

Financial Highlights (audited)

2014-2015

Dalam milyaran Rupiah	2015	2014	In billions of Rupiah
LAPORAN POSISI KEUANGAN		STATEMENTS OF FINANCIAL POSITION	
Jumlah Aset	12,827.36	12,328.73	Total Assets
Kredit yang Diberikan (Bruto)	8,770.63	7,851.66	Loans receivable (Gross)
Cadangan kerugian penurunan nilai	128.19	113.33	Allowance for impairment losses
Simpanan dari nasabah dan bank-bank lain	8,206.24	8,260.25	Deposits from customers & other banks
Jumlah Liabilitas	10,293.23	9,911.39	Total Liabilities
Ekuitas	2,534.12	2,417.34	Equity
LAPORAN LABA RUGI KOMPREHENSIF		STATEMENTS OF COMPREHENSIVE INCOME	
Pendapatan Bunga - Bersih	512.70	458.83	Net Interest Income
Pendapatan Operasional lainnya (Selain Bunga)	101.52	174.59	Other Operating Revenue (Non Interest)
Pendapatan Operasional	614.21	633.41	Operating Revenue
Beban Operasional	456.04	308.33	Operating Expenses
Pendapatan Non Ops Lainnya			Other Non Operating Revenue
Laba (Rugi) Sebelum Pajak	158.17	325.08	Profit (Loss) Before Tax
Laba (Rugi) Setelah Pajak	115.84	239.18	Profit (Loss) After Tax
RASIO KEUANGAN UTAMA		KEY FINANCIAL RATIOS	
Permodalan		Capital	
KPMM (risiko kredit)	30.40%	33.63%	CAR including credit risk
KPMM (risiko kredit + risiko pasar+risiko operasional)	26.28%	29.24%	CAR including credit risk, market risk and Operational Risk
Aktiva tetap terhadap modal	4.87%	4.85%	Fixed Assets to Capital
Kualitas Aktiva		Earning Assets	
Aktiva produktif bermasalah	2.11%	1.25%	Non-Performing Productive Assets
Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif	1.08%	1.01%	Impairment loss reserves (CKPN) of financial assets to productive assets
Pemenuhan PPA produktif	89.03%	72.56%	Compliance of Allowance for Productive Assets
Pemenuhan PPA non produktif	0.00%	0.00%	Compliance of Allowance for Non Productive Assets
NPL bruto	2.88%	1.82%	NPL Gross
NPL bersih	2.05%	0.82%	NPL Net
Rentabilitas		Rentability	
ROA	1.28%	3.23%	ROA
ROE	4.93%	10.97%	ROE
NIM	4.76%	5.23%	NIM
Beban Operasi terhadap Pendapatan Operasi (BOPO)	90.33%	80.28%	Operating Expenses to Operating Revenues
Likuiditas		Liquidity	
LDR	118.36%	112.16%	LDR
Kepatuhan		Compliance	
Persentase Pelanggaran Batas Maksimum Pemberian Kredit (BMPK)	nil	nil	Percentage Violation of Legal Lending Limit (LLL)
Persentase Pelampauan BMPK	nil	nil	Percentage Lending in Excess of LLL
Giro Wajib Minimum (Rupiah)	7.57%	8.11%	Reserve Requirement (Rupiahs)
Posisi Devisa Neto (PDN)	2.18%	2.28%	Net Open Position (NOP)