189	1,508,386	1,154,587	546,921	660,293
Income Available to Com Incl ExtraOrd	678,189	1,508,386	1,154,587	546,921	660,293
Basic Weighted Average Shares	24,096	23,306	23,033	9,105	8,739
Basic EPS Excluding Extraordinary Items	28	65	50	60	76
Basic EPS Including Extraordinary Items	28	65	50	60	76
Dilution Adjustment	-	-	-	-	-
Diluted Weighted Average Shares	24,721	24,198	23,688	9,211	8,771
Diluted EPS Excluding ExtraOrd Items	27	62	49	59	75
Diluted EPS Including ExtraOrd Items	27	62	49	59	75
DPS - Common Stock Primary Issue	11	30	12	18	7
Gross Dividends - Common Stock	141,796	366,950	140,226	171,782	58,685
Total Special Items	315,903	-	-	-	-
Normalized Income Before Taxes	1,400,106	2,084,023	1,511,484	746,329	754,077
Effect of Special Items on Income Taxes	116,877	-	-	-	-
Inc Tax Ex Impact of Sp Items	518,008	573,496	356,823	200,294	95,237
Normalized Income After Taxes	882,098	1,510,527	1,154,661	546,035	658,840
Normalized Inc. Avail to Com.	877,215	1,508,386	1,154,587	546,921	660,293
Basic Normalized EPS	36	65	50	60	76
Diluted Normalized EPS	35	62	49	59	75
					0.88
					0.75
					0.75

LAMPIRAN 2
HASIL UJI SPSS

NPART TESTS
 /K-S(NORMAL)=DPR DER AC KI
 /MISSING ANALYSIS.

NPar Tests

Notes		03-Aug-2010 23:58:58
Output Created		
Comments		
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Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each test are based on all cases with valid data for the variable(s) used in that test.
Syntax		NPART TESTS /K-S(NORMAL)=DPR DER AC KI /MISSING ANALYSIS.
Resources	Processor Time	00:00:00.000
	Elapsed Time	00:00:00.000
	Number of Cases Allowed ^a	112347

a. Based on availability of workspace memory.

[DataSet0]

One-Sample Kolmogorov-Smirnov Test

		DPR	DER	AC	KI
N		27	27	27	27
Normal Parameters ^a	Mean	.4387	9.2454	.6459	.6459
	Std. Deviation	.21192	1.41290	.09073	.09208
Most Extreme Differences	Absolute	.192	.089	.123	.196
	Positive	.192	.089	.118	.170
	Negative	-.085	-.076	-.123	-.196
Kolmogorov-Smirnov Z		.997	.462	.640	1.017
Asymp. Sig. (2-tailed)		.274	.983	.808	.252
a. Test distribution is Normal.					



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Regression

Notes

Output Created		04-Aug-2010 00:00:08
Comments		
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	Weight	<none>
	Split File	<none>
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Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		<pre> REGRESSION /DESCRIPTIVES MEAN STDDEV CORR SIG N /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA COLLIN TOL ZPP /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT KI /METHOD=ENTER DPR DER AC /SCATTERPLOT=(*ZPRED,*ZRESID) /RESIDUALS DURBIN HIST(ZRESID) NORM(ZRESID) /SAVE PRED RESID. </pre>
Resources	Processor Time	00:00:01.594
	Elapsed Time	00:00:01.672
	Memory Required	1948 bytes
	Additional Memory Required for Residual Plots	896 bytes
Variables Created or Modified	PRE_1	Unstandardized Predicted Value
	RES_1	Unstandardized Residual

{DataSet0}

Descriptive Statistics

	Mean	Std. Deviation	N
KI	.6459	.09208	27
DPR	.4387	.21192	27
DER	9.2454	1.41290	27
AC	.6459	.09073	27

Correlations

		KI	DPR	DER	AC
Pearson Correlation	KI	1.000	.100	.092	.596
	DPR	.100	1.000	.108	-.030
	DER	.092	.108	1.000	.432
	AC	.596	-.030	.432	1.000
Sig. (1-tailed)	KI		.310	.324	.001
	DPR	.310		.297	.440
	DER	.324	.297		.012
	AC	.001	.440	.012	
N	KI	27	27	27	27
	DPR	27	27	27	27
	DER	27	27	27	27
	AC	27	27	27	27

