

## Ikhtisar Keuangan

### Financial Highlights

Angka-angka pada seluruh tabel dan grafik dalam Laporan Tahunan ini menggunakan notasi bahasa Indonesia (Dalam Rp miliar, kecuali dinyatakan lain)

Numerical notations in all tables and graphs in this Annual Report are in Indonesian (in Rp billion, unless stated otherwise)

Keterangan	2012	2013	2014	2015	2016	Description
<b>ASET</b>						<b>ASSETS</b>
Kas	1.438	1.562	1.521	1.373	1.434	Cash
Giro pada Bank Indonesia	8.963	10.431	10.886	10.800	10.249	Demand deposits with Bank Indonesia
Giro pada bank lain - bersih	971	1.222	516	1.122	1.336	Demand deposits with other banks
Penempatan pada Bank Indonesia dan bank lain - bersih	7.095	7.912	4.340	8.475	12.528	Placements with Bank Indonesia and other banks - net
Efek-efek - bersih	11.722	22.041	24.601	19.079	21.372	Securities - third parties
Tagihan derivatif - bersih	1	4	1	2	13	Derivative receivables - third parties
Kredit - bersih	91.652	103.072	111.944	117.744	125.049	Loans
Tagihan anjak piutang - bersih	1.215	2.157	1.852	1.432	1.287	Factoring receivables - third parties
Efek yang dibeli dengan janji dijual kembali - pihak ketiga	14.206	3.023	2.720	2.318	4.187	Securities purchased with agreements to resell - third parties
Piutang sewa pembiayaan - bersih	1.435	1.864	1.987	1.847	1.660	Finance lease receivables - net
Piutang pembiayaan konsumen - bersih	3.552	3.697	4.575	4.881	5.055	Consumer financing receivables - net
Tagihan akseptasi	1.075	1.834	1.671	1.575	1.797	Acceptance receivables
Penyertaan dalam bentuk saham - bersih	492	509	608	507	562	Investments in shares of stock - net
Biaya dibayar dimuka	478	112	73	106	104	Prepaid expense
Aset tetap - bersih	2.114	2.441	2.502	9.134	9.852	Premises and equipment - net
Aset pajak tangguhan - bersih	374	345	239	253	335	Deferred tax assets - net
Aset tak berwujud	38	67	87	121	130	Intangible assets
Aset lain-lain - bersih	2.247	1.898	2.516	2.351	2.224	Other assets - net
Jumlah aset - bersih	149.069	164.191	172.639	183.121	199.175	Total assets - net
<b>LIABILITAS DAN EKUITAS</b>						<b>LIABILITIES AND EQUITY</b>
Liabilitas segera	313	259	266	196	256	Liabilities payable immediately
Simpanan	102.695	120.257	126.105	128.316	142.654	Deposits
Simpanan dari bank lain	6.782	4.876	4.753	5.495	1.718	Deposits from other banks
Efek yang dijual dengan janji dibeli kembali - pihak ketiga	5.363	2.569	3.217	4.607	1.607	Securities sold with agreements to repurchase - third parties
Liabilitas derivatif - pihak ketiga	1	2	0	1	24	Derivative payables - third parties
Liabilitas akseptasi	1.063	1.838	1.675	1.577	1.802	Acceptances payable
Surat berharga yang diterbitkan - bersih	4.910	4.778	2.827	2.001	5.961	Securities issued - net
Pinjaman yang diterima - pihak ketiga	2.555	3.410	3.820	3.309	3.269	Borrowings - third parties

