

Ikhtisar Kinerja

Laporan Manajemen
Profil Perusahaan
Analisa & Pembahasan Manajemen

Tata Kelola Perusahaan
Tanggung Jawab Sosial Perusahaan
Laporan Keuangan 2017

IKHTISAR KEUANGAN

dalam Miliar Rupiah

KETERANGAN	Growth 2017-2016	2017	2016	2015	2014	2013	2012
TOTAL ASET	16.68%	82,297	70,532	68,225	66,582	66,396	65,219
PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN	19.84%	7,170	5,983	8,673	9,094	11,241	8,494
EFEK-EFEK DAN TAGIHAN LAINNYA	12.47%	26,702	23,741	14,858	14,782	14,468	19,836
KREDIT YANG DIBERIKAN	24.56%	35,223	28,277	32,398	33,614	30,173	26,986
SIMPANAN PIHAK KETIGA	19.99%	61,283	51,073	49,740	51,022	52,372	50,265
TOTAL LIABILITAS	18.82%	69,232	58,266	56,708	59,613	60,214	58,956
EKUITAS	6.51%	13,065	12,266	11,517	6,970	6,183	6,263
LABA BERSIH	12.26%	1,300	1,158	1,053	568	525	1,377

RASIO KEUANGAN	2017	2016	2015	2014	2013	2012
RETURN ON ASSETS (ROA)	2.24%	2.36%	1.97%	1.16%	1.14%	2.74%
RETURN ON EQUITY (ROE)	11.66%	10.91%	15.30%	10.05%	9.65%	27.44%
LOAN TO DEPOSIT RATIO (LDR)	56.47%	55.35%	65.05%	65.85%	57.41%	52.39%
NON PERFORMING LOAN (NPL) GROSS	2.01%	3.44%	2.81%	2.09%	2.18%	2.09%
CAPITAL ADEQUACY RATIO (CAR)/KPM	24.11%	26.21%	22.85%	15.23%	15.74%	16.83%
LIABILITAS TERHADAP EKUITAS	529.90%	475.02%	492.39%	855.28%	973.86%	941.34%
LIABILITAS TERHADAP TOTAL ASET	84.12%	82.61%	83.12%	89.53%	90.69%	90.40%
BEBAN OPERASIONAL TERHADAP PENDAPATAN OPERASIONAL	81.28%	81.81%	85.72%	91.25%	89.76%	76.73%
NET INTEREST MARGIN (NIM)	5.80%	7.01%	6.04%	5.27%	5.38%	6.45%

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LAPORAN LABA RUGI	Growth 2017-2016	2017	2016	2015	2014	2013	2012
Pendapatan bunga bersih	0.60%	3,509	3,488	3,303	2,745	2,696	3,342
Pendapatan selain bunga	25.66%	2,179	1,734	1,935	1,396	1,186	968
Laba sebelum pajak & kepentingan minoritas	6.73%	1,649	1,545	1,239	659	633	1,566
Laba bersih	12.26%	1,300	1,158	1,053	568	525	1,377
Total Laba (Rugi) Komprehensif	8.08%	1,378	1,275	4,648	787	548	1,386

DATA SAHAM	Growth 2016-2015	2017	2016	2015	2014	2013	2012
Jumlah saham yang beredar (dalam jutaan)	0.00%	6,964	6,964	6,964	6,964	6,964	6,964
Laba bersih per saham dasar (Nilai penuh)	12.65%	187	166	151	82	75	198

DATA KARYAWAN & KANTOR CABANG	Growth 2016-2015	2017	2016	2015	2014	2013	2012
Jumlah Kantor Cabang	4.30%	364	349	345	344	344	326
Jumlah Karyawan Tetap	-4.79%	6,156	6,466	6,850	8,077	8,868	8,864