

**Ikhtisar Keuangan**  
**Financial Highlights (audited)**  
**2016-2017**

Dalam milyar Rupiah 2017 2016

**LAPORAN POSISI KEUANGAN**

Jumlah Aset	13,646.88	11,915.19
Kredit yang Diberikan (Bruto)	9,506.32	8,319.55
Cadangan kerugian penurunan nilai	245.02	162.56
Simpanan dari nasabah dan bank-bank lain	9,653.57	8,291.93
Jumlah Liabilitas	10,920.44	9,243.16
Ekuitas	2,726.45	2,672.04

**LAPORAN LABA RUGI KOMPREHENSIF**

Pendapatan Bunga - Bersih	534.64	522.47
Pendapatan Operasional lainnya (Selain Bunga)	163.81	115.97
Pendapatan Operasional	698.45	638.44
Beban Operasional	622.21	450.88
Pendapatan Non Ops Lainnya		
Laba (Rugi) Sebelum Pajak	76.24	187.55
Laba (Rugi) Setelah Pajak	47.91	136.63

**RASIO KEUANGAN UTAMA**

**Permodalan**

KPMM (risiko kredit)	29.91%	33.52%
KPMM (risiko kredit + risiko pasar+risiko operasional)	24.62%	27.88%
Aktiva tetap terhadap modal	4.56%	4.72%

**Kualitas Aktiva**

Aktiva produktif bermasalah	1.26%	3.64%
Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif	1.89%	1.48%
Pemenuhan PPA produktif	99.46%	74.64%
Pemenuhan PPA non produktif	0.00%	0.00%
NPL bruto	1.74%	4.90%
NPL bersih	0.20%	3.61%

**Rentabilitas**

ROA	0.62%	1.57%
ROE	1.90%	5.54%
NIM	4.90%	5.01%
Beban Operasi terhadap Pendapatan Operasi (BOPO)	96.30%	88.80%

**Likuiditas**

LDR	108.84%	109.19%
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**Kepatuhan**

Persentase Pelanggaran Batas Maksimum Pemberian Kredit (BMPK)	nil	nil
Persentase Pelampauan BMPK	nil	nil
Giro Wajib Minimum (Rupiah)	6.55%	6.53%
Posisi Devisa Neto (PDN)	14.72%	4.11%

*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)