

Financial Highlights

	2017	2016	2015	2014	2013
Balance Sheet (in millions of Rupiah)					
Total Assets	95,489,850	91,371,387	81,039,663	75,059,223	69,702,580
Earning Assets ¹⁾	88,263,189	84,330,259	75,650,154	70,550,171	65,769,486
Loans ²⁾	65,351,837	63,168,410	58,587,383	51,993,574	46,105,437
Deposits from Customers ³⁾	67,918,073	66,201,512	60,273,396	53,335,114	52,195,859
Borrowings	5,208,640	3,699,172	2,737,113	3,804,506	1,374,344
Bonds Payable	2,543,401	2,469,143	2,605,384	4,409,501	4,967,186
Total Liabilities ³⁾	78,289,053	75,058,959	67,115,804	63,132,147	59,918,061
Total Shareholders' Equity	16,529,493	15,837,896	13,576,068	11,679,641	9,784,519
Number of Shares Issued and					
Fully Paid (in units)	5,840,287,257	5,840,287,257	5,840,287,257	5,840,287,257	5,840,287,257
Income Statement (in millions of Rupiah)					
Interest Income	14,046,062	13,695,226	13,003,876	12,293,155	10,943,058
Interest Expenses	(4,524,452)	(4,841,247)	(5,308,265)	(5,252,372)	(3,894,609)
Net Interest Income	9,521,610	8,853,979	7,695,611	7,040,783	7,048,449
Other operating income	469,537	609,942	705,835	739,520	400,394
Operating Expenses	(6,915,102)	(5,984,444)	(5,155,853)	(4,479,816)	(3,969,849)
Allowance for Impairment Losses	(1,097,619)	(869,761)	(785,886)	(743,983)	(591,327)
Net Operating Income	1,978,426	2,609,716	2,459,707	2,556,504	2,887,667
Profit Before Tax	1,936,845	2,604,519	2,432,611	2,543,990	2,878,764
Net Profit For The Year	1,421,940	1,875,846	1,752,609	1,885,127	2,139,661
Profit Attributable to :					
Owners of the Parent	1,220,886	1,752,097	1,701,847	1,869,118	2,139,661
Non-Controlling Interest	201,054	123,749	50,762	16,009	-
Other Comprehensive Income	(13,449)	722,175	141,242	(25,254)	90,459
Total Comprehensive Income	1,408,491	2,598,021	1,893,851	1,859,873	2,230,120

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Total Comprehensive Income Attributable to :					
Owners of the Parent	1,211,719	2,471,280	1,841,495	1,845,792	2,230,120
Non-Controlling Interest	196,772	126,741	52,356	14,081	-
Earning per Share (Full Value)	213	304	291	320	366
Financial Ratios (%)					
Capital					
Capital Adequacy Ratio (CAR) ⁴⁾	24.6	25.0	23.8	23.2	23.1
Earning Assets					
Non Performing Earning Assets and Non Productive Assets to Total Earnings and Non Productive Assets	0.7	0.6	0.6	0.5	0.5
Non Performing Earning Assets to Total Productive Assets	0.7	0.6	0.6	0.6	0.5
Allowance for Impairment Losses for Financial Assets to Productive Assets	1.0	0.9	0.8	0.8	0.8
Gross Non Performing Loan (NPL)	0.9	0.8	0.7	0.7	0.7
Net NPL	0.4	0.4	0.4	0.4	0.4
Profitability					
Return on Assets (RoA) ⁵⁾	2.1	3.1	3.1	3.6	4.5
Return on Equity (RoE)	8.2	12.6	14.1	18.6	26.2
Net Interest Margin (NIM)	11.6	12.0	11.3	11.4	12.7
Liabilities to Assets Ratio	82.0	82.1	82.8	84.1	85.8
Liabilities to Equity Ratio	473.6	473.9	494.4	540.5	603.1
Operating Expenses to Operating Revenues	86	82	82	80	75
Cost of Funds	6.1	7.1	8.6	9.3	7.2

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Liquidity					
Loan to Deposit Ratio (LDR)	96.2	95.4	97.2	97.5	88.3
Compliance					
Percentage Violation of Legal Lending Limit					
Related Parties	-	-	-	-	-
Non-Related Parties	-	-	-	-	-
Percentage Lending in Excess of the Legal Lending Limit					
Related Parties	-	-	-	-	-
Non-Related Parties	-	-	-	-	-
Primary Statutory Reserve	6.6	6.6	7.6	8.1	8.1
Foreign Currency Reserve	8.4	8.6	-	-	-
Net Open Position	0.3	0.0	-	-	-
Others					
Number of Branch Offices ⁶⁾	940	1,107	1,318	1,295	1,235
Number of ATM	207	154	107	94	84
Number of Employees ⁷⁾	20,912	25,437	27,247	25,343	22,715

Note:

1. Including Loan and Sharia financing/receivables, current account with BI and other banks, placement with BI and other banks, marketable securities, reverse repo and derivatives receivables
2. Including Sharia financing/receivables
3. Including temporary syirkah funds
4. Including credit and operational risks
5. RoA before tax
6. Including Payment Service Points & Operational Function Offices
7. Including BTPN Syariah