

IKHTISAR KEUANGAN LIMA TAHUN (2014 – 2018)

Financial Highlights of Five Years (2014-2018)

Ikhtisar Keuangan Lima Tahun (2014-2018)

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Angka-angka pada seluruh tabel dan grafik menggunakan notasi bahasa Indonesia (Dalam Jutaan Rupiah kecuali Data Saham)

Numerical notation in all tables and graphs is in Indonesian format (In Million Rupiah, except for Shares Data)

Laporan Posisi Keuangan Konsolidasian	2018	2017	2016	2015	2014	Consolidated Statements of Financial Position
Total Aset	152.892.866	148.328.370	165.527.512	182.689.351	185.353.670	Total Assets
Total aset produktif	132.020.690	126.023.655	141.100.211	157.776.519	160.866.173	Total productive assets
Kredit yang diberikan - bruto	107.411.295	98.615.022	106.372.456	129.487.428	133.393.960	Loans - gross
Kredit yang diberikan - bersih	99.209.601	90.020.985	94.782.664	125.867.973	131.388.463	Loans – net
Efek-efek untuk tujuan investasi	14.989.712	22.820.908	27.401.825	14.909.196	18.858.037	Investment securities
Penempatan pada Bank Indonesia dan bank- bank lain	11.850.858	6.294.096	8.045.662	8.290.830	1.395.967	Placement with Bank Indonesia and other banks
Total Liabilitas	130.440.930	126.817.628	146.237.906	163.876.507	168.270.561	Total Liabilities
Simpanan dari nasabah	118.135.189	111.288.007	130.302.660	145.460.639	148.005.560	Deposits from customers
Giro	28.079.920	30.034.800	31.334.284	29.594.863	26.679.229	Demand deposits
Tabungan	28.809.247	27.822.715	29.441.550	25.524.180	24.316.606	Savings
Deposito	61.246.022	53.430.492	69.526.826	90.341.596	97.009.725	Time deposits

Laporan Posisi Keuangan Konsolidasian	2018	2017	2016	2015	2014	Consolidated Statements of Financial Position
Simpanan dari bank-bank lain	2.460.671	2.697.543	2.661.635	2.321.856	2.182.950	<i>Deposits from other banks</i>
Utang subordinasi	4.784.287	6.531.643	6.526.586	7.905.036	7.758.983	<i>Subordinated debts</i>
Total Ekuitas	22.451.936	21.510.742	19.289.606	18.812.844	17.083.109	Total Equity
Jumlah lembar saham yang ditempatkan dan disetor penuh (dalam satuan)	28.042.739.205	28.042.739.205	22.339.930.055	11.883.834.973	11.883.834.973	<i>Number of shares issued and fully paid (in unit)</i>

Laporan Laba Rugi dan Penghasilan Komprehensif Konsolidasian	2018	2017	2016	2015	2014	Consolidated Statements of Profit or Loss and Other Comprehensive income
Pendapatan bunga dan pendapatan syariah	5.400.185	5.224.226	5.883.441	6.196.899	5.412.554	<i>Net interest and shariah income</i>
Pendapatan provisi dan komisi - bersih dan pendapatan operasional lainnya	1.961.296	3.355.959	2.268.779	2.152.570	2.007.049	<i>Net fees and commission income and other operating income</i>
Kerugian penurunan nilai aset keuangan	(1.676.421)	(3.127.098)	(12.207.656)	(3.678.035)	(1.178.152)	<i>Impairment losses on financial assets</i>
Beban operasional lainnya	(4.465.833)	(4.501.955)	(4.578.598)	(4.377.899)	(4.194.164)	<i>Other operating expenses</i>
Laba (Rugi) sebelum pajak penghasilan	1.219.227	951.132	(8.634.034)	293.535	2.047.287	Income (Loss) before tax
Beban pajak penghasilan	(317.975)	(202.699)	2.150.950	(46.423)	(459.517)	<i>Income tax expense</i>
Laba (Rugi) bersih	901.252	748.433	(6.483.084)	247.112	1.587.770	Net income (Loss)
Penghasilan komprehensif lain, setelah pajak penghasilan	40.070	(22.747)	(35.684)	1.648.997	60.144	<i>Other comprehensive income, net of tax</i>
Jumlah laba (Rugi) komprehensif	941.322	725.686	(6.518.768)	1.896.109	1.647.914	Total comprehensive income (Loss)

