



04

IKHTISAR 2017 *2017 Highlights*



IKHTISAR KEUANGAN

Financial Highlights

POSISI KEUANGAN						Financial Performance
(dalam juta rupiah)						(in million Rupiah)
URAIAN	2013	2014	2015	2016	2017	Description
Total Aset	33.046.537	37.998.046	42.803.631	43.032.950	51.518.681	Total Assets
Aset Produktif (Bruto)	34.642.275	39.553.887	45.517.791	43.897.053	51.308.745	Earning Assets(Gross)
Kredit yang Diberikan (Bruto)	22.084.336	26.194.879	28.411.999	29.675.422	31.754.413	Loans (Gross)
Dana Pihak Ketiga	25.987.820	30.270.324	34.263.920	32.798.657	39.845.108	Third Party Funds
Total Liabilitas	27.327.874	31.954.411	36.508.170	35.823.378	43.702.607	Total Liabilities
Total Ekuitas	5.718.663	6.043.635	6.295.461	7.209.572	7.816.074	Total Equity
Modal Inti dan Pelengkap	4.713.157	5.640.051	5.818.258	6.856.176	7.213.983	Core & Supplementary Capital
Modal inti (Tier 1)	4.506.788	5.390.033	5.552.634	6.580.009	6.928.285	Core Capital (Tier 1)
Modal Disetor	3.729.421	3.729.421	3.729.421	3.736.264	3.743.648	Paid in Capital
Laba Tahun Berjalan	824.312	939.084	885.708	1.028.216	1.159.370	Income for The Year

LABA ATAU RUGI KEUANGAN						Financial Profit or Losse
(dalam juta rupiah)						(in million Rupiah)
URAIAN	2013	2014	2015	2016	2017	Description
Jumlah Pendapatan	3.797.991	4.484.876	5.107.167	5.254.675	5.254.994	Total Income
Pendapatan Bunga. Margin Bagi Hasil	3.385.537	4.083.943	4.703.655	4.904.378	4.889.674	Interest and Sharia Income
Pendapatan Operasional Lainnya	361.218	372.877	339.158	349.751	371.186	Other Operating Income
Pendapatan Non Operasional (Neto)	43.423	24.490	64.354	546	(5.866)	Non-Operating Income
Jumlah Beban	(2.644.481)	(3.109.040)	(3.845.914)	(3.802.547)	(3.618.053)	Total Expenses
Beban Bunga. Bonus & Bagi Hasil	(913.320)	(1.203.004)	(1.579.710)	(1.446.372)	(1.404.762)	Interest and Sharia Expense
Beban Operasional Lainnya	(1.723.348)	(1.902.470)	(2.266.204)	(2.356.175)	(2.213.291)	Other Operational Expense
Beban Non Operasional	(7.813)	(3.566)	(5.114)	(30.100)	(38.582)	Non-Operational Expense
Laba Sebelum Pajak Penghasilan	1.153.510	1.375.836	1.261.253	1.452.128	1.636.941	Income Before Corporate Income Tax
Laba Bersih	824.312	939.084	885.708	1.028.216	1.159.370	Net Income
Laba Bersih per Saham Dasar*	55,26	62,95	59,29	68,88	77,51	Basic Earnings per Share*

