

IKHTISAR KEUANGAN

FINANCIAL HIGHLIGHTS

(Dalam miliar Rupiah kecuali dinyatakan lain)

(In billion Rupiah except in other statement)

POSISI KEUANGAN KONSOLIDASIAN	2014	2015	2016	2017	2018	CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
ASET						ASSETS
Kas	1.521	1.373	1.434	1.169	1.194	Cash
Giro Pada Bank Indonesia	10.886	10.800	10.249	10.496	9.199	Demand Deposits With Bank Indonesia
Giro Pada Bank Lain – Bersih	516	1.122	1.336	920	829	Demand Deposits With Other Banks – Net
Penempatan Pada Bank Indonesia Dan Bank Lain – Bersih	4.340	8.475	12.528	5.706	4.649	Placements With Bank Indonesia And Other Banks – Net
Efek-Efek – Bersih	24.601	19.079	21.372	32.166	12.288	Securities – Third Parties
Tagihan Derivatif – Pihak Ketiga	1	2	13	8	67	Derivative Receivables – Third Parties
Kredit – Bersih	111.944	117.744	125.049	128.652	137.386	Loans
Tagihan Anjak Piutang – Bersih	1.852	1.432	1.287	1.140	736	Factoring Receivables – Third Parties
Efek Yang Dibeli Dengan Janji Dijual Kembali – Pihak Ketiga	2.720	2.318	4.187	7.934	13.151	Securities Purchased With Agreements To Resell – Third Parties
Piutang Sewa Pembiayaan – Bersih	1.987	1.847	1.660	2.786	1.437	Finance Lease Receivables – Net
Piutang Pembiayaan Konsumen – Bersih	4.575	4.881	5.055	6.970	9.387	Consumer Financing Receivables – Net
Tagihan Akseptasi	1.671	1.575	1.797	2.272	2.408	Acceptance Receivables
Penyertaan Dalam Bentuk Saham – Bersih	608	507	562	585	565	Investments In Shares Of Stock – Net
Biaya Dibayar Dimuka	73	106	104	124	139	Prepaid Expense
Aset Tetap – Bersih	2.502	9.134	9.852	9.688	10.261	Premises And Equipment – Net
Aset Tidak Lancar Yang Dimiliki Untuk Dijual	0	0	0	168	0	Non-Current Assets Held For Sale
Aset Pajak Tangguhan – Bersih	239	253	335	343	127	Deferred Tax Assets – Net
Aset Tak Berwujud	87	121	130	138	120	Intangible Assets
Aset Lain-Lain – Bersih	2.516	2.351	2.224	2.276	3.265	Other Assets – Net
Jumlah Aset – Bersih	172.639	183.121	199.175	213.542	207.204	Total Assets – Net

(Dalam miliar Rupiah kecuali dinyatakan lain)

(In billion Rupiah except in other statement)

POSISI KEUANGAN KONSOLIDASIAN	2014	2015	2016	2017	2018	CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
LIABILITAS DAN EKUITAS						LIABILITIES AND EQUITY
Liabilitas Segera	266	196	256	499	288	Liabilities Payable Immediately
Simpanan	126.105	128.316	142.654	145.671	137.694	Deposits
Simpanan Dari Bank Lain	4.753	5.495	1.718	3.632	555	Deposits From Other Banks
Efek Yang Dijual Dengan Janji Dibeli Kembali – Pihak Ketiga	3.217	4.607	1.607	8.138	0	Securities Sold With Agreements To Repurchase – Third Parties
Liabilitas Derivatif – Pihak Ketiga	0	1	24	9	66	Derivative Payables – Third Parties
Liabilitas Akseptasi	1.675	1.577	1.802	2.277	2.412	Acceptances Payable
Surat Berharga Yang Diterbitkan – Bersih	2.827	2.001	5.961	4.849	11.541	Securities Issued – Net
Pinjaman Yang Diterima – Pihak Ketiga	3.820	3.309	3.269	4.480	4.748	Borrowings – Third Parties
Utang Pajak	301	242	252	163	309	Taxes Payable
Liabilitas Imbalan Pasca Kerja	806	776	859	1.062	893	Post Employment Benefits Obligation
Liabilitas Pajak Tangguhan	0	0	0	0	0	Deferred Tax Liabilities
Beban Yang Masih Harus Dibayar Dan Liabilitas Lain-Lain	1.378	1.352	2.077	1.991	2.170	Accruals And Other Liabilities
Obligasi Subordinasi - Bersih	4.435	4.442	4.495	4.482	5.780	Subordinated Bonds - Net
Modal Pinjaman	0	0	0	0	0	Debt Capital
Jumlah Liabilitas	149.582	152.314	164.974	177.253	166.457	Total Liabilities
Modal Saham	2.409	2.409	2.409	2.409	2.409	Capital Stock
Agio Saham	3.444	3.444	3.444	3.444	3.444	Additional Paid-In Capital
Selisih Transaksi Ekuitas Dengan Pihak Non Pengendali	(51)	(51)	(51)	(29)	(118)	Difference In Value Of Equity Transaction With Non-Controlling Interest
Penghasilan Komprehensif Lain	(215)	5.927	6.784	6.710	7.449	Other Comprehensive Income
Komponen Ekuitas Lainnya	0	0	0	0	0	Other Components Of Equity
Saldo Laba	15.215	16.622	19.029	21.448	24.562	Retained Earnings
Kepentingan Non Pengendali	2.255	2.455	2.586	2.307	3.001	Non Controlling Interest
Jumlah Ekuitas	23.057	30.806	34.201	36.289	40.747	Total Equity
Jumlah Liabilitas Dan Ekuitas	172.639	183.121	199.175	213.542	207.204	Total Liabilities And Equity

