

IKHTISAR KEUANGAN

Financial Highlights

(dalam miliar Rupiah *in billion Rupiah*)

Keterangan <i>Description</i>	Growth 2013-2014	2014*	2013	2012	2011	2010
TOTAL AKTIVA <i>TOTAL ASSETS</i>	0.26%	66,648	66,476	65,219	61,909	51,597
Penempatan pada Bank Indonesia dan Bank Lain <i>Placement on Bank Indonesia and Other Banks</i>	-19.10 %	9,094	11,241	8,494	10,285	10,394
Efek-Efek dan Tagihan Lainnya <i>Securities and Other Receivables</i>	2.17 %	14,782	14,468	19,836	11,098	10,067
Kredit yang Diberikan <i>Loans</i>	11.62 %	33,680	30,173	26,986	31,798	23,891
Simpanan Pihak Ketiga <i>Third Party Funds</i>	-2.58 %	51,022	52,372	50,265	49,139	42,084
Total Liabilitas <i>Total Liability</i>	-1.10 %	59,691	60,357	58,956	57,033	47,231
Ekuitas <i>Equity</i>	13.70 %	6,957	6,119	6,263	4,876	4,366
Laba Bersih <i>Net Profit</i>	14.10 %	599	525	1,377	1,073	952
RASIO KEUANGAN <i>FINANCIAL RATIOS</i>						
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 <i>Capital Adequacy Ratio (CAR) Credit and Operational Risk</i>	-	17.09%	16.63%	19.18%	11.70%	14.78%
Capital Adequacy Ratio (CAR) Risiko Kredit, Operasional dan Pasar <i>Capital Adequacy Ratio (CAR) Credit, Operational and Market Risk</i>	-	15.23%	15.74%	16.83%	11.86%	15.03%
Liabilitas Terhadap Ekuitas <i>Liability to Equity</i>	-	858%	986.39%	941.34%	1169.67%	1081.79%
Liabilitas Terhadap Total Aset <i>Liability to Total Assets</i>	-	89.56%	90.80%	90.40%	92.12%	91.54%
Beban Operasional Terhadap Pendapatan Operasional <i>Operating Expenses to Operating Income</i>	-	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 <i>STATEMENTS OF INCOME</i>						
Pendapatan bunga bersih <i>Net Interest Income</i>	1.82 %	2,745	2,696	3,342	2,706	2,181
Pendapatan selain bunga <i>Non-Interest Income</i>	17.71 %	1,396	1,186	1,015	964	675
Laba sebelum pajak & kepentingan minoritas <i>Profit before taxes and minority interests</i>	10.27 %	698	633	1,566	1,191	1,041
Laba bersih <i>Net Profit</i>	14.10 %	599	525	1,377	1,073	952
Total Laba (Rugi) Komprehensif <i>Total Comprehensive Income</i>	52.92 %	838	548	1,386	1,010	1,008

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