Keterangan	2012	2013	2014	2015	2016	Description
Utang pajak	255	269	301	242	252	Taxes payable
Liabilitas imbalan pasca kerja	1.301	967	806	776	859	Post employment benefits obligation
Liabilitas pajak tangguhan	-	-	-	-	-	Deferred tax liabilities
Beban yang masih harus dibayar dan liabilitas lain-lain	1.090	983	1.378	1.352	2.077	Accruals and other liabilities
Obligasi subordinasi - bersih	5.924	4.430	4.435	4.442	4.495	Subordinated bonds - net
Modal pinjaman	-	-	-	-	-	Loan Capital
Jumlah liabilitas	132.252	144.638	149.582	152.314	164.974	Total liabilities
Ekuitas yang dapat diatribusikan kepada pemilik entitas induk	15.574	18.143	20.802	28.351	31.615	Equity attributable to owners of the parent entity
Kepentingan non pengendali	1.243	1.409	2.255	2.455	2.586	Non controlling interest
Jumlah ekuitas	16.817	19.552	23.057	30.806	34.201	Total equity
Jumlah liabilitas dan ekuitas	149.069	164.191	172.639	183.121	199.175	Total liabilities and equity
<b>LAPORAN LABA (RUGI) KOMPEHENSIF KONSOLIDASIAN</b>						<b>CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME (LOSS)</b>
Pendapatan bunga	11.499	12.982	15.492	16.915	17.447	Interest revenues
Beban bunga	(6.025)	(6.896)	(9.285)	(9.714)	(9.004)	Interest expenses
Pendapatan bunga - bersih	5.474	6.086	6.207	7.201	8.443	Interest revenues - net
Pendapatan operasional lainnya	1.829	1.352	1.878	1.018	1.295	Other operating revenues
Beban kerugian penurunan nilai	(842)	(539)	(463)	(1.362)	(2.007)	Provision for impairment losses
Beban operasional lainnya	(3.493)	(3.636)	(4.089)	(4.431)	(4.524)	Other operating expenses
Beban operasional lainnya - bersih	(2.506)	(2.822)	(2.674)	(4.776)	(5.236)	Other operating expenses - net
Laba operasional	2.968	3.263	3.533	2.425	3.207	Income from operations
Pendapatan non operasional - bersih	76	48	144	32	99	Non-operating revenues - net
Laba sebelum beban pajak	3.044	3.312	3.677	2.458	3.306	Income before tax expense
Manfaat (beban) pajak	(765)	(813)	(1.083)	(890)	(788)	Tax benefit (expense)
Laba bersih periode berjalan	2.280	2.499	2.594	1.568	2.518	Net income for the year
Laba bersih yang diatribusikan kepada:						Net income attributable to:
Pemilik entitas induk	2.108	2.304	2.367	1.407	2.405	Equity holders of the parent entity
Kepentingan non pengendali	171	195	227	161	113	Attributable to non-controlling interest
Laba bersih	2.278	2.499	2.594	1.568	2.518	Net income
Pendapatan (kerugian) komprehensif lain	(893)	267	336	6.176	870	Other comprehensive income (losses)
Jumlah laba komprehensif	1.387	2.766	2.930	7.744	3.388	Total comprehensive income
Jumlah laba komprehensif yang dapat diatribusikan kepada :						Total comprehensive income attributable to:
Pemilik entitas induk	1.209	2.569	2.703	7.549	3.264	Equity holders of the parent entity
Kepentingan non pengendali	177	197	227	195	124	Non-controlling interest
Jumlah laba komprehensif	1.387	2.766	2.930	7.744	3.388	Total comprehensive income
Laba per saham (dalam rupiah penuh)	87,52	95,67	98,26	58,41	99,86	Earnings per share (in full rupiah amount)

