

Ikhtisar Keuangan

Financial Highlights

Uraian (dalam juta Rupiah)	2014	2013	2012	2011	2010	Description (in million Rupiah)
Laba/ Rugi						Profit/ Loss
Jumlah Pendapatan	4.484.876	3.797.991	3.189.316	2.959.197	2.823.069	Total Income
Pendapatan Bunga dan Syariah	4.083.943	3.385.537	2.883.065	2.755.461	2.698.293	Interest and Sharia Income
Pendapatan Operasional Lainnya	372.877	361.218	279.639	185.947	120.046	Other Operating Income
Pendapatan Non Operasional (Neto)	24.490	43.423	21.395	16.821	13.181	Non-Operating Income
Jumlah Beban	(3.109.040)	(2.644.481)	(2.187.975)	(1.771.584)	(1.674.154)	Total Expenses
Beban Bunga Syariah	(1.203.004)	(913.320)	(904.646)	(816.121)	(704.403)	Interest and Sharia Expense
Beban Operasional Lainnya	(1.902.470)	(1.723.348)	(1.278.112)	(954.495)	(966.611)	Other Operational Expense
Beban Non Operasional	3.566	(7.813)	(5.217)	(968)	(549)	Non-Operational Expense
Laba Sebelum Pajak Penghasilan	1.375.836	1.153.510	1.001.341	1.187.613	1.160.506	Income Before Corporate Income Tax
Laba Bersih	939.084	824.312	724.639	860.233	850.382	Net Income
Laba Bersih per Saham Dasar*	62,95	55,26	56,01	1.018.413	1.182.321	Basic Earnings per Share*

* = Berdasarkan RUPS Luar Biasa 2012 disepakati nilai nominal saham dari Rp1,000,000.- per saham toRp250,- per saham.

* = Based on Extraordinary GMS 2012 agreed shares nominal value from Rp1,000,000.- per share toRp250,- per share.

Uraian (dalam juta Rupiah)	2014	2013	2012	2011	2010	Description (in million Rupiah)
Posisi Keuangan						Financial Performance
Total Aset	37.998.046	33.046.537	29.112.193	24.846.516	19.986.474	Total Assets
Aset Produktif (Bruto)	39.553.887	34.642.275	30.601.792	20.643.357	18.108.509	Earning Assets (Gross)
Kredit yang Diberikan (Bruto)	26.194.879	22.084.336	18.556.329	16.135.173	13.088.127	Loans (Gross)
Dana Pihak Ketiga	30.270.324	25.987.820	22.209.673	20.142.131	16.218.749	Third Party Funds
Total Liabilitas	31.954.411	27.327.874	23.625.087	21.586.397	17.230.749	Total Liabilities
Jumlah Ekuitas	6.043.635	5.718.663	5.487.106	3.260.119	2.755.725	Total Equity
Modal Inti dan Pelengkap	5.640.051	4.713.157	4.841.947	2.775.077	2.406.574	Core and Supplementary Capital
Modal inti (Tier 1)	5.390.033	4.506.788	4.666.002	2.604.474	2.273.871	Core Capital (Tier 1)
Modal Disetor	3.729.421	3.729.421	3.729.421	942.123	808.511	Paid in Capital
Laba Tahun Berjalan	939.084	824.312	724.639	860.233	848.439	Income For The Year