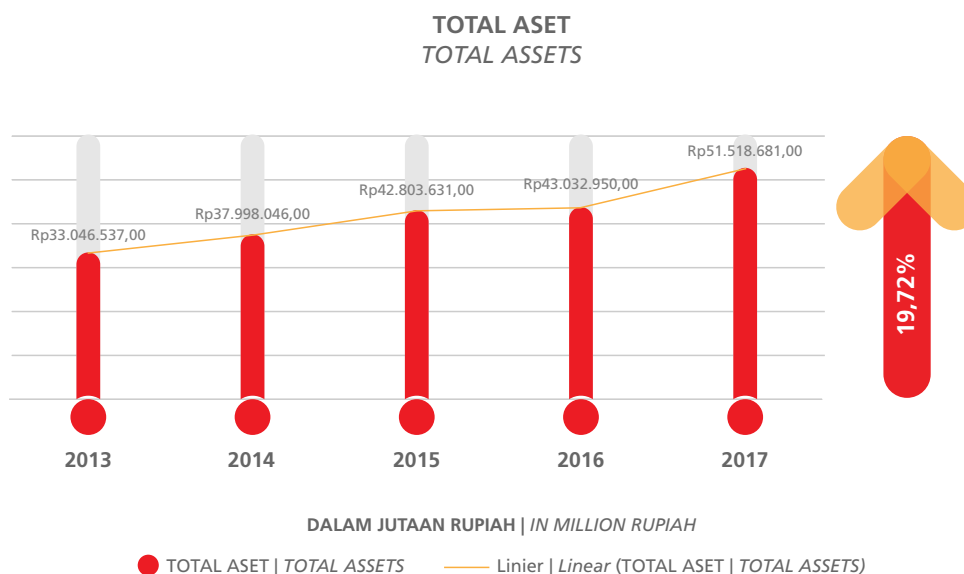
* Berdasarkan RUPS Luar Biasa 2012 disepakati Nilai nominal saham dari Rp1,000,000. - per saham Rp250, - per saham.

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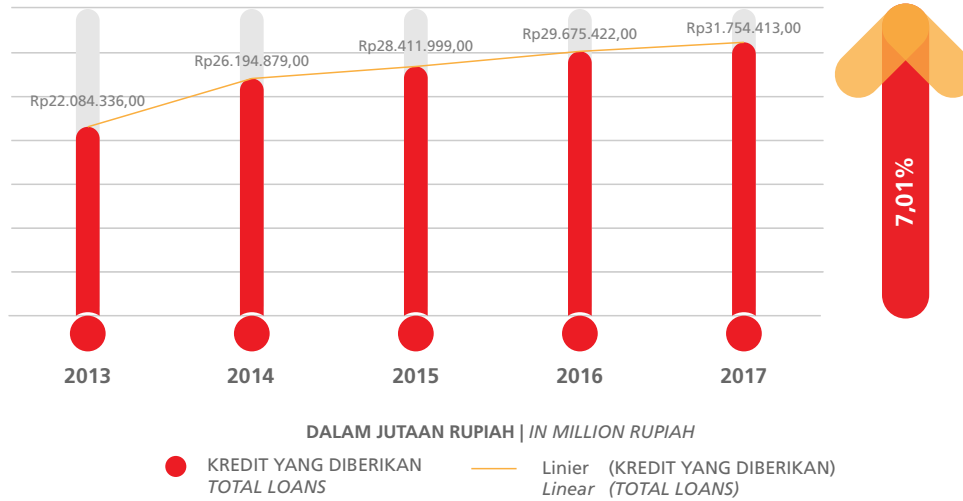
RASIO KEUANGAN						Financial Performance
URAIAN	2013	2014	2015	2016	2017	Description
Kewajiban Pemenuhan Modal Minimum (KPMM)	23,72	22,17	21,22	23,88	24,65	Capital Adequacy Ratio (CAR)
Aset Tetap Terhadap Modal	9,16	10,41	11,86	18,61	19,68	Fixed Assets to Capital
Kualitas Aset Produktif	2,38	2,20	2,92	3,22	2,85	Earning Assets Quality
Kredit Bermasalah (NPL-Gross)	3,44	3,31	4,29	4,77	4,59	Non-Performing Loans (NPL-Gross)
CKPN Terhadap Aset Produktif	1,87	1,98	2,67	3,46	3,06	Allowance for Impairment Losses (CKPN) on Earning Assets
Pemenuhan PPAP/CKPN	38,99	58,02	60,99	76,46	74,19	PPAP/CKPN Fulfillment
Laba Terhadap Aset	3,82	3,52	2,67	2,98	3,12	Return on Assets (ROA)
Laba terhadap Ekuitas	19,04	18,98	16,11	17,82	17,43	Return on Equity (ROE)
Margin Bunga Bersih	7,14	6,90	6,41	6,94	6,68	Net Interest Margin
Rasio Fee Based Income dan Ujroh terhadap Total Pendapatan Operasional	11,51	9,93	8,80	8,39	8,39	Fee Based Income to Total Operational Income Ratio
Biaya Operasional/ Pendapatan Operasional (BOPO)	70,28	69,63	76,12	72,22	68,63	Operational Cost/ Operational Income
Rasio Efisiensi Biaya	65,39	62,09	49,17	49,49	52,72	Cost Efficiency Ratio (CER)
Kredit terhadap Dana Pihak Ketiga (LDR)	84,98	86,54	82,92	90,48	79,69	Loans to Deposit Ratio
Giro Wajib Minimum (Rupiah)	8,01	8,01	7,95	6,51	7,97	Minimum Current Account Liability (Rupiah)
Giro Wajib Minimum (Valuta Asing)	20,42	18,24	21,06	10,73	14,94	Minimum Current Account Liability (Foreign Exchange)
Posisi Devisa Netto (PDN)	1,21	1,94	1,60	3,53	1,19	Net Foreign Exchange Position

