

BBCA

in billion	FY08	1Q09	1H09	9M09	FY09	YoY chg	QoQ chg
Total Asset	245,569.86	247,796.20	255,054.11	271,626.48	282,392.29	+14.99%	+3.96%
Total Debt	222,290.55	222,775.55	229,948.51	244,578.91	254,535.60	+14.51%	+4.07%
Total Equity	23,279.31	25,020.65	25,105.59	27,047.56	27,856.69	+19.66%	+2.99%
Total Cash	10,798.92	6,397.28	6,417.56	12,107.27	8,865.15	-17.91%	-26.78%
Govt Bond	39,810.70	43,174.46	42,225.31	41,510.17	42,494.67	+6.74%	+2.37%
Total Loans	112,784.34	107,271.97	107,317.05	112,720.28	123,901.27	+9.86%	+9.92%
Interest Income	19,301.18	5,843.89	11,601.55	17,271.49	22,931.15	+18.81%	+32.77%
Net Interest Inc	12,356.35	3,915.69	7,667.25	11,248.63	14,899.73	+20.58%	+32.46%
Operating profit	7,567.91	2,055.54	4,031.42	6,121.88	8,518.88	+12.57%	+39.15%
Net profit	5,776.14	1,631.94	3,302.97	5,089.66	6,807.24	+17.85%	+33.75%
NIM	6.75%	7.12%	6.88%	6.59%	6.59%	-0.16%	0.00%
LDR	53.78%	51.15%	48.58%	47.79%	50.27%	-3.51%	+2.48%
NPL (net)	0.14%	0.40%	0.30%	0.24%	0.12%	-0.02%	-0.12%
CAR	15.56%	17.40%	16.51%	16.27%	15.34%	-0.22%	-0.93%
BOPO	53.78%	70.03%	70.41%	69.94%	50.27%	-3.51%	-19.67%
ROA	3.42%	3.34%	3.37%	3.39%	3.40%	-0.02%	+0.01%
ROAE	30.16%	30.60%	30.81%	31.82%	31.80%	+1.64%	-0.02%
ttl shares	24.66	24.66	24.66	24.66	24.66	0.00%	0.00%
BVS	944.20	1,014.83	1,018.28	1,097.04	1,129.86	+19.66%	+2.99%
EPS (ann)	234.28	264.76	267.93	275.25	278.90	+17.85%	+0.31%

BMRI

in billion	FY08	1Q09	1H09	9M09	FY09	YoY chg	QoQ chg
Total Asset	358,438.68	347,626.34	358,897.07	366,494.19	394,616.60	+10.09%	+7.67%
Total Debt	327,924.81	315,683.99	327,457.85	333,391.86	359,507.84	+9.63%	+7.83%
Total Equity	30,513.87	31,942.35	31,439.22	33,102.32	35,108.77	+15.06%	+6.06%
Total Cash	8,388.97	6,070.85	5,910.42	9,392.62	8,867.88	+5.71%	-5.59%
Govt Bond	88,259.04	88,374.91	88,243.13	88,363.08	89,132.94	+0.99%	+0.87%
Total Loans	174,498.10	175,190.35	180,130.23	156,592.80	197,126.23	+12.97%	+25.88%
Interest Income	27,336.24	8,567.66	16,603.76	24,359.15	32,598.96	+19.25%	+33.83%
Net Interest Inc	15,284.60	4,393.71	8,660.42	12,748.12	17,358.09	+13.57%	+36.16%
Operating profit	7,910.44	2,015.87	4,385.11	6,796.53	10,434.48	+31.91%	+53.53%
Net profit	5,315.32	1,409.42	2,944.26	4,644.17	7,198.49	+35.43%	+55.00%
NIM	5.48%	5.49%	5.36%	5.16%	5.19%	-0.29%	+0.03%
LDR	56.89%	61.32%	59.81%	60.43%	59.15%	+2.26%	-1.28%
NPL (net)	0.97%	1.40%	0.91%	0.72%	0.32%	-0.65%	-0.40%
CAR	15.72%	15.37%	14.10%	14.20%	15.55%	-0.17%	+1.35%
BOPO	73.65%	78.12%	75.61%	74.42%	70.71%	-2.94%	-3.71%
ROA	2.69%	2.46%	2.67%	2.78%	3.13%	+0.44%	+0.35%
ROAE	22.74%	23.04%	24.52%	25.95%	30.07%	+7.33%	+4.12%
ttl shares	20.91	20.91	20.96	20.96	20.97	+0.31%	+0.05%
BVS	1,459.64	1,527.97	1,500.04	1,579.40	1,674.23	+14.70%	+6.00%
EPS (ann)	254.26	269.68	280.96	295.45	343.27	+35.01%	+16.19%