

IKHTISAR DATA KEUANGAN PENTING

SIGNIFICANT FINANCIAL SUMMARY

Ikhtisar Keuangan (Rp juta)	2015	2014*)	2013*)	2012	2011	Financial Summary (Million Rp)
Neraca						Balance
Total Aset	47,305,954	36,194,949	24,027,644	17,166,552	12,951,201	Total Assets
Total Aset Produktif	45,089,134	35,043,794	23,760,409	16,356,702	12,086,125	Total Productive Assets
Kredit – Gross	34,241,046	26,004,334	17,683,639	12,216,247	8,758,331	Credit – Gross
Total Liabilitas	42,718,881	33,413,765	21,651,537	15,320,814	11,287,606	Total Liabilities
Dana Pihak Ketiga	41,257,417	32,007,123	20,657,040	15,160,620	10,667,259	Third Party Funds
- Giro	2,425,668	2,256,592	1,023,216	833,437	673,823	Demand Deposits -
- Tabungan	4,249,967	3,099,783	1,624,178	1,662,599	1,167,677	Savings -
- Deposito Berjangka	34,529,667	26,581,980	17,992,895	12,640,230	8,754,385	Time Deposits -
- Sertifikat Deposito - bersih	52,115	68,768	16,751	24,354	71,374	Certificate of Deposits – net -
Hutang Obligasi	937,888	935,221	681,468	0	446,443	Bonds Payable
Modal/Ekuitas	4,587,073	2,781,184	2,376,107	1,845,738	1,663,595	Capital/Equity
Laba/rugi						Profit/loss
Pendapatan Bunga	5,002,094	3,564,517	2,255,017	1,563,359	1,267,878	Interest Income
Pendapatan Operasional Lainnya	48,972	41,232	106,106	173,142	115,134	Other Operational Income
Biaya Bunga	3,306,066	2,446,461	1,251,645	821,144	714,106	Interest Expense
Biaya Operasional Lainnya	867,181	590,715	602,524	569,965	439,009	Other Operational Expense
Laba Sebelum Beban Pajak	878,213	571,976	509,628	351,140	230,477	Earnings Before Tax Expense
Laba Tahun Berjalan	652,325	429,298	385,351	263,289	171,275	Income for the Year
Pendapatan (biaya) Komprehensif Lainnya	5,902	(24,221)	(19,752)	2,334	8,921	Other Comprehensive Income (expense)
Total Penghasilan Komprehensif Tahun Berjalan	658,227	405,077	365,600	265,623	180,197	Total Comprehensive Income for the Year
Laba Bersih per Saham Dasar (Nilai Penuh)	162.79	123.42	110.79	85.16	55.40	Basic Earnings per Share (Full Amount)
RASIO KEUANGAN						FINANCIAL RATIOS
Permodalan						Capital
Rasio Kecukupan Modal (CAR)	12.97%	10.25 %	14.07%	10.93%	14.68%	Capital Adequacy Ratio (CAR)
Aktiva Produktif						Productive Assets
Aset Produktif & Non Produktif Bermasalah Terhadap Total Aset Produktif & Aset Non Produktif	2.23%	1.46%	1.31%	3.43%	3.30%	Performing & Non-Performing Assets to Total Performing & Non-Performing Assets
Aset Produktif Bermasalah terhadap Total Aset Produktif	2.02%	1.18%	0.87%	2.50%	1.99%	Non-Performing Assets to Total Performing Assets
CKPN Aset Keuangan Terhadap Aset Produktif	0.33%	0.19%	0.55%	0.93%	1.71%	Allowance for Impairment Losses on Financial Assets to Earning assets
Kredit Bermasalah (NPL Gross)	2.52%	1.46%	1.04%	3.02%	2.51%	Non Performing Loan (NPL Gross)
Profitabilitas						Profitability
ROA	2.10%	1.95%	2.53%	2.41%	2.07%	ROA
ROE	23.41%	20.70%	22.85%	17.67%	11.53%	ROE
NIM	4.78%	4.52%	5.75%	6.00%	5.84%	NIM
BOPO	82.65%	84.50%	78.58%	80.19%	83.38%	BOPO