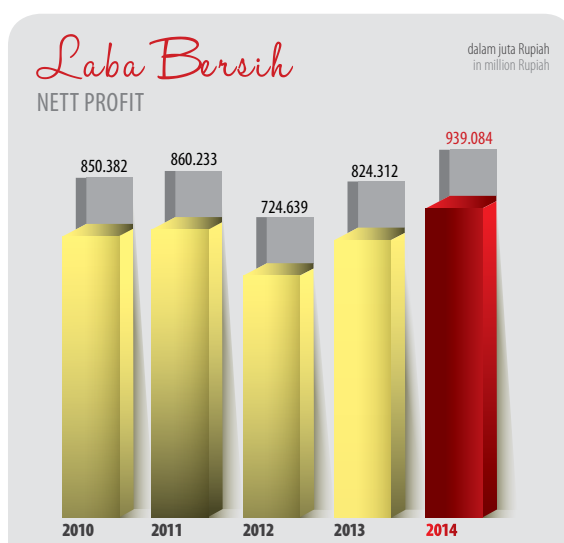
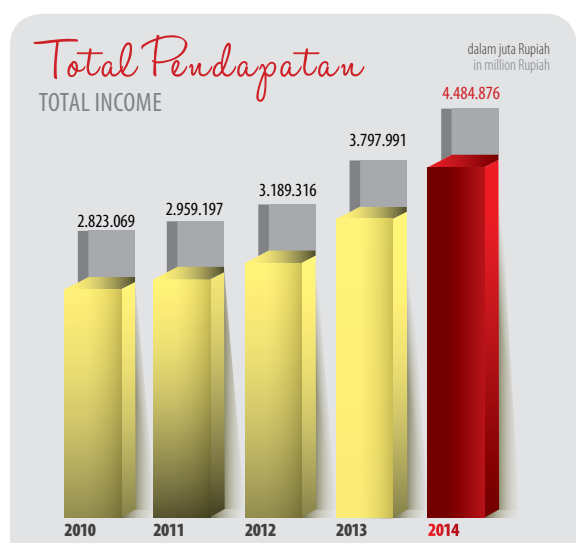
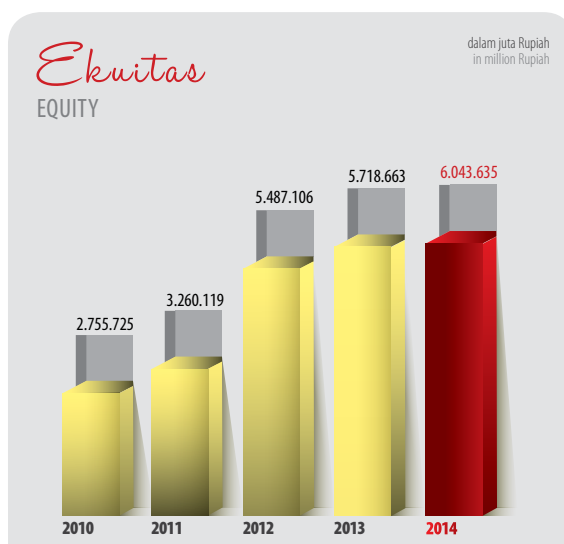
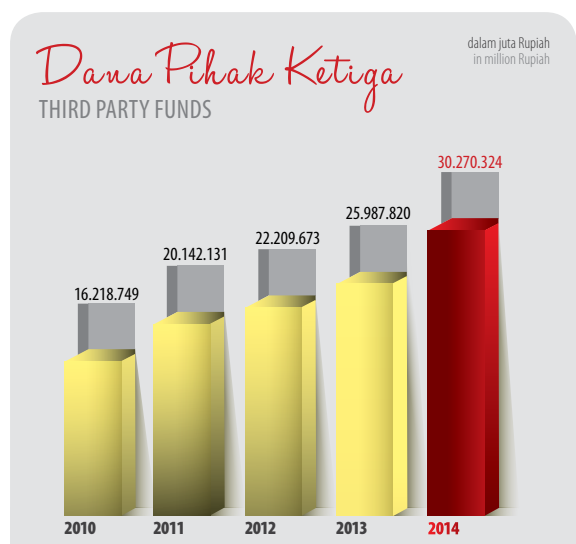
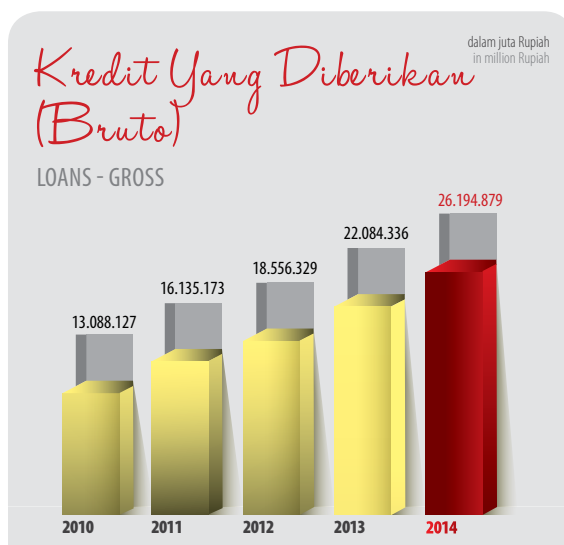
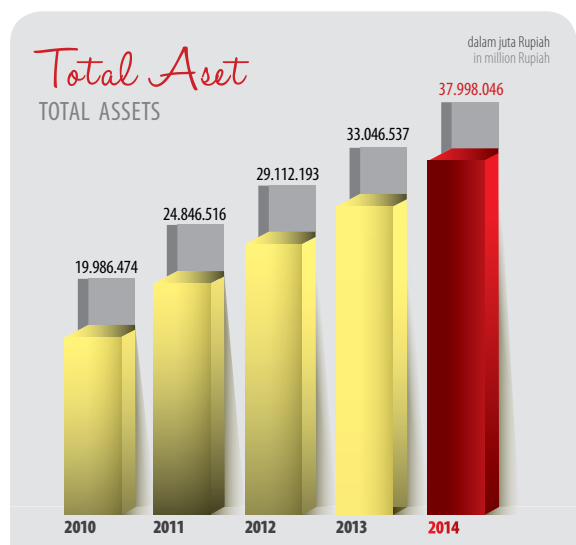
Uraian (dalam juta Rupiah)	2014	2013	2012	2011	2010	Description (in million Rupiah)
Rasio Keuangan						Financial Ratio
Kewajiban Pemenuhan Modal Minimum (KPMM)	22,17	23,72	26,56	16,53	19,47	Capital Adequacy Ratio (CAR)
Aset Tetap Terhadap Modal	10,41	9,16	8,96	13,43	11,53	Fixed Assets to Capital
Kualitas Aset Produktif	2,20	2,38	1,79	0,70	0,47	Earning Assets Quality
Kredit Bermasalah (NPL-Gross)	3,31	3,44	2,95	0,97	0,65	Non-Performing Loans (NPL-Gross)
CKPN Terhadap Aset Produktif	1,98	1,87	1,03	0,49	1,09	Allowance For Impairment Losses (CKPN) on Earning Assets
Pemenuhan PPAP / CKPN	58,02	38,99	35,79	27,14	80,84	PPAP/CKPN Fulfillment
