

# **IKHTISAR KEUANGAN LIMA TAHUN (2013 – 2017)**

Financial Highlights of Five Years (2013-2017)

## Ikhtisar Keuangan Lima Tahun (2013-2017)

### *Financial Highlights of Five Years (2013-2017)*

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)*

<b>Laporan Posisi Keuangan Konsolidasian</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>Consolidated Statements of Financial Position</b>
Jumlah asset	148.328.370	165.527.512	182.689.351	185.349.861	165.833.922	<i>Total assets</i>
Jumlah liabilitas	126.817.628	146.237.906	163.876.507	168.255.325	151.707.278	<i>Total liabilities</i>
Ekuitas - bersih	21.510.742	19.289.606	18.812.844	17.094.536	14.126.644	<i>Equity - net</i>
Jumlah liabilitas dan ekuitas	148.328.370	165.527.512	182.689.351	185.353.670	165.833.922	<i>Total liabilities and equities</i>

<b>Laporan Laba Rugi dan Penghasilan Komprehensif Konsolidasian</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>Consolidated Statements of Profit or Loss and Other Comprehensive income</b>
Pendapatan bunga dan pendapatan syariah - bersih	5.224.226	5.883.441	6.196.899	5.429.499	5.135.555	<i>Net interest and shariah income</i>
Pendapatan provisi dan komisi dan pendapatan operasional lainnya - bersih	3.355.959	2.268.779	2.152.570	1.990.104	1.615.091	<i>fees and commission income and other operating income - Net</i>
Jumlah pendapatan operasional	8.580.185	8.152.220	8.349.469	7.419.603	6.750.646	<i>Total operating income</i>
Jumlah beban Operasional	(7.629.053)	(16.786.254)	(8.055.934)	(5.372.316)	(4.449.143)	<i>Total operating</i>
Laba (Rugi) sebelum pajak penghasilan	951.132	(8.634.034)	293.535	2.046.223	2.301.503	<i>Income (Loss) before tax</i>
Laba bersih	748,433	(6,483,084)	247,112	1.586.971	1.725.873	<i>Net Profit</i>
Laba (Rugi) bersih yang dapat diatribusikan kepada:						<i>Net income (Loss) attributable to:</i>
a. Pemilik entitas induk	748.433	(6.483.084)	247.112	1.586.972	1.725.873	<i>a. Equity holders of the parent entity</i>
b. Kepentingan non pengendali	-	-	-	(1)	-	<i>b. Non-controlling interests</i>
Laba (Rugi) komprehensif yang dapat diatribusikan kepada:						<i>Comprehensive income (Loss) attributable to:</i>

<b>Laporan Laba Rugi dan Penghasilan Komprehensif Konsolidasian</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>Consolidated Statements of Profit or Loss and Other Comprehensive income</b>
a. Pemilik entitas induk	725.686	(6.518.768)	1.896.109	1.647.116	1.631.118	a. <i>Equity holders of the parent entity</i>
b. Kepentingan non-pengendali	-	-	-	(1)	-	b. <i>Non-controlling interests</i>
Laba (Rugi) bersih per saham dasar dan dilusian yang dapat diatribusikan kepada pemilik entitas induk (Rupiah penuh)	29	(368)	21	134	162	<i>Basic and diluted earnings (Loss) per share attributable to equity holders of the parent entity (whole Rupiah)</i>
Jumlah laba komprehensif	725,686	(6,518,768)	1,896,109	1.647.115	1.631.118	<i>Total comprehensive income</i>

<b>Rasio Keuangan</b>	<b>2017</b>	<b>2016</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>Financial Ratios</b>
Kewajiban Penyediaan Modal Minimum (KPMM)	18,1%	15,6%	15,0%	13.58%	14.28%	<i>Capital Adequacy Ratio (CAR)</i>
Aset produktif bermasalah dan aset non- produktif bermasalah terhadap total aset produktif dan aset non-produktif	2,7%	5,0%	1,7%	1.05%	0.69%	<i>Non-performing earning assets and non- productive assets to total earnings and non-productive assets</i>
Aset produktif bermasalah terhadap total aset produktif	3,3%	6,3%	2,2%	1.39%	0.91%	<i>Non-performing earning assets to total productive assets</i>
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif	6,4%	7,7%	2,4%	1.20%	0.98%	<i>Allowance for impairment of financial assets to total productive assets</i>
NPL-bruto	4,6%	8,8%	2,7%	1.70%	1.02%	<i>NPL-gross</i>
NPL-neto	1,7%	2,2%	1,4%	0.63%	0.31%	<i>NPL-net</i>
Imbal hasil aset (ROA)	0,6%	(4,9%)	0,2%	1.16%	1.55%	<i>Return on Assets (ROA)</i>
Imbal hasil ekuitas (ROE)	4,8%	(38,3%)	1,8%	12.17%	15.68%	<i>Return on Equity (ROE)</i>
Margin pendapatan bunga bersih (NIM)	4,0%	3,9%	4,0%	3.63%	4.22%	<i>Net Interest Margin (NIM)</i>

Rasio Keuangan	2017	2016	2015	2014	2013	Financial Ratios
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	94,8%	150,8%	98,9%	89.80%	84.99%	<i>Operating expenses to operating Revenues (BOPO)</i>
Loan to Deposit Ratio (LDR)	87,5%	80,5%	87,8%	89.13%	89.24%	<i>Loan to Deposit Ratio (LDR)</i>
Liquidity Coverage Ratio (LCR)	264,0%	239,9%	NA	NA	NA	<i>Liquidity Coverage Ratio (LCR)</i>