Melalui mekanisme Penawaran Umum Perdana, Bank memperoleh penawaran umum dana sebesar Rp1,2 triliun dari 2,98 miliar saham. Ini mengangkat rasio kecukupan modal bank yang menurun secara bertahap sejak 2008-2011.

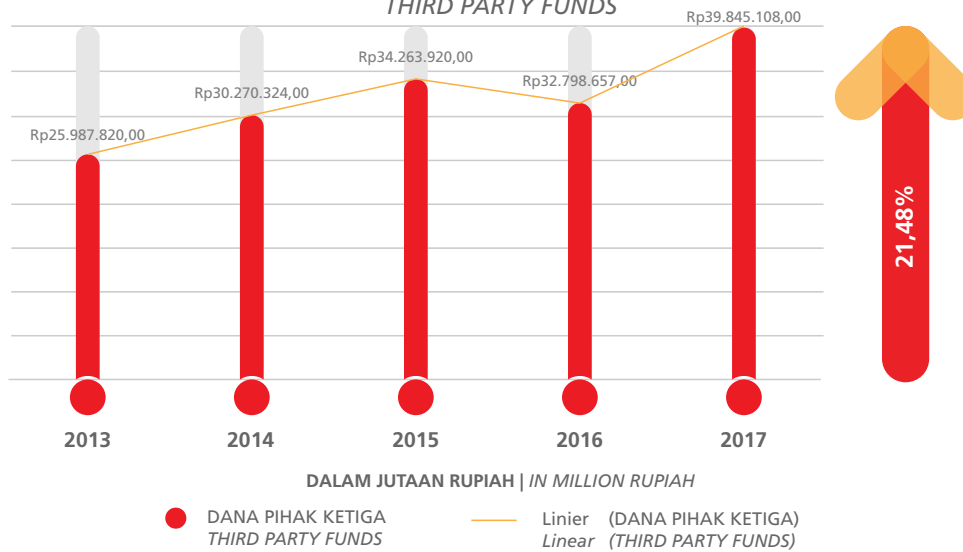
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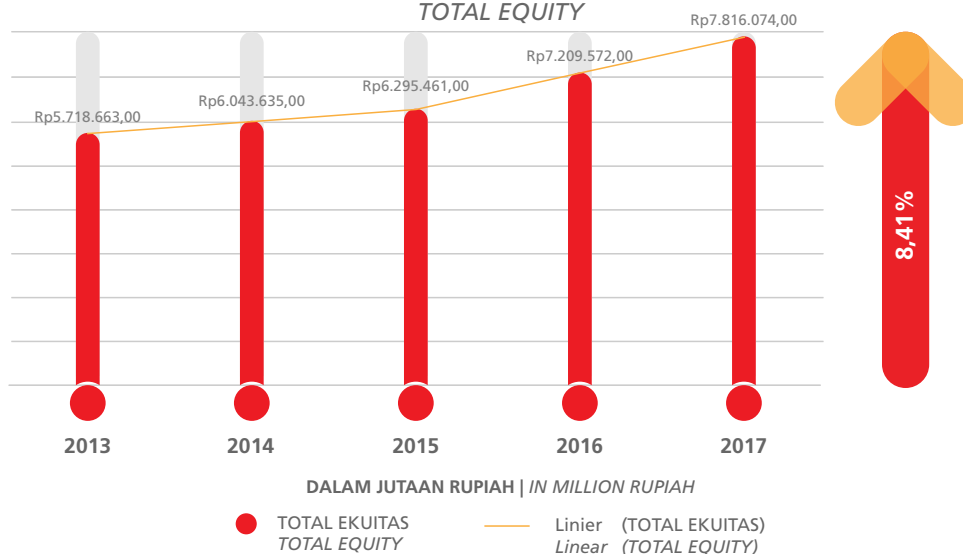
KREDIT YANG DIBERIKAN (KOTOR) TOTAL LOANS (BRUTO)



