

FINANCIAL HIGHLIGHTS

In billion Rupiah

Statement of Financial Position	Growth	2018	2017	2016	2015	2014
Total Assets	1.78%	83,762	82,297	70,532	68,225	66,582
Placements with Bank Indonesia and other banks	-59.69%	2,890	7,170	5,983	8,673	9,094
Securities and other bills	-4.06%	25,618	26,702	23,741	14,858	14,782
Loans	19.96%	42,253	35,223	28,277	32,398	33,614
Deposits from third parties	-0.89%	60,735	61,283	51,073	49,740	51,022
Total liabilities	1.08%	69,979	69,232	58,266	56,708	59,613
Equity	5.50%	13,783	13,065	12,266	11,517	6,970
Net income	23.02%	1,599	1,300	1,158	1,053	568

In billion Rupiah

Statement of Financial Position	Growth	2018	2017	2016	2015	2014
Net interest income	0.15%	3,514	3,509	3,488	3,303	2,745
Non-interest	-7.39%	2,018	2,179	1,734	1,935	1,396
Income before tax & minority interest	21.41%	2,002	1,649	1,545	1,239	659
Net income	23.02%	1,599	1,300	1,158	1,053	568
Total comprehensive profit (loss)	-0.73%	1,368	1,378	1,275	4,648	787

Profit (Loss) for The Year Attributable to	2018	2017	2016	2015	2014
Profit (loss) for the year attributable to equity holders	1,599	1,300	1,158	1,053	568
Total comprehensive income(Loss) for the year attributable to equity holders	1,368	1,378	1,275	4,648	787

Financial Ratio	2018	2017	2016	2015	2014
Return on Assets (ROA)	2.47%	2.24%	2.36%	1.97%	1.16%
Return on Equity (ROE)	13.76%	11.66%	10.91%	15.30%	10.05%
Loan to Deposit Ratio (LDR)	67.23%	56.47%	55.35%	65.05%	65.85%
Non-Performing Loan (NPL) gross	1.60%	2.01%	3.44%	2.81%	2.09%
Capital Adequacy Ratio (CAR)	22.79%	24.11%	26.21%	22.85%	15.23%
Liabilities on Equity	507.72%	529.90%	475.02%	492.39%	655.28%
Liabilities on Total Assets	83.55%	84.12%	82.61%	83.12%	89.53%
Operational expense on operational income	77.78%	81.28%	81.81%	85.72%	91.25%
Net Interest Margin (NIM)	5.19%	5.80%	7.01%	6.04%	5.27%

Shares	Growth	2018	2017	2016	2015	2014
Outstanding shares (in million)	0.00%	6,964	6,964	6,964	6,964	6,964
Basic earnings per share (full amount)	22.99%	230	187	166	151	82

Employees & Branch Offices	Growth	2018	2017	2016	2015	2014
Total branch offices	1.37%	369	364	349	345	344
Total permanent employees	-3.15%	5,962	6,156	6,466	6,850	8,077