

## Financial Highlights

	2018	2017	2016	2015	2014
<b>Balance Sheet (in millions of Rupiah)</b>					
Total Assets	101,919,301	95,489,850	91,371,387	81,039,663	75,059,223
Earning Assets <sup>1)</sup>	94,345,586	88,263,189	84,330,259	75,650,154	70,550,171
Loans <sup>2)</sup>	68,136,780	65,351,837	63,168,410	58,587,383	51,993,574
Deposits from Customers <sup>3)</sup>	70,844,712	67,918,073	66,201,512	60,273,396	53,335,114
Borrowings	8,442,765	5,208,640	3,699,172	2,737,113	3,804,506
Bonds Payable	1,197,442	2,543,401	2,469,143	2,605,384	4,409,501
Total Liabilities <sup>3)</sup>	82,554,894	78,289,053	75,058,959	67,115,804	63,132,147
Total Shareholders' Equity	18,182,737	16,529,493	15,837,896	13,576,068	11,679,641
Number of Shares Issued and					
Fully Paid (in units)	5,851,646,757	5,840,287,257	5,840,287,257	5,840,287,257	5,840,287,257
<b>Income Statement (in millions of Rupiah)</b>					
Interest Income	14,126,651	14,046,062	13,695,226	13,003,876	12,293,155
Interest Expenses	(4,526,243)	(4,524,452)	(4,841,247)	(5,308,265)	(5,252,372)
Net Interest Income	9,600,408	9,521,610	8,853,979	7,695,611	7,040,783
Other operating income	600,904	469,537	609,942	705,835	739,520
Operating Expenses	(5,747,699)	(6,915,102)	(5,984,444)	(5,155,853)	(4,479,816)
Allowance for Impairment Losses	(1,375,272)	(1,097,619)	(869,761)	(785,886)	(743,983)
Net Operating Income	3,078,341	1,978,426	2,609,716	2,459,707	2,556,504
Profit Before Tax	3,049,248	1,936,845	2,604,519	2,432,611	2,543,990
Net Profit For The Year	2,257,884	1,421,940	1,875,846	1,752,609	1,885,127
Profit Attributable to :					
Owners of the Parent	1,968,291	1,220,886	1,752,097	1,701,847	1,869,118
Non-Controlling Interest	289,593	201,054	123,749	50,762	16,009
Other Comprehensive Income	238,280	(13,449)	722,175	141,242	(25,254)
Total Comprehensive Income	2,496,164	1,408,491	2,598,021	1,893,851	1,859,873

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Total Comprehensive Income Attributable to :					
Owners of the Parent	2,195,040	1,211,719	2,471,280	1,841,495	1,845,792
Non-Controlling Interest	301,124	196,772	126,741	52,356	14,081
Earning per Share (Full Value)	342	213	304	291	320
<b>Financial Ratios (%)</b>					
<b>Capital</b>					
Capital Adequacy Ratio (CAR) <sup>4)</sup>	25.3	24.6	25.0	23.8	23.2
<b>Earning Assets</b>					
Non Performing Earning Assets and Non Productive Assets to Total Earnings and Non Productive Assets					
	0.9	0.7	0.6	0.6	0.5
Non Performing Earning Assets to Total Productive Assets					
	0.9	0.7	0.6	0.6	0.6
Allowance for Impairment Losses for Financial Assets to Productive Assets					
	1.3	1.0	0.9	0.8	0.8
Gross Non Performing Loan (NPL)	1.2	0.9	0.8	0.7	0.7
Net NPL	0.5	0.4	0.4	0.4	0.4
<b>Profitability</b>					
Return on Assets (RoA) <sup>5)</sup>	3.1	2.1	3.1	3.1	3.6
Return on Equity (RoE)	12.4	8.2	12.6	14.1	18.6
Net Interest Margin (NIM)	11.3	11.6	12.0	11.3	11.4
Liabilities to Assets Ratio	81	82	82	83	84
Liabilities to Equity Ratio	454	474	474	494	541
Operating Expenses to Operating Revenues	79	86	82	82	80
Cost of Funds	5.9	6.1	7.1	8.6	9.3

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<b>Liquidity</b>					
Loan to Deposit Ratio (LDR)	96.2	96.2	95.4	97.2	97.5
<b>Compliance</b>					
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	6.6	7.6	8.1
Foreign Currency Reserve	8.3	8.4	8.6	-	-
Net Open Position	0.4	0.3	0.0	-	-
<b>Others</b>					
Number of Branch Offices <sup>6)</sup>	795	939	1,107	1,318	1,295
Number of ATM & TCR	227	207	154	107	94
Number of Employees <sup>7)</sup>	19,175	20,912	25,437	27,247	25,343

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