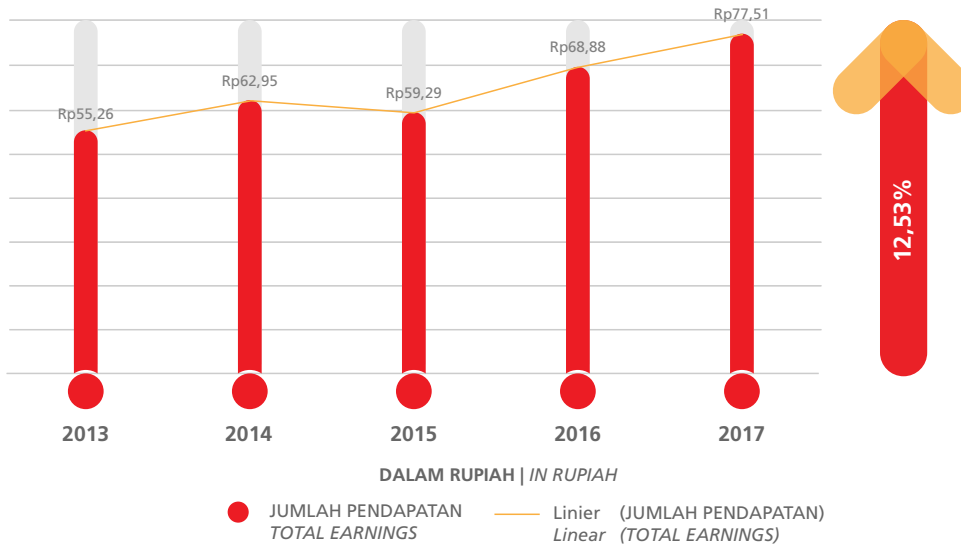
DANA PIHAK KETIGA THIRD PARTY FUNDS



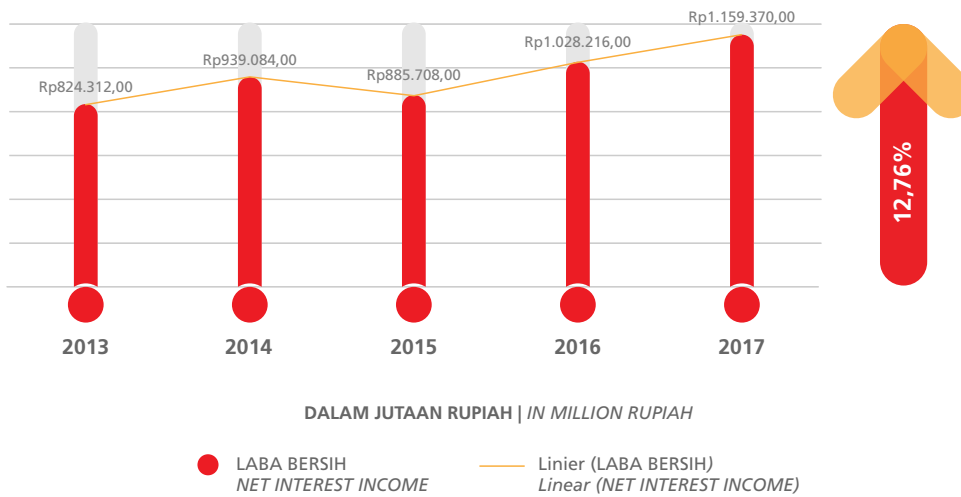
TOTAL EKUITAS TOTAL EQUITY



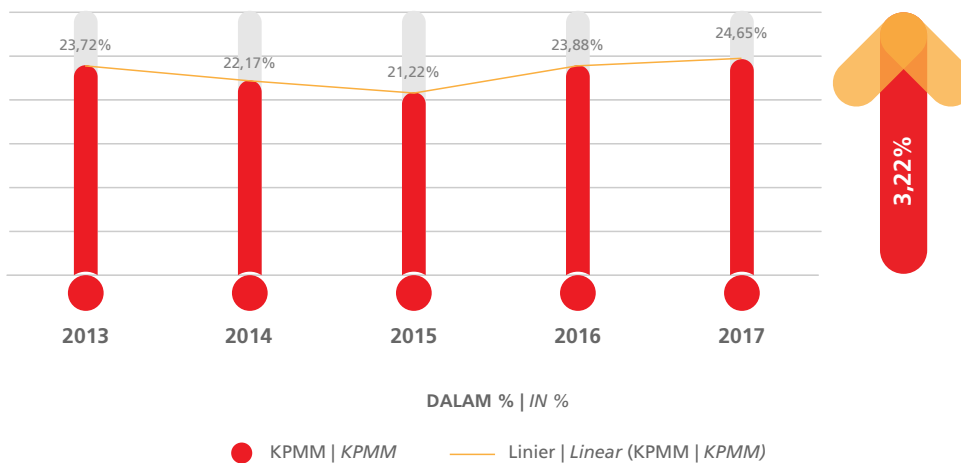
LABA BERSIH PER SAHAM DASAR