Laba Terhadap Aset	3,52	3,82	3,34	4,97	5,57	Return on Assets (ROA)
Laba terhadap Ekuitas	18,98	19,04	18,96	33,65	40,43	Return on Equity (ROE)
Margin Bunga Bersih	6,90	7,14	6,48	7,95	9,20	Net Interest Margin
Rasio Fee Based Income terhadap Total Pendapatan Operasional	51,26	48,51	11,29	6,28	4,26	Fee Based Income to Total Operational Income Ratio
Biaya Operasional/ Pendapatan Operasional (BOPO)	69,63	70,28	68,89	60,02	59,38	Operational Cost/ Operational Income
Rasio Efisiensi Biaya	62,09	65,39	44,20	44,91	40,69	Cost Efficiency Ratio (CER)
Kredit terhadap Dana Pihak Ketiga (LDR)	86,54	84,98	83,55	80,11	80,70	Loans to Deposit Ratio
Giro Wajib Minimum (Rupiah)	8,01	8,01	8,01	8,17	10,98	Minimum Current Account Liability (Rupiah)
Giro Wajib Minimum (Valuta Asing)	18,24	20,42	27,75	14,97	1,21	Minimum Current Account Liability (Foreign Exchange)
Posisi Devisa Netto (PDN)	1,94	1,21	1,28	1,83	1,93	Net Foreign Exchange Position

