

Abbreviations

ADB	Asian Development Bank
BCA	Bank Central Asia
BPPN	Badan Penyehatan Perbankan Nasional (See IBRA)
CAR	Capital Adequacy Ratio
CEO	Chief Executive Officer
CPO	Crude Palm Oil
GDP	Gross Domestic Product
IBRA	Indonesian Bank Restructuring Agency
IMF	International Monetary Fund
IPO	Initial Public Offering
KKN	Korupsi, Kolusi, Nepotisme
MSAA	Master of Settlement and Acquisition Agreement
NPL	Non-Performing Loans
PLDT	Philippine Long Distance Telephone
UIC	Unggul Indah Cahaya
US\$	US Dollar
WTO	World Trade Organisation