

<b>Commercial Bank</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>
Asset (Billion Rp)	1,099,699	1,112,204	1,213,518	1,272,081	1,469,827
1.. State Owned	533,435	516,557	556,125	518,975	565,585
2.. Foreign Exchange Com. Bank	365,932	393,938	436,214	494,174	571,231
Capital (Billion Rp)	83,675	103,602	112,395	130,168	144,470
1.. State Owned	34,434	42,119	48,237	56,798	58,904
2.. Foreign Exchange Com. Bank	26,135	37,030	37,487	44,040	42,384
Third Party Fund (Billion Rp)	797,362	835,778	888,567	963,106	1,127,937
1.. State Owned	364,206	370,542	368,479	375,731	431,397
2.. Foreign Exchange Com. Bank	290,576	321,110	360,536	403,530	462,747
Credit (Billion Rp))	316,059	371,058	440,505	559,470	695,648
1.. State Owned	121,496	150,632	177,137	222,855	256,413
2.. Foreign Exchange Com. Bank	95,580	125,901	159,959	209,176	277,591
Non Performing Loan Net (%)	12.23	7.50	6.78	4.50	7.56
1.. State Owned	7.27	6.03	7.31	5.88	14.75
2.. Foreign Exchange Com. Bank	10.33	5.83	5.52	2.96	3.22
Capital Adequacy Ratio (%)	19.93	22.44	19.43	19.42	19.30
1.. State Owned	19.39	21.71	18.21	20.71	19.43
2.. Foreign Exchange Com. Bank	21.69	24.67	20.26	18.08	16.92
Profit (Billion Rp)	12,204.00	16,538.00	22,875.00	29,463.00	24,899.00
1.. State Owned	4,735.00	8,061.00	11,068.00	12,501.00	9,185.00
2.. Foreign Exchange Com. Bank	3,315.00	3,367.00	6,988.00	10,571.00	9,294.00
Return On Asset (%)	1.45	1.96	2.63	3.46	2.50
1.. State Owned	0.99	2.00	2.67	3.46	2.54
2.. Foreign Exchange Com. Bank	1.23	0.98	2.16	3.09	2.17
Operational expense/operational profit (%)	98.41	94.76	88.10	76.64	89.50
1.. State Owned	104.07	98.43	92.07	75.73	95.17
2.. Foreign Exchange Com. Bank	95.59	97.00	86.62	78.25	88.31
Net Interest Margin (%)	3.26	4.14	4.64	5.88	5.63
1.. State Owned	3.35	3.80	4.53	6.23	5.78
2.. Foreign Exchange Com. Bank	3.21	3.95	4.60	5.35	5.24

#### Opportunity for Investment

Third fund party going into bank has a positive trend during 2001-2005 and so is credit, asset and fund. However, common banking industry activity showed decline in 2005 that can be seen by decline in profit, ROA, NIM and BOPO (rate of operational rate against operational income) increase. Although during the previous years (2001-2004) common bank industry activity had a positive trend. Decline in common bank activity is caused mainly by increase of non performing loan rate, where almost 75% of common bank NPL are in state owned bank. Therefore, some measures must be taken to overcome these NPL.

There are about 130 common banks comprising of state owned bank, foreign exchange commercial bank, non foreign exchange commercial bank, development bank, joint venture bank and foreign owned bank. Present bank industry is managed so that it satisfies Indonesia Banking Architectural (API). API has a great impact to funding conditions owned by a bank, where existing bank will be grouped into international bank, national bank, banks that are focused to specific industry, and banks that have limited industrial unit based on possessed fund.

Therefore, establishment of new bank is very limited as well. To build a new bank, at least 3 trillion rupiah is needed for conventional bank and 1 trillion rupiah for syariah bank (Moslem bank). This has given syariah bank a significant growth in the last 5 years.