Variables Entered/Removed^b

Model	Variables Entered	Variables Removed	Method
1	AC, DPR, DER ^a		Enter

a. All requested variables entered.

b. Dependent Variable: KI

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.640 ^a	.410	.333	.07519	1.380

a. Predictors: (Constant), AC, DPR, DER

b. Dependent Variable: KI

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.090	3	.030	5.330	.006 ^a
	Residual	.130	23	.006		
	Total	.220	26			

a. Predictors: (Constant), AC, DPR, DER

b. Dependent Variable: KI

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Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics		
	B	Std. Error				Beta	Zero-order	Partial	Part	Tolerance	VIF
			Coefficients ^a								
.(Constant)	.296	.123		2.408	.024						
DPR	.063	.070	.145	.897	.379	.100	.184	.144	.981	1.019	
DER	-.015	.012	-.225	-1.256	.222	.092	-.253	-.201	.799	1.252	
AC	.709	.181	.698	3.917	.001	.596	.633	.627	.807	1.239	

a. Dependent Variable: KI

Collinearity Diagnostics^a

Model	Dimensi on	Eigenvalue	Condition Index	Variance Proportions			
				(Constant)	DPR	DER	AC
1	1	3.834	1.000	.00	.01	.00	.00
	2	.145	5.149	.01	.95	.01	.01
	3	.012	17.911	.14	.00	.99	.26
	4	.009	20.572	.85	.03	.00	.73

a. Dependent Variable: KI

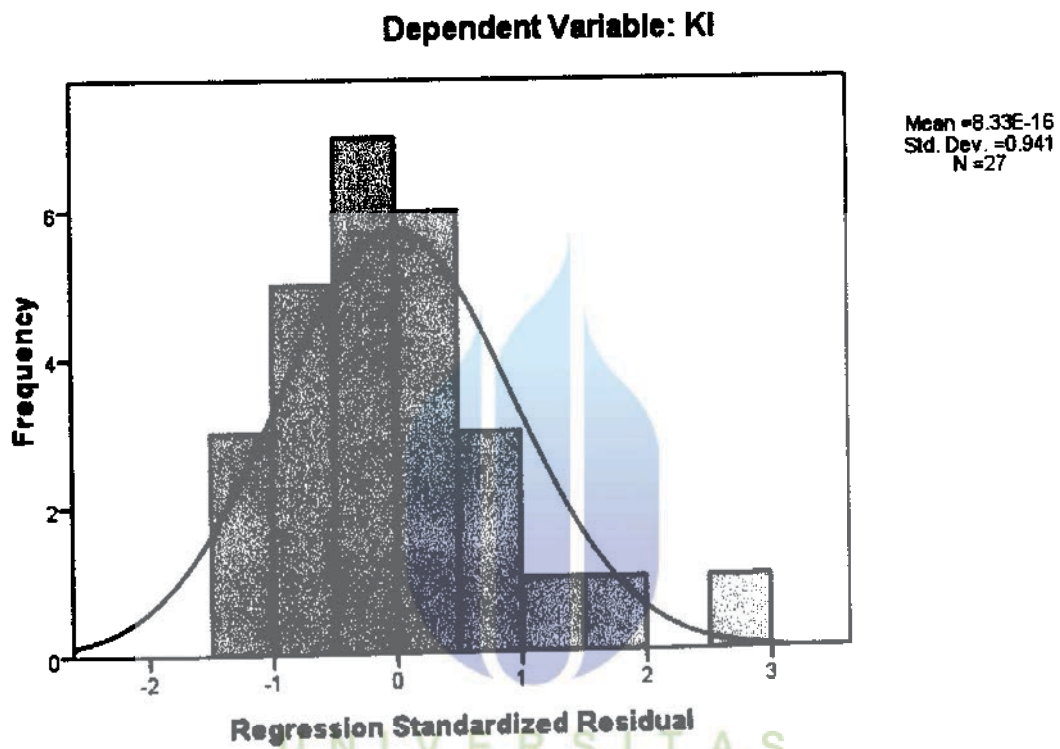
Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.5697	.7672	.6459	.05897	27
Residual	-.10908	.20900	.00000	.07072	27
Std. Predicted Value	-1.292	2.056	.000	1.000	27
Std. Residual	-1.451	2.779	.000	.941	27