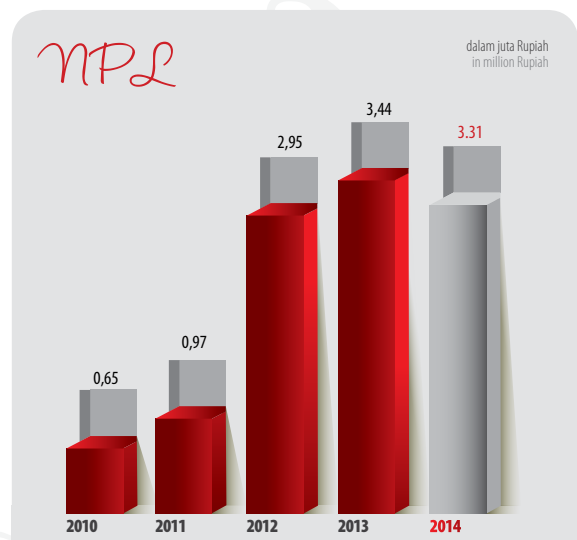
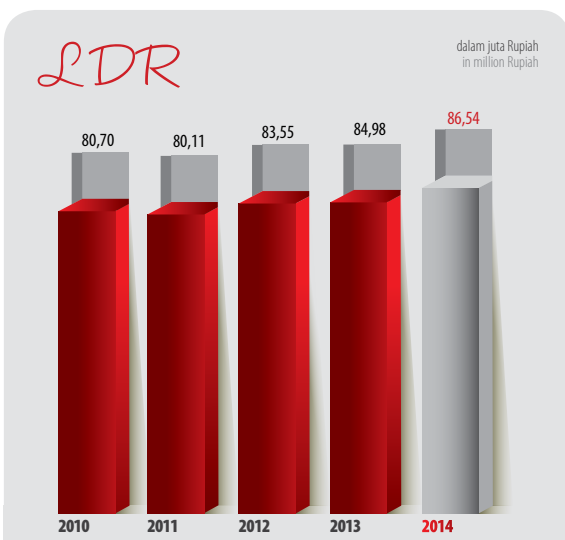
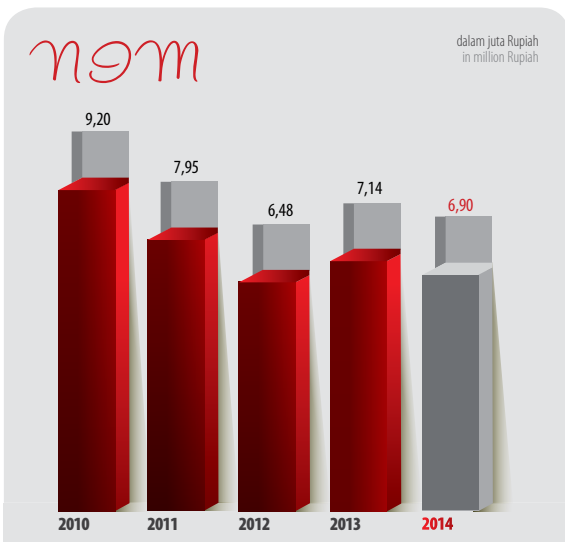
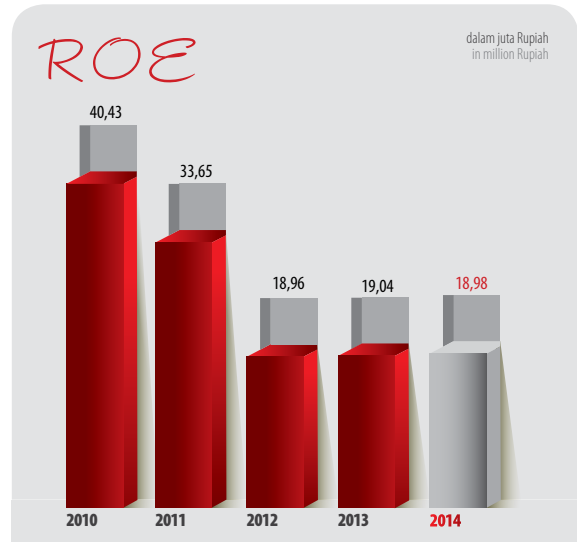
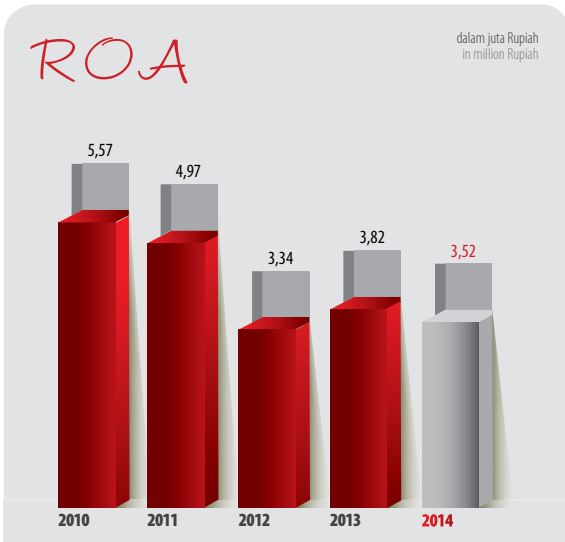
Melalui mekanisme Penawaran Umum Perdana, Bank memperoleh penawaran umum dana sebesar Rp1,2 triliun dari 2,98 miliar saham. ini mengangkat rasio kecukupan modal bank yang menurun secara bertahap sejak 2008-2011.

