

FINANCIAL HIGHLIGHTS

(In billion Rupiah)

Description	Growth 2014-2015	2015	2014	2013
TOTAL ASSETS	2.47%	68,225	66,582	66,396
Placement on Bank Indonesia and Other Banks	-4.63%	8,673	9,094	11,241
Securities and Other Receivables	0.51%	14,858	14,782	14,468
Loans	-3.62%	32,398	33,614	30,173
Third Party Funds	-2.51%	49,740	51,022	52,372
Total Liability	-4.87%	56,708	59,613	60,214
Equity	65.24%	11,517	6,970	6,183
Net Profit	85.39%	1,053	568	525
FINANCIAL RATIOS				
Return on Assets (ROA)	-	1.97%	1.16%	1.14%
Return on Equity (ROE)	-	15.30%	10.05%	9.65%
Loan to Deposit Ratio (LDR)	-	65.05%	65.85%	57.41%
Non-Performing Loan (NPL) Gross	-	2.81%	2.09%	2.18%
Capital Adequacy Ratio (CAR) Credit and Operational Risk	-	24.86%	17.09%	16.63%
Capital Adequacy Ratio (CAR) Credit, Operational and Market Risk	-	22.85%	15.23%	15.74%
Liability to Equity	-	492.39%	855.28%	973.86%
Liability to Total Assets	-	83.12%	89.53%	90.69%
Operating Expenses to Operating Income	-	85.72%	91.25%	89.76%
Net Interest Margin (NIM)	-	6.04%	5.27%	5.38%
STATEMENTS OF INCOME				
Net Interest Income	20.33%	3,303	2,745	2,696
Non-Interest Income	38.61%	1,935	1,396	1,186
Profit Before Taxes and Minority Interests	88.01%	1,239	659	633
Net Profit	85.39%	1,053	568	525
Total Comprehensive Income	490.60%	4,648	787	548

Profit (Loss) for the Year Attributable to	2015	2014	2013
Profit (Loss) for the Year Attributable to Equity Holders	1,053	599	525
Total Comprehensive Income (Loss) for the Year Attributable to Equity Holders	4,648	838	548