Laporan Laba Rugi dan Penghasilan Komprehensif Konsolidasian	2018	2017	2016	2015	2014	Consolidated Statements of Profit or Loss and Other Comprehensive income
Laba (Rugi) bersih yang dapat diatribusikan kepada:						Net income (Loss) attributable to:
a. Pemilik entitas induk	901.251	748.433	(6.483.084)	247.112	1.587.771	a. Equity holders of the parent entity
b. Kepentingan non-pengendali	-	-	-	-	-	b. Non-controlling interests
Laba (Rugi) komprehensif yang dapat diatribusikan kepada:						Comprehensive income (Loss) attributable to:
a. Pemilik entitas induk	941.321	725.686	(6.518.768)	1.896.109	1.647.915	a. Equity holders of the parent entity
b. Kepentingan non-pengendali	1	-	-	-	(1)	b. Non-controlling interests
Laba (Rugi) bersih per saham dasar dan dilusian yang dapat diatribusikan kepada pemilik entitas induk (Rupiah penuh)	32	29	(368)	21	134	Basic and diluted earnings (Loss) per share attributable to equity holders of the parent entity (whole Rupiah)

Rasio Keuangan (Entitas Induk Saja)	2018	2017	2016	2015	2014	Financial Ratios (Parent Entity Only)
Rasio Kinerja						Performance Ratio
Kewajiban Penyediaan Modal Minimum (KPMM)	19,4%	18,1%	15,6%	15,0%	13,6%	<i>Capital Adequacy Ratio (CAR)</i>
Aset produktif bermasalah dan aset non- produktif bermasalah terhadap total aset produktif dan aset non-produktif	2,8%	2,7%	5,0%	1,7%	1,1%	<i>Non-performing earning assets and non- productive assets to total earnings and non-productive assets</i>
Aset produktif bermasalah terhadap total aset produktif	3,5%	3,3%	6,3%	2,2%	1,4%	<i>Non-performing earning assets to total productive assets</i>
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif	6,1%	6,4%	7,7%	2,7%	1,7%	<i>Allowance for impairment of financial assets to total productive assets</i>
NPL-bruto	4,4%	4,6%	8,8%	2,7%	1,7%	<i>NPL-gross</i>
NPL-neto	1,7%	1,7%	2,2%	1,4%	0,6%	<i>NPL-net</i>
Imbal hasil aset (ROA)	0,8%	0,6%	(4,9%)	0,2%	1,2%	<i>Return on Assets (ROA)</i>
Imbal hasil ekuitas (ROE)	5,0%	4,8%	(38,3%)	1,8%	12,2%	<i>Return on Equity (ROE)</i>
Margin pendapatan bunga bersih (NIM)	4,1%	4,0%	3,9%	4,0%	3,6%	<i>Net Interest Margin (NIM)</i>

Rasio Keuangan (Entitas Induk Saja)	2018	2017	2016	2015	2014	Financial Ratios (Parent Entity Only)
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	93,4%	94,8%	150,8%	98,9%	89,8%	<i>Operating expenses to operating Revenues (BOPO)</i>
<i>Loan to Deposit Ratio (LDR)</i>	90,1%	87,5%	80,5%	87,8%	89,1%	<i>Loan to Deposit Ratio (LDR)</i>
<i>Liquidity Coverage Ratio (LCR)</i>	228,7%	274,5%	256,0%	N/A	N/A	<i>Liquidity Coverage Ratio (LCR)</i>
<i>Net Stable Funding Ratio (NSFR)</i>	120,07%	N/A	N/A	N/A	N/A	<i>Net Stable Funding Ratio (NSFR)</i>
Rasio liabilitas terhadap ekuitas	589,3%	597,3%	769,1%	883,5%	1000,7%	<i>Liabilities to equity ratio</i>
Rasio liabilitas terhadap aset	85,5%	85,7%	88,5%	89,8%	90,9%	<i>Liabilities to assets ratio</i>