(Dalam miliar Rupiah kecuali dinyatakan lain)

(In billion Rupiah except in other statement)

LABA (RUGI) KOMPREHENSIF KONSOLIDASIAN	2014	2015	2016	2017	2018	CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
Pendapatan Bunga	15.492	16.915	17.447	17.483	17.212	Interest Revenues
Beban Bunga	(9.285)	(9.714)	(9.004)	(8.832)	(8.248)	Interest Expenses
Pendapatan Bunga – Bersih	6.207	7.201	8.443	8.651	8.964	Interest Revenues – Net
Pendapatan Operasional Lainnya	1.878	1.018	1.295	1.546	2.407	Other Operating Revenues
Pemulihan (Beban) Kerugian Penurunan Nilai	(463)	(1.362)	(2.007)	(2.562)	(1.948)	Reversal Of Provision (Provision) For Impairment Losses
Beban Operasional Lainnya	(4.089)	(4.431)	(4.524)	(4.736)	(5.048)	Other Operating Expenses
Beban Operasional Lainnya – Bersih	(2.674)	(4.776)	(5.236)	(5.752)	(4.589)	Other Operating Expenses – Net
Laba Operasional	3.533	2.425	3.207	2.899	4.375	Income From Operations
Pendapatan Non Operasional – Bersih	144	32	99	65	198	Non-Operating Revenues – Net
Laba Sebelum Beban Pajak	3.677	2.458	3.306	2.963	4.573	Income Before Tax Expense
Manfaat (Beban) Pajak	(1.083)	(890)	(788)	(955)	(1.386)	Tax Benefit (Expense)
Laba Bersih Periode Berjalan	2.594	1.568	2.518	2.008	3.187	Net Income For The Year
Laba Bersih Yang Diatribusikan Kepada:						Net Income Attributable To:
– Pemilik Entitas Induk	2.367	1.407	2.405	2.412	3.113	– Equity Holders of The Parent Entity
– Kepentingan Non Pengendali	227	161	113	(404)	75	– Attributable To Non-Controlling Interest
Laba Bersih	2.594	1.568	2.518	2.008	3.187	Net Income
Pendapatan (Kerugian) Komprehensif Lain	336	6.176	870	(58)	750	Other Comprehensive Income (Losses)
Jumlah Laba Komprehensif	2.930	7.744	3.388	1.950	3.937	Total Comprehensive Income
Jumlah Laba Komprehensif Yang Dapat Diatribusikan Kepada:						Total Comprehensive Income Attributable To:
– Pemilik Entitas Induk	2.703	7.549	3.264	2.344	3.853	– Equity Holders Of The Parent Entity
– Kepentingan Non Pengendali	227	195	124	(394)	83	– Non-Controlling Interest
Jumlah Laba Komprehensif	2.930	7.744	3.388	1.950	3.937	Total Comprehensive Income
Laba Per Saham (Dalam Rupiah Penuh)	98.26	58.41	99.86	100.15	129.22	Earnings Per Share (In Full Rupiah Amount)

