

IKHTISAR KEUANGAN | *Financial Highlight*

Dalam millaran Rupiah

In billion of Rupiah

LAPORAN POSISI KEUANGAN	2018	2017	STATEMENTS OF FINANCIAL POSITION
Jumlah Aset	14.884,07	13.646,88	Total Assets
Kredit yang Diberikan (Bruto)	10.347,61	9.506,32	Loans receivable (Gross)
Cadangan kerugian penurunan nilai	309,70	245,02	Allowance for impairment losses
Simpanan dari nasabah dan bank-bank lain	10.175,83	9.653,57	Deposits from customers & other banks
Jumlah Liabilitas	12.101,16	10.920,44	Total Liabilities
Ekuitas	2.782,91	2.726,45	Equity
LAPORAN LABA RUGI KOMPREHENSIF			STATEMENTS OF COMPREHENSIVE INCOME
Pendapatan Bunga - Bersih	513,97	534,64	Net Interest Income
Pendapatan Operasional lainnya (Selain Bunga)	66,27	163,81	Other Operating Revenue (Non Interest)
Pendapatan Operasional	580,24	698,45	Operating Revenue
Beban Operasional	453,30	622,21	Operating Expenses
Pendapatan Non Ops Lainnya			Other Non Operating Revenue
Laba (Rugi) Sebelum Pajak	126,94	76,24	Profit (Loss) Before Tax
Laba (Rugi) Setelah Pajak	90,79	47,91	Profit (Loss) After Tax
RASIO KEUANGAN UTAMA			KEY FINANCIAL RATIOS
Permodalan			Capital
KPMM (risiko kredit)	29,43%	29,91%	CAR including credit risk
KPMM (risiko kredit + risiko pasar+risiko operasional)	25,34%	24,62%	CAR including credit risk, market risk and Operational Risk
Aktiva tetap terhadap modal	4,74%	4,56%	Fixed Assets to Capital
Kualitas Aktiva			Earning Assets
Aktiva produktif bermasalah	1,86%	1,26%	Non-Performing Productive Assets
Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif	2,22%	1,89%	Impairment loss reserves (CKPN) of financial assets to productive assets
Pemenuhan PPA produktif	107,32%	99,46%	Compliance of Allowance for Productive Assets
Pemenuhan PPA non produktif	0,00%	0,00%	Compliance of Allowance for Non Productive Assets
NPL bruto	2,54%	1,74%	NPL Gross
NPL bersih	0,40%	0,20%	NPL Net
Rentabilitas			Rentability
ROA	0,88%	0,62%	ROA
ROE	3,49%	1,90%	ROE
NIM	4,16%	4,90%	NIM
Beban Operasi terhadap Pendapatan Operasi (BOPO)	95,33%	96,30%	Operating Expenses to Operating Revenues
Likuiditas			Liquidity
LDR	115,01%	108,84%	LDR
Kepatuhan			Compliance
Persentase Pelanggaran Batas Maksimum Pemberian Kredit (BMPK)	Null	Null	Percentage Violation of Legal Lending Limit (LLL)
Persentase Pelampauan BMPK	Null	Null	Percentage Lending in Excess of LLL
Giro Wajib Minimum (Rupiah)	6,53%	6,55%	Reserve Requirement (Rupiahs)
Posisi Devisa Neto (PDN)	1,59%	14,72%	Net Open Position (NOP)