IKHTISAR DATA KEUANGAN PENTING
SIGNIFICANT FINANCIAL SUMMARY

IKHTISAR KEUANGAN (Rp juta)	2017	2016	2015	2014*)	2013*)	FINANCIAL SUMMARY (Rp million)
Neraca						***Balance Sheet***
Total Aset	74,745,570	60,839,102	47,305,954	36,194,949	24,027,644	*Total Assets*
Total Aset Produktif	69,099,266	59,249,000	45,089,134	35,043,794	23,760,409	*Total Performing Assets*
Kredit – Gross	56,420,080	47,197,276	34,241,046	26,004,334	17,683,639	*Credit - Gross*
Total Liabilitas	66,202,194	53,785,630	42,718,881	33,413,765	21,651,537	*Total Liabilities*
Dana Pihak Ketiga :	62.633.496	51,640,346	41,257,417	32,007,123	20,657,040	*Third Party Funds :*
Giro	2,883,260	3,626,901	2,425,668	2,256,592	1,023,216	*Current Accounts*
Tabungan	6,875,231	4,315,187	4,249,967	3,099,783	1,624,178	*Saving Deposits*
Deposito Berjangka	52,872,043	43,696,776	34,529,667	26,581,980	17,992,895	*Time Deposits*
Sertifikat Deposito	2,962	1,482	52,115	68,768	16,751	*Certificate of Deposits*
Obligasi Subordinasi	1,933,309	940,883	937,888	935,221	681,468	*Subordinated Bonds*
Total Ekuitas	8,543,376	7,053,472	4,587,073	2,781,184	2,376,107	*Total Equity*
Laba/Rugi						***Income***
Pendapatan Bunga	6,984,499	6,029,021	5,002,094	3,564,517	2,255,017	*Interest Income*
Pendapatan Operasional Lainnya	49,025	41,511	48,972	41,232	106,106	*Other Operating Income*
Beban Bunga	4,384,398	3,611,373	3,306,066	2,446,461	1,251,645	*Interest Expense*
Biaya Operasional Lainnya	1,746,498	1,419,925	867,181	590,715	602,524	*Other Operating Expenses*
Laba Sebelum Beban Pajak	910,146	1,087,200	878,213	571,976	509,628	*Income Before Tax Expense*
Laba Tahun Berjalan	675,405	820,191	652,325	429,298	385,351	*Income for the Year*
Penghasilan (Biaya) Komprehensif Lainnya	14,252	746,556	5,902	(24,221)	(19,752)	*Other Comprehensive Income (Expense)*
Total Penghasilan Komprehensif Tahun Berjalan	689,657	1,566,748	658,227	405,077	365,600	*Total Comprehensive Income for the Year*
Laba per Saham Dasar (nilai penuh)	134.55	176.82	162.79	123.42	110.79	*Basic Earning per Share (full amount)*

RASIO KEUANGAN	2017	2016	2015	2014*)	2013*)	FINANCIAL RATIO
Permodalan						***Capital***
Rasio Kecukupan Modal (CAR)	14.11%	13.34%	12.97%	10.44%	14.07%	*Capital Adequacy Ratio (CAR)*
Aktiva Produktif						***Productive Assets***
Aset Produktif & Non Produktif Bermasalah Terhadap Total Aset Produktif dan Aset Non Produktif	4.73%	1.95%	2.23%	1.46%	1.31%	*Performing & Non-Performing Assets to Total Performing & Non-Performing Assets*
Aset Produktif Bermasalah terhadap Total Aset Produktif	4.61%	1.79%	2.02%	1.18%	0.87%	*Non-Performing Assets to Total Performing Assets*
CKPN Aset Keuangan Terhadap Aset Produktif	1.55%	0.94%	0.33%	0.19%	0.55%	*Allowance for Impairment Losses on Financial Assets to Earning Assets*
Kredit Bermasalah (NPL Gross)	5.65%	2.11%	2.52%	1.46%	1.04%	*Non Performing Loan (NPL Gross)*
Profitabilitas						***Profitability***
ROA	1.30%	2.03%	2.10%	1.98%	2.53%	*ROA*
ROE	10.64%	19.00%	23.41%	20.96%	22.85%	*ROE*
NIM	4.26%	5.16%	4.78%	4.52%	5.75%	*NIM*
BOPO	87.20%	83.08%	82.65%	84.27%	78.58%	*BOPO*
Likuiditas						***Liquidity***
LFR	90.08%	91.40%	82.99%	81.25%	85.61%	*LFR*

