

Financial Highlights

	2016	2015	2014	2013	2012
Balance Sheet (in millions of Rupiah)					
Total Assets	91,371,387	81,039,663	75,059,223	69,702,580	59,133,520
Earning Assets ¹⁾	84,330,259	75,650,154	70,550,171	65,769,486	55,779,600
Loans ²⁾	63,168,410	58,587,383	51,993,574	46,105,437	38,844,096
Deposits from Customers ³⁾	66,201,512	60,273,396	53,335,114	52,195,859	45,072,603
Borrowings	3,699,172	2,737,113	3,804,506	1,374,344	611,315
Bonds Payable	2,469,143	2,605,384	4,409,501	4,967,186	4,533,156
Total Liabilities ⁴⁾	75,058,959	67,115,804	63,132,147	59,918,061	51,622,019
Total Shareholders' Equity	15,837,896	13,576,068	11,679,641	9,784,519	7,511,501
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	13,695,226	13,003,876	12,293,155	10,943,058	9,292,950
Interest Expenses	(4,841,247)	(5,308,265)	(5,252,372)	(3,894,609)	(3,221,836)
Net Interest Income	8,853,979	7,695,611	7,040,783	7,048,449	6,071,114
Other operating income	609,942	705,835	739,520	400,394	282,805
Operating Expenses	(5,984,444)	(5,155,853)	(4,479,816)	(3,969,849)	(3,397,216)
Allowance for Impairment Losses	(869,761)	(785,886)	(743,983)	(591,327)	(455,325)
Net Operating Income	2,609,716	2,459,707	2,556,504	2,887,667	2,501,378
Profit Before Tax	2,604,519	2,432,611	2,543,990	2,878,764	2,499,534
Net Profit For The Year	1,875,846	1,752,609	1,885,127	2,139,661	1,990,362
Profit Attributable to :					
Owners of the Parent	1,752,097	1,701,847	1,869,118	2,139,661	1,990,362
Non-Controlling Interest	123,749	50,762	16,009	-	-
Other Comprehensive Income	722,175	141,242	(25,254)	90,459	(25,995)
Total Comprehensive Income	2,598,021	1,893,851	1,859,873	2,230,120	1,964,367

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Total Comprehensive Income Attributable to :					
Owners of the Parent	2,471,280	1,841,495	1,845,792	2,230,120	1,964,367
Non-Controlling Interest	126,741	52,356	14,081	-	-
Earning per Share (Full Value)	304	291	320	366	341
Financial Ratios (%)					
Capital					
Capital Adequacy Ratio (CAR) ⁵⁾	25.0	23.8	23.2	23.1	21.5
Earning Assets					
Non Performing Earning Assets and Non Productive Assets to Total Earnings and Non Productive Assets	0.60	0.55	0.53	0.49	0.43
Non Performing Earning Assets to Total Productive Assets	0.63	0.58	0.55	0.50	0.43
Allowance for Impairment Losses for Financial Assets to Productive Assets	0.86	0.77	0.77	0.79	0.74
Gross Non Performing Loan (NPL)	0.79	0.70	0.70	0.67	0.58
Net NPL	0.38	0.40	0.41	0.38	0.31
Profitability					
Return on Assets (RoA) ⁶⁾	3.1	3.1	3.6	4.5	4.7
Return on Equity (RoE)	12.6	14.1	18.6	26.2	26.5
Net Interest Margin (NIM)	12.0	11.3	11.4	12.7	13.1
Liabilities to Assets Ratio	82.1	82.8	84.1	85.8	86.9
Liabilities to Equity Ratio	473.9	494.4	540.5	603.1	663.9
Operating Expenses to Operating Revenues	82	82	80	75	74
Cost of Funds	7.1	8.6	9.3	7.2	6.9

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Liquidity					
Loan to Deposit Ratio (LDR)	95	97	97	88	86
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	6.63	7.61	8.10	8.09	8.13
Foreign Currency Reserve	8.57	-	-	-	-
Net Open Position	0.01	-	-	-	-
Others					
Number of Branch Offices ⁷⁾	1,107	1,318	1,295	1,235	1,141
Number of ATM	154	107	94	84	71
Number of Employees ⁸⁾	25,437	27,247	25,343	22,715	18,914

Note:

1. Including Loan and Sharia financing/receivables, current account with BI and other banks, placement with BI and other banks, marketable securities and derivatives receivables
2. Including Sharia financing/receivables
3. Including temporary syirkah funds
4. Including temporary syirkah funds
5. Including credit and operational risks
6. RoA before tax