

Ikhtisar Keuangan
Financial Highlights (audited)
2015-2016

Dalam milyar Rupiah	2016	2015
LAPORAN POSISI KEUANGAN		
Jumlah Aset	11,915.19	12,827.36
Kredit yang Diberikan (Bruto)	8,319.55	8,770.63
Cadangan kerugian penurunan nilai	162.56	128.19
Simpanan dari nasabah dan bank-bank lain	8,291.93	8,206.24
Jumlah Liabilitas	9,243.16	10,293.23
Ekuitas	2,672.04	2,534.12
LAPORAN LABA RUGI KOMPREHENSIF		
Pendapatan Bunga - Bersih	522.47	512.70
Pendapatan Operasional lainnya (Selain Bunga)	115.97	101.52
Pendapatan Operasional	638.44	614.21
Beban Operasional	450.88	456.04
Pendapatan Non Ops Lainnya		
Laba (Rugi) Sebelum Pajak	187.55	158.17
Laba (Rugi) Setelah Pajak	136.63	115.84
RASIO KEUANGAN UTAMA		
Permodalan		
KPMM (risiko kredit)	33.52%	30.40%
KPMM (risiko kredit + risiko pasar+risiko operasional)	27.88%	26.28%
Aktiva tetap terhadap modal	4.72%	4.87%
Kualitas Aktiva		
Aktiva produktif bermasalah	3.64%	2.11%
Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif	1.48%	1.08%
Pemenuhan PPA produktif	74.64%	89.03%
Pemenuhan PPA non produktif	0.00%	0.00%
NPL bruto	4.90%	2.88%
NPL bersih	3.61%	2.05%
Rentabilitas		
ROA	1.57%	1.28%
ROE	5.54%	4.93%
NIM	5.01%	4.76%
Beban Operasi terhadap Pendapatan Operasi (BOPO)	88.80%	90.33%
Likuiditas		
LDR	109.19%	118.36%
Kepatuhan		
Persentase Pelanggaran Batas Maksimum Pemberian Kredit (BMPK)	nil	nil
Persentase Pelampauan BMPK	nil	nil
Giro Wajib Minimum (Rupiah)	6.53%	7.57%
Posisi Devisa Neto (PDN)	4.11%	2.18%

In billions of Rupiah

STATEMENTS OF FINANCIAL POSITION

Total Assets
Loans receivable (Gross)
Allowance for impairment losses
Deposits from customers & other banks
Total Liabilities
Equity

STATEMENTS OF COMPREHENSIVE INCOME

Net Interest Income
Other Operating Revenue (Non Interest)
Operating Revenue
Operating Expenses
Other Non Operating Revenue
Profit (Loss) Before Tax
Profit (Loss) After Tax

KEY FINANCIAL RATIOS

Capital

CAR including credit risk
CAR including credit risk, market risk and Operational Risk
Fixed Assets to Capital

Earning Assets

Non-Performing Productive Assets
Impairment loss reserves (CKPN) of financial assets to
productive assets
Compliance of Allowance for Productive Assets
Compliance of Allowance for Non Productive Assets
NPL Gross
NPL Net

Rentability

ROA
ROE
NIM
Operating Expenses to Operating Revenues

Liquidity

LDR

Compliance

Percentage Violation of Legal Lending Limit (LLL)
Percentage Lending in Excess of LLL
Reserve Requirement (Rupiahs)
Net Open Position (NOP)