

IKHTISAR KEUANGAN PERIODE LIMA TAHUN BUKU (2011-2015)

*dalam Jutaan Rupiah

	2015	2014	2013	2012	2011	
Pendapatan bunga dan pendapatan syariah – bersih	6.196.899	5.412.554	5.135.217	4.690.329	3.741.285	Net interest income and sharia income
Pendapatan provisi dan komisi dan pendapatan operasional lainnya - bersih	2.152.570	2.007.049	1.615.429	1.227.162	1.034.523	Fees and commission income and other operating income - net
Jumlah pendapatan operasional	8.349.469	7.419.603	6.750.646	5.745.038	4.775.808	Total operating income
Laba sebelum pajak penghasilan	293.535	2.047.287	2.306.134	1.888.081	1.558.818	Income before tax
Laba bersih	247.112	1.587.770	1.725.873	1.368.132	1.156.878	Net profit
Jumlah laba bersih yang dapat diatribusikan kepada:						Net income attributable to:
a. Pemilik entitas induk	247.112	1.587.771	1.729.346	1.368.133	1.156.876	a. Equity holders of the parent entity
b. Kepentingan non pengendali	-	(1)	-	(1)	2	b. Non-controlling interest
Jumlah laba komprehensif	1.896.109	1.647.914	1.631.118	1.371.268	1.187.716	Total comprehensive income
Jumlah laba komprehensif yang dapat diatribusikan kepada:						Comprehensive income attributable to:
a. Pemilik entitas induk	1.896.109	1.647.915	1.634.591	1.371.269	1.187.714	a. Equity holders of the parent entity
b. Kepentingan non pengendali	-	(1)	-	(1)	(2)	b. Non-controlling interest
Laba bersih per saham dasar dan dilusian yang dapat diatribusikan kepada pemilik entitas induk (Rupiah penuh)	21	134	162	150	128	Basic and diluted earnings per share attributable to equity holders of the parent entity (whole Rupiah)
Jumlah aset	182.689.351	185.353.670	165.837.996	131.798.595	101.324.002	Total assets
Jumlah liabilitas	163.876.507	168.270.561	151.723.578	119.303.061	92.187.794	Total liabilities
Ekuitas - bersih	18.812.844	17.083.109	14.114.418	12.495.534	9.136.208	Equity - net

Rasio Keuangan	2015	2014	2013	2012	2011	Financial Ratios
Kewajiban penyediaan modal minimum (KPMM)	15,0%	13,6%	14,3%	15,86%	14,07%	Capital adequacy ratio
Aset produktif bermasalah dan aset non-produktif bermasalah terhadap total aset produktif dan aset non-produktif	1,7%	1,1%	0,7%	0,93%	1,81%	Non-performing earning assets and non-productive assets to total earnings and non-productive assets
Aset produktif bermasalah terhadap total aset produktif	2,2%	1,4%	0,9%	1,22%	1,77%	Non-performing earning assets to total productive assets
Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif	2,4%	1,2%	1,0%	1,28%	1,67%	Allowance for impairment of financial assets to total productive assets
NPL-bruto	2,7%	1,7%	1,0%	1,37%	2,04%	NPL-gross
NPL-neto	1,4%	0,6%	0,3%	0,41%	0,55%	NPL-net
Imbal hasil aset (ROA)	0,2%	1,2%	1,6%	1,70%	1,66%	Return on Assets (ROA)
Imbal hasil ekuitas (ROE)	1,8%	12,2%	15,7%	17,54%	15,87%	Return on Equity (ROE)
Margin pendapatan bunga bersih (NIM)	4,0%	3,6%	4,2%	5,03%	5,13%	Net interest margin (NIM)
Biaya operasional terhadap pendapatan operasional (BOPO)	98,9%	89,8%	85,0%	83,10%	85,42%	Operating expenses to operating revenues (BOPO)
Loan to deposit ratio (LDR)	87,8%	89,1%	89,2%	89,52%	83,06%	Loan to deposit ratio (LDR)