a. Dependent Variable: KI

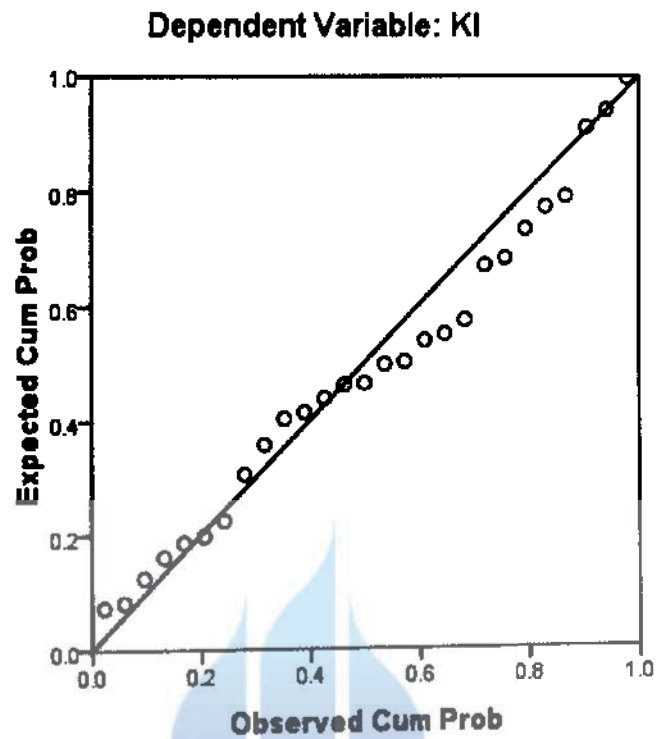
Charts

Histogram



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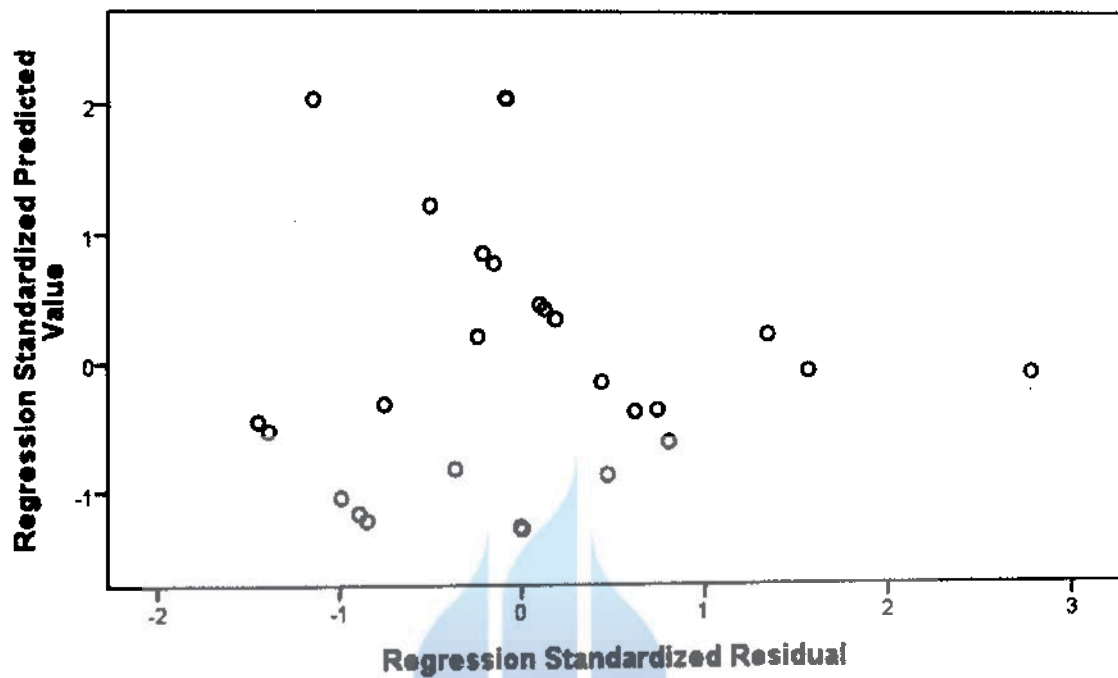
Normal P-P Plot of Regression Standardized Residual



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Scatterplot

Dependent Variable: KI



```
SAVE OUTFILE='H:\Didah Data\Didah.sav'  
/COMPRESSED.
```

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