Trough Initial Public Offering mechanism, bank acquire public offering funds amounted Rp1,2 trillion from 2,98 billion shares. This raised bank capital adequacy ratio which decreased progressively since 2008-2011.

Ikhtisar Keuangan

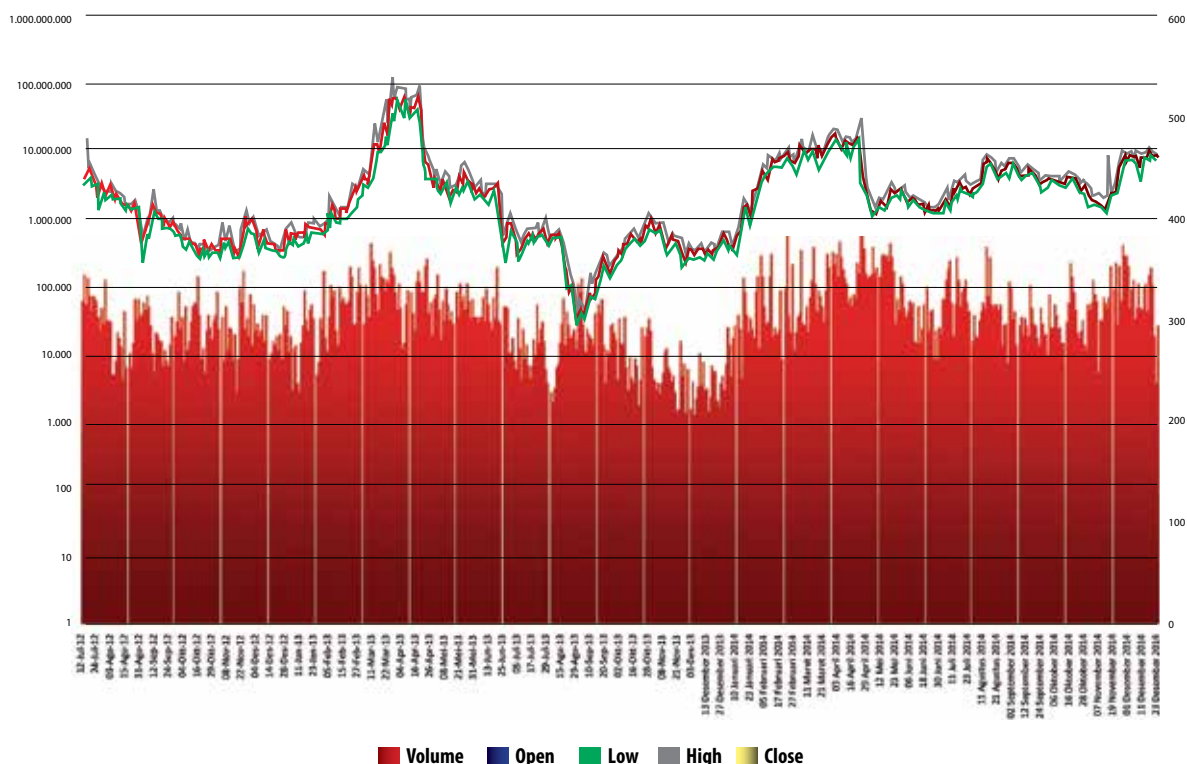
Financial Highlights





Ikhtisar Saham

Share Highlights



Tahun Buku Calendar Year	Share Price				Total Shares	Volume	Value		Market Capitalization (Rp billion)
	Open	High	Low	Close			Frequency	Rp (billion)	
2013	380	540	295	382	14.917.684.982	192.490	2.712	42,34	6.596
Quarter 1	380	520	375	520	14.917.684.982	88.961	756	20,81	6.319
Quarter 2	520	520	375	395	14.917.684.982	72.344	1.211	16,37	6.654
Quarter 3	400	385	300	360	14.917.684.982	31.185	745	5,17	5.301
Quarter 4	375	400	355	375	14.917.684.982	8.370	222	1,57	5.596
2014	380	498	404	460	14.917.684.982	109.120	2.752	18,56	6,476
Quarter 1	380	482	366	475	14.917.684.982	95.381	496	3,44	6,428
Quarter 2	476	498	404	408	14.917.684.982	180.816	997	8,12	6,499
Quarter 3	410	463	407	434	14.917.684.982	71.894	586	3,13	6,413
Quarter 4	433	470	412	460	14.917.684.982	88.388	673	3,87	6,563