

IKHTISAR KEUANGAN

Financial Highlights

(dalam miliar Rupiah in billion Rupiah)

Keterangan Description	Growth 2013-2014	2014*	2013	2012	2011	2010
TOTAL AKTIVA TOTAL ASSETS	0.26%	66,648	66,476	65,219	61,909	51,597
Penempatan pada Bank Indonesia dan Bank Lain Placement on Bank Indonesia and Other Banks	-19.10 %	9,094	11,241	8,494	10,285	10,394
Efek-Efek dan Tagihan Lainnya Securities and Other Receivables	2.17 %	14,782	14,468	19,836	11,098	10,067
Kredit yang Diberikan Loans	11.62 %	33,680	30,173	26,986	31,798	23,891
Simpanan Pihak Ketiga Third Party Funds	-2.58 %	51,022	52,372	50,265	49,139	42,084
Total Liabilitas Total Liability	-1.10 %	59,691	60,357	58,956	57,033	47,231
Ekuitas Equity	13.70 %	6,957	6,119	6,263	4,876	4,366
Laba Bersih Net Profit	14.10 %	599	525	1,377	1,073	952
RASIO KEUANGAN FINANCIAL RATIOS						
Return On Assets (ROA)	-	1.16%	1.14%	2.74%	2.29%	2.45%
Return On Equity (ROE)	-	10.05%	9.65%	27.44%	26.74%	27.20%
Loan To Deposit Ratio (LDR)	-	68.85%	57.41%	52.39%	63.75%	56.03%
Non Performing Loan (NPL) Gross	-	2.09%	2.17%	2.09%	0.98%	0.90%
Capital Adequacy Ratio (CAR) Risiko Kredit dan Operasional Capital Adequacy Ratio (CAR) Credit and Operational Risk	-	17.09%	16.63%	19.18%	11.70%	14.78%
Capital Adequacy Ratio (CAR) Risiko Kredit, Operasional dan Pasar Capital Adequacy Ratio (CAR) Credit, Operational and Market Risk	-	15.23%	15.74%	16.83%	11.86%	15.03%
Liabilitas Terhadap Ekuitas Liability to Equity	-	858%	986.39%	941.34%	1169.67%	1081.79%
Liabilitas Terhadap Total Aset Liability to Total Assets	-	89.56%	90.80%	90.40%	92.12%	91.54%
Beban Operasional Terhadap Pendapatan Operasional Operating Expenses to Operating Income	-	91.25%	89.66%	76.73%	81.84%	77.79%
Net Interest Margin (NIM)	-	5.27 %	5.38%	6.45%	5.40%	4.88%
LAPORAN LABA RUGI STATEMENTS OF INCOME						
Pendapatan bunga bersih Net Interest Income	1.82 %	2,745	2,696	3,342	2,706	2,181
Pendapatan selain bunga Non-Interest Income	17.71 %	1,396	1,186	1,015	964	675
Laba sebelum pajak & kepentingan minoritas Profit before taxes and minority interests	10.27 %	698	633	1,566	1,191	1,041
Laba bersih Net Profit	14.10 %	599	525	1,377	1,073	952
Total Laba (Rugi) Komprehensif Total Comprehensive Income	52.92 %	838	548	1,386	1,010	1,008
Laporan Laba Rugi yang dapat Diatribusikan	2014	2013	2012	2011	2010	
Laba(Rugi) Bersih Tahun Berjalan yang dapat diatribusikan kepada pemilik	599	525	1,377	1,073	952	
Laba(Rugi) Komprehensif Tahun Berjalan yang dapat diatribusikan kepada pemilik	838	548	1,386	1,010	1,008	

Keterangan Description	Growth 2013-2014	2014*	2013	2012	2011	2010
DATA SAHAM SHARE INFORMATION						
Jumlah saham yang beredar (dalam jutaan) Amount of Shares Outstanding (in million)	00.00%	6,964	6,964	6,964	3,646	3,414
Laba bersih per saham dasar (Nilai penuh) Basic Earnings Per Share (Full Amount)	14.67 %	86	75	198	294	279
DATA KARYAWAN & KANTOR CABANG EMPLOYEES AND BRANCHES						
Jumlah Kantor Cabang Number of Branches	0.00 %	344	344	326	313	308
Jumlah Karyawan Tetap Number of Employees	-8.92 %	8,077	8,868	8,864	8,135	7,102

TOTAL ASET (miliar Rupiah)
Total Assets (billion IDR)

2014 **66,648**
2013 **66,476**

LABA BERSIH (miliar Rupiah)
Net Profit (billion IDR)

2014 **599**
2013 **525**