RASIO KEUANGAN (%)	2014	2015	2016	2017	2018	FINANCIAL RATIO (%)
Permodalan						Equity
KPMM Dengan Mempehitungkan Risiko Kredit, Operasional	17,41	20,23	20,59	22,08	23,49	CAR with Credit, Operational Risks
KPMM Dengan Mempehitungkan Risiko Kredit, Operasional dan Pasar	17,30	20,13	20,49	21,99	23,33	CAR with Credit, Operational and Market Risks
Aktiva Tetap terhadap Modal	10,12	29,03	29,08	26,52	24,73	Fixed Assets to Capital
Aset Produktif						Productive Assets
Aset Produktif dan Non Produktif Bermasalah Terhadap Total Aset Produktif dan Non Produktif	1,80	2,12	2,04	1,97	2,35	Productive and Non-Productive Non-Performing Assets to Total Productive and Non-Productive Assets
Aset Produktif Bermasalah Terhadap Total Aset Produktif	1,69	2,07	2,16	2,11	2,49	Non-Performing Productive Assets to Total Productive Assets
CKPN Aset Keuangan Terhadap Aset Produktif	1,37	1,87	1,84	1,84	2,21	Impairment Losses to Productive Assets
NPL Gross	2,01	2,44	2,81	2,84	3,04	Gross Non-Performing Loan (NPL)
NPL Nett	0,52	0,55	0,82	0,77	0,91	Net Non-Performing Loan (NPL)
Profitabilitas						Profitability
ROA	2,23	1,31	1,69	1,61	2,16	Return on Assets (ROA)
ROE	9,24	6,07	8,29	7,49	9,23	Return on Equity (ROE)
NIM	3,06	4,61	5,03	4,68	4,84	Net Interest Margin (NIM)
BOPO	79,81	86,66	83,02	85,04	78,27	Operating Expenses to Operating Income (BOPO)
Rasio Laba (Rugi) terhadap Jumlah Aset	1,50	0,86	1,26	0,94	1,54	Income (Loss) to Total Assets Ratio
Rasio Laba (Rugi) terhadap Jumlah Ekuitas	11,25	5,09	7,36	5,53	7,82	Income (Loss) to Total Equity Ratio
Rasio Liabilitas terhadap Jumlah Aset	86,64	83,18	82,83	83,01	80,33	Liabilities to Total Assets Ratio
Rasio Liabilitas terhadap Ekuitas	648,75	494,43	482,37	488,45	408,51	Liabilities to Equity Ratio
Likuiditas (Bank Saja)						Liquidity (Bank Only)
LDR	90,51	92,22	90,07	92,10	104,15	Loan to Deposit Ratio (LDR)
Rasio Dana Murah (CASA)	53,83	41,18	39,10	36,34	38,21	Current Account Saving Account (CASA)
Kepatuhan						Compliance
Persentase Pelanggaran BMPK	0,00	0,00	0,00	0,00	0,00	Percentage of LLL Violation
Pihak Terkait	0,00	0,00	0,00	0,00	0,00	Related Parties
Pihak Tidak Terkait	0,00	0,00	0,00	0,00	0,00	Third Parties
Persentase Pelampauan BMPK	0,00	0,00	0,00	0,00	0,00	Percentage of LLL Excess
Pihak Terkait	0,00	0,00	0,00	0,00	0,00	Related Parties
Pihak Tidak Terkait	0,00	0,00	0,00	0,00	0,00	Third Parties
GWM Rupiah	8,05	7,52	6,54	6,51	6,51	Minimum Reserve Requirements (Rupiah)
GWM Valas	8,58	11,59	8,63	8,09	8,03	Minimum Reserve Requirements (Foreign)
Posisi Devisa Netto	0,61	0,83	1,06	0,56	1,19	Net Open Position
Rasio Laba (Rugi) terhadap Pendapatan Bunga	16,74	9,27	14,43	11,49	18,52	Income (Loss) to Interest Revenues
Rasio Laba (Rugi) terhadap Total Pendapatan	14,81	8,73	13,36	10,52	16,08	Income (Loss) to Total Revenues
Jumlah Saham Beredar (dalam jutaan)	24.088	24.088	24.088	24.088	24.088	Outstanding Share (in million)
Informasi Lainnya*						Other Information*
Jumlah Karyawan	16.492	15.908	13.379	11.844	11.351	Number of Employees
Jumlah Kantor	552	566	565	562	550	Number of Offices
Jumlah ATM	1.009	1.023	981	967	964	Number of ATMs

* Bank saja I Bank only
(dalam jumlah sebenarnya)