EARNINGS PER SHARE



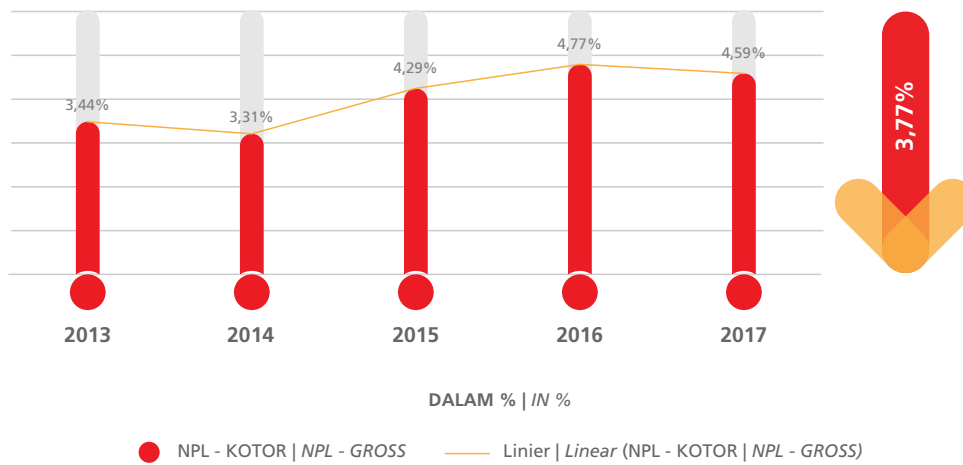
LABA BERSIH
NET INTEREST INCOME



KPMM
KPMM



NPL - KOTOR
NPL - GROSS



IKHTISAR SAHAM
Share Highlights

Ikhtisar Saham Tahun 2017 | 2017 Share Highlights