Keterangan	2012	2013	2014	2015	2016	Description
<b>RASIO KEUANGAN</b>						<b>FINANCIAL RATIOS</b>
<b>PERMODALAN</b>						<b>CAPITAL</b>
KPMM dengan memperhitungkan Risiko Kredit, Operasional	16,39%	16,95%	17,41%	20,23%	<b>20,59%</b>	CAR with Credit, Operational Risks
KPMM dengan Memperhitungkan Risiko Kredit, Operasional, dan Pasar	16,31%	16,74%	17,30%	20,13%	<b>20,49%</b>	CAR with Credit, Operational and Market Risks
Aktiva Tetap terhadap Modal	11,32%	11,01%	10,12%	29,03%	<b>29,08%</b>	Fixed Assets to Capital
<b>ASET PRODUKTIF</b>						<b>PRODUCTIVE ASSETS</b>
Aset Produktif dan Non produktif Bermasalah Terhadap Total Aset Produktif dan Non Produktif	-	-	1,80%	2,12%	<b>2,04%</b>	Productive and Non-Productive Non-Performing Assets to Total Productive and Non-Productive Assets
Aset Produktif Bermasalah Terhadap Aset Produktif	-	-	1,69%	2,07%	<b>2,16%</b>	Non-Performing Productive Assets to Total Productive Assets
CKPN Aset Keuangan Terhadap Aset Produktif	-	-	1,37%	1,87%	<b>1,84%</b>	Impairment Losses to Productive Assets
NPL Gross	1,64%	2,07%	2,01%	2,44%	<b>2,81%</b>	Gross Non Performing Loan (NPL)
NPL Net	0,47%	0,75%	0,52%	0,55%	<b>0,82%</b>	Net Non Performing Loan (NPL)
<b>PROFITABILITAS</b>						<b>PROFITABILITY</b>
ROA	-	-	2,23%	1,31%	<b>1,69%</b>	Return on Assets (ROA)
ROE	-	-	9,24%	6,07%	<b>8,29%</b>	Return on Equity (ROE)
NIM	-	-	3,06%	4,61%	<b>5,03%</b>	Net Interest Margin (NIM)
BOPO	-	-	79,81%	86,66%	<b>83,02%</b>	Operating Expenses to Operating Income (BOPO)
Rasio Laba (Rugi) Terhadap Jumlah Aset	1,53%	1,52%	1,50%	0,86%	<b>1,26%</b>	Income (Loss) to Total Assets Ratio
Rasio Laba (Rugi) Terhadap Jumlah Ekuitas	13,55%	12,78%	11,25%	5,09%	<b>7,36%</b>	Income (Loss) to Total Equity Ratio
Rasio Liabilitas Terhadap Jumlah Aset	88,72%	88,09%	86,64%	83,18%	<b>82,83%</b>	Liabilities to Total Assets Ratio
Rasio Liabilitas Terhadap Ekuitas	786,41%	739,74%	648,75%	494,43%	<b>482,37%</b>	Liabilities to Equity Ratio
<b>LIKUIDITAS KONSOLIDASIAN</b>						<b>LIQUIDITY</b>
LDR	88,46%	87,71%	95,47%	98,83%	<b>94,37%</b>	Loan to Deposit Ratio (LDR)
<b>KEPATUHAN (BANK)</b>						<b>COMPLIANCE (BANK)</b>
Persentase Pelanggaran BMPK	0,00%	0,00%	0,00%	0,00%	<b>0,00%</b>	Percentage of LLL Violation
Pihak Terkait	0,00%	0,00%	0,00%	0,00%	<b>0,00%</b>	Related Parties
Pihak Tidak Terkait	0,00%	0,00%	0,00%	0,00%	<b>0,00%</b>	Third Parties
Persentase pelampauan BMPK	0,00%	0,00%	0,00%	0,00%	<b>0,00%</b>	Percentage of LLL Excess
Pihak Terkait	0,00%	0,00%	0,00%	0,00%	<b>0,00%</b>	Related Parties
Pihak Tidak Terkait	0,00%	0,00%	0,00%	0,00%	<b>0,00%</b>	Third Parties
GWM Rupiah	8,02%	8,20%	8,05%	7,52%	<b>6,54%</b>	Rupiah Minimum Reserve Requirements
GWM Valas	8,27%	8,09%	8,58%	11,59%	<b>8,63%</b>	Forex Minimum Reserve Requirements
Posisi Devisa Neto	1,17%	3,54%	0,61%	0,83%	<b>1,06%</b>	Net Open Position
<b>INFORMASI LAINNYA (BANK)</b>						<b>OTHER INFORMATION (BANK)</b>
Jumlah Karyawan	15.130	15.792	16.492	15.908	<b>13.379</b>	Number of Employees
Jumlah Kantor	496	501	552	566	<b>565</b>	Number of Offices
Jumlah ATM	898	965	1.009	1.023	<b>981</b>	Number of ATMs