Keterangan: *) Disajikan kembali

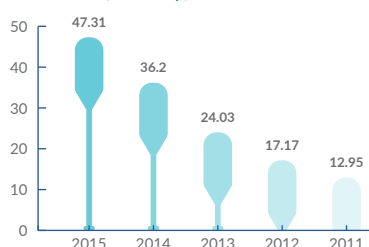
Note: *) As Restated

	2015	2014*)	2013*)	2012	2011	
Likuiditas						Liquidity
LFR	82.99%	81.25%	85.61%	80.58%	82.10%	LFR
Solvabilitas						Solvability
Rasio Kewajiban Terhadap Jumlah Aktiva	90.30%	92.32%	90.11%	89.25%	87.15%	Debt to Total Assets Ratio
Rasio Kewajiban Terhadap Ekuitas	931.29%	1,201.42%	911.22%	830.06%	678.51%	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	7.59%	8.09%	8.21%	8.07%	8.06%	Rupiah Statutory Reserve -
- GWM Valuta asing	8.24%	8.12%	8.12%	11.11%	8.54%	Foreign Currency - Statutory Reserve
Posisi Devisa Netto	0.59%	0.01%	0.13%	0.93%	2.77%	Net Open Position

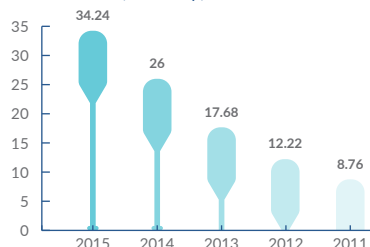
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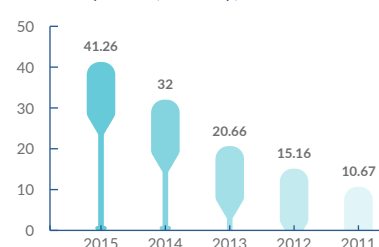
Total Aset (Triliun Rp)
Total Assets (Trillion Rp)



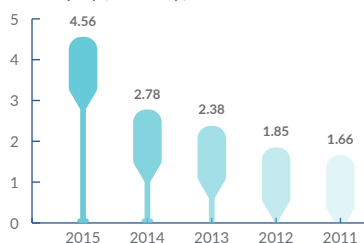
Kredit - Gross (Triliun Rp)
Credit - Gross (Trillion Rp)



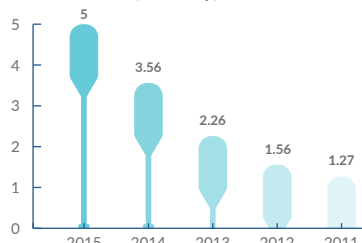
Dana Pihak Ketiga (Triliun Rp)
Third Party Funds (Trillion Rp)



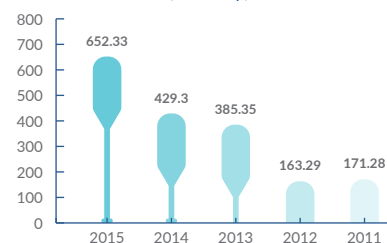
Total Ekuitas (Triliun Rp)
Total Equity (Trillion Rp)



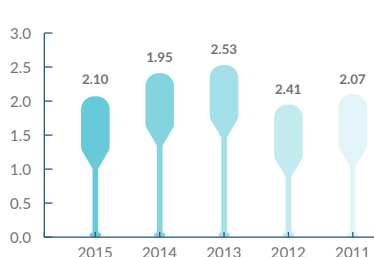
Pendapatan Bunga (Triliun Rp)
Interest Income (Trillion Rp)



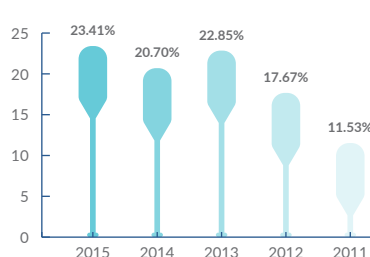
Laba Tahun Berjalan (Miliar Rp)
Income for the Year (Billion Rp)



ROA



ROE



NIM

