



01

IKHTISAR BANK JATIM 2016

Bank Jatim 2016 Highlights

IKHTISAR BANK JATIM 2016

Ikhtisar Keuangan

Financial Highlights

Posisi Keuangan						Financial Performance
(dalam juta Rupiah)						(in million Rupiah)
Uraian	2016	2015	2014	2013	2012	Description
Total Aset	43.032.950	42.803.631	37.998.046	33.046.537	29.112.193	Total Assets
Aset Produktif (Bruto)	43.897.053	45.517.791	39.553.887	34.642.275	30.601.792	Earning Assets (Gross)
Kredit yang Diberikan (Bruto)	29.675.422	28.411.999	26.194.879	22.084.336	18.556.329	Loans (Gross)
Dana Pihak Ketiga	32.798.657	34.263.920	30.270.324	25.987.820	22.209.673	Third Party Funds
Total Liabilitas	35.823.378	36.508.170	31.954.411	27.327.874	23.625.087	Total Liabilities
Total Ekuitas	7.209.572	6.295.461	6.043.635	5.718.663	5.487.106	Total Equity
Modal Inti dan Pelengkap	6.856.681	5.818.258	5.640.051	4.713.157	4.841.947	Core & Supplementary Capital
Modal inti (Tier 1)	6.580.009	5.552.634	5.390.033	4.506.788	4.666.002	Core Capital (Tier 1)
Modal Disetor	3.736.264	3.729.421	3.729.421	3.729.421	3.729.421	Paid in Capital
Laba Tahun Berjalan	1.028.216	885.708	939.084	824.312	724.639	Income For The Year

Laba/ Rugi						Profit/ Loss
(dalam jutaan Rupiah)						(in million Rupiah)
Uraian	2016	2015	2014	2013	2012	Description
Jumlah Pendapatan	5.254.675	5.107.167	4.484.876	3.797.991	3.189.316	Total Income
Pendapatan Bunga. Margin Bagi Hasil	4.904.378	4.703.655	4.083.943	3.385.537	2.883.065	Interest and Sharia Income
Pendapatan Operasional Lainnya	349.751	339.158	372.877	361.218	279.639	Other Operating Income
Pendapatan Non Operasional (Neto)	546	64.354	24.490	43.423	21.395	Non-Operating Income
Jumlah Beban	(3.802.547)	(3.845.914)	(3.109.040)	(2.644.481)	(2.187.975)	Total Expenses
Beban Bunga. Bonus & Bagi Hasil	(1.446.372)	(1.579.710)	(1.203.004)	(913.320)	(904.646)	Interest and Sharia Expense
Beban Operasional Lainnya	(2.356.175)	(2.266.204)	(1.902.470)	(1.723.348)	(1.278.112)	Other Operational Expense
Beban Non Operasional	(30.100)	(5.114)	(3.566)	(7.813)	(5.217)	Non-Operational Expense
Laba Sebelum Pajak Penghasilan	1.452.128	1.261.253	1.375.836	1.153.510	1.001.341	Income Before Corporate Income Tax
Laba Bersih	1.028.216	885.708	939.084	824.312	724.639	Net Income
Laba Bersih per Saham Dasar*	68,88	59,29	62,95	55,26	56,01	Basic Earnings per Share*

* Berdasarkan RUPS Luar Biasa 2012 disepakati nilai nominal saham dari Rp1,000,000,- per saham Rp250,- per saham.

* Based on Extraordinary GMS 2012 agreed shares nominal value from Rp1,000,000,- per share to Rp250,- per share.

BANK JATIM 2016 HIGHLIGHTS

Rasio Keuangan						Financial Ratio
(dalam juta Rupiah)						(in million Rupiah)
Uraian	2016	2015	2014	2013	2012	Description
Kewajiban Pemenuhan Modal Minimum (KPMM)	23,88	21,22	22,17	23,72	26,56	Capital Adequacy Ratio (CAR)
Aset Tetap Terhadap Modal	18,61	11,86	10,41	9,16	8,96	Fixed Assets to Capital
Kualitas Aset Produktif	3,22	2,92	2,20	2,38	1,79	Earning Assets Quality
Kredit Bermasalah (NPL-Gross)	4,77	4,29	3,31	3,44	2,95	Non-Performing Loans (NPL-Gross)
CKPN Terhadap Aset Produktif	3,46	2,67	1,98	1,87	1,03	Allowance For Impairment Losses (CKPN) on Earning Assets
Pemenuhan PPAP / CKPN	76,46	60,99	58,02	38,99	35,79	PPAP/CKPN Fulfillment
Laba Terhadap Aset	2,98	2,67	3,52	3,82	3,34	Return on Assets (ROA)
Laba terhadap Ekuitas	17,