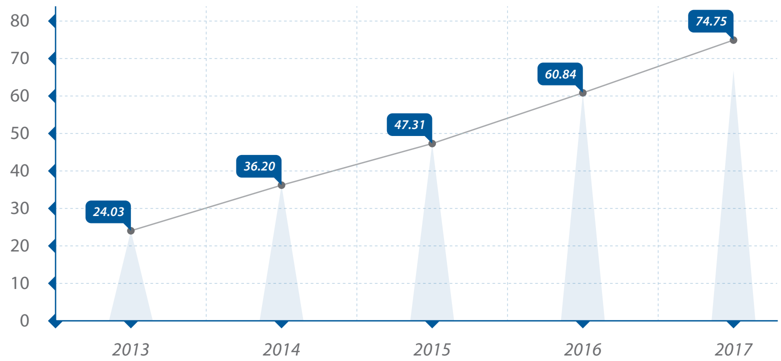
Solvabilitas						Solvability
Rasio Kewajiban Terhadap Jumlah Aktiva	88.57%	88.41%	90.30%	92.32%	90.11%	Debt to Total Assets Ratio
Rasio Kewajiban Terhadap Ekuitas	774.90%	762.54%	931.29%	1,201.42%	911.22%	Debt to Equity Ratio

KEPATUHAN						COMPLIANCE
Persentase Pelanggaran BMPK						**Percentage of Legal Lending Limit (LLL) Violation**
Pihak Terkait	Nihil	Nihil	Nihil	Nihil	Nihil	Related Parties
Pihak Tidak Terkait	Nihil	Nihil	Nihil	Nihil	Nihil	Non-Related Parties

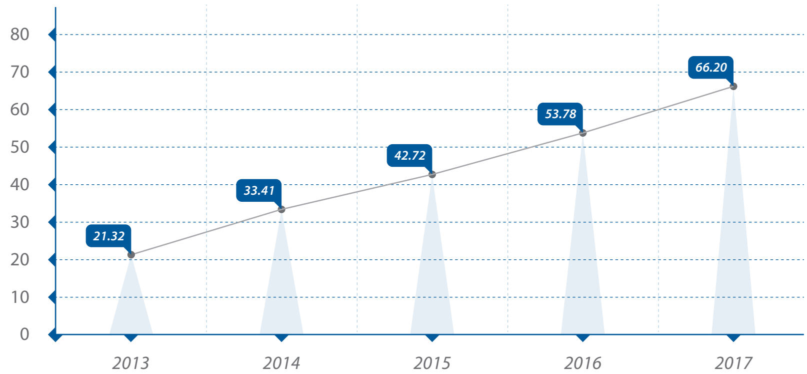
Persentase Pelampauan BMPK						Percentage of Excess of LLL
Pihak Terkait	Nihil	Nihil	Nihil	Nihil	Nihil	Related Parties
Pihak Tidak Terkait	Nihil	Nihil	Nihil	Nihil	Nihil	Non-Related Parties

Giro Wajib Minimum (GWM)						Statutory Reserve
GWM Utama Rupiah	6.51%	6.51%	7.59%	8.09%	8.21%	Rupiah Statutory Reserve
GWM Valuta asing	8.31%	8.14%	8.24%	8.12%	8.12%	Foreign Currency Statutory Reserve
Posisi Devisa Netto	0.17%	0.15%	0.59%	0.01%	0.13%	Net Open Position

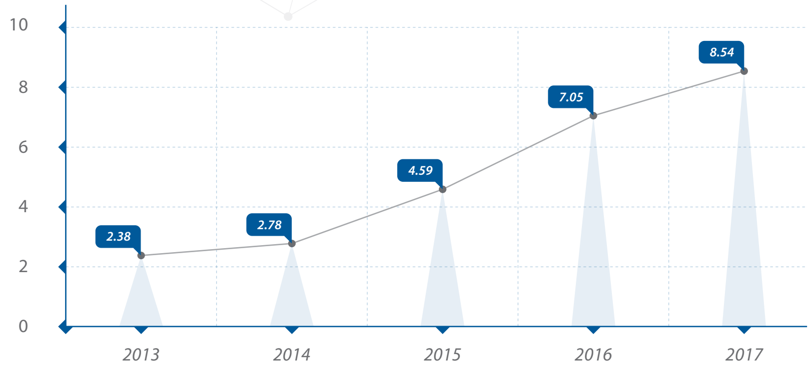
TOTAL ASET (TRILIUN RP)
TOTAL ASSETS (TRILLION RP)



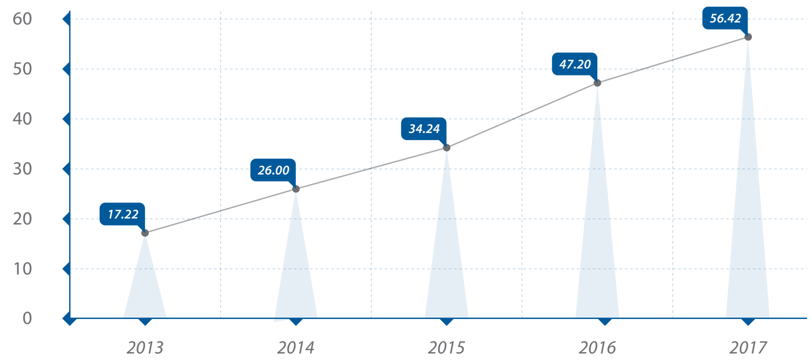
TOTAL LIABILITAS (TRILIUN RP)
TOTAL LIABILITY (TRILLION RP)



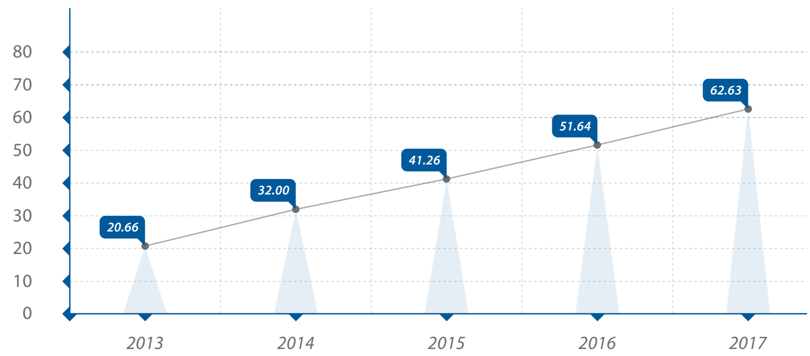
TOTAL EKUITAS (TRILIUN RP)
TOTAL EQUITY (TRILLION RP)



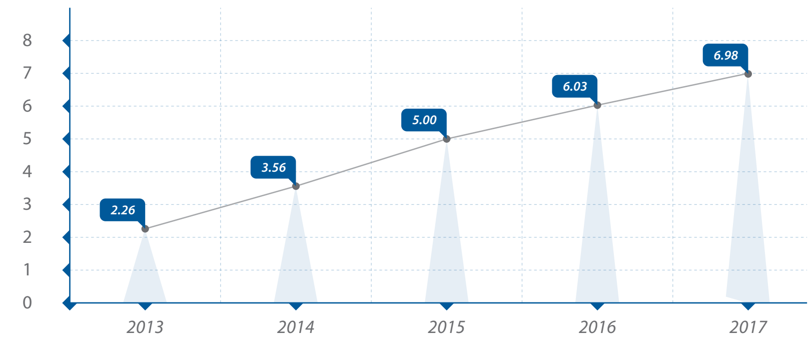
TOTAL KREDIT GROSS (TRILIUN RP)
TOTAL CREDIT GROSS (TRILLION RP)



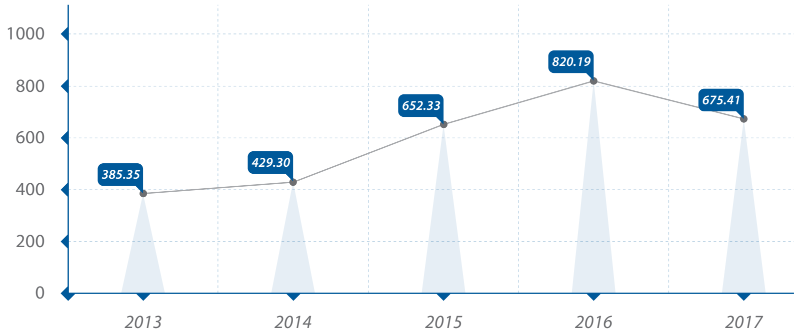
DANA PIHAK KETIGA (TRILIUN RP)
THIRD PARTY FUNDS (TRILLION RP)



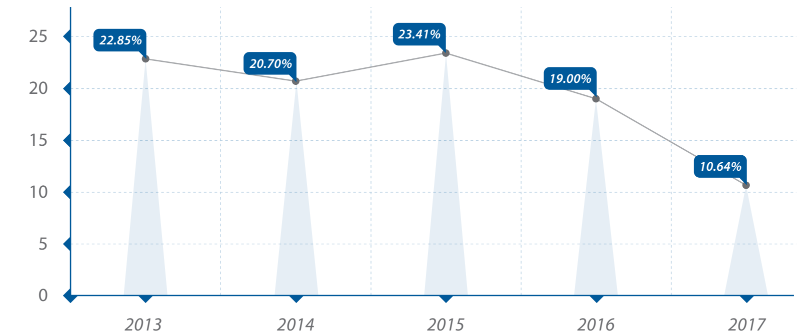
PENDAPATAN BUNGA (TRILIUN RP)
INTEREST INCOME (TRILLION RP)



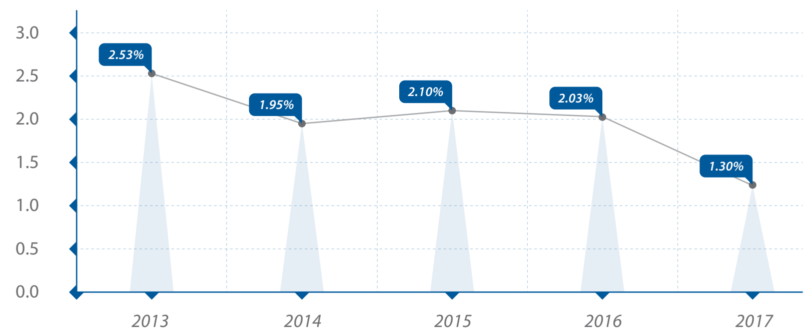
LABA TAHUN BERJALAN (MILIAR RP)
INCOME FOR THE YEAR (BILLION RP)



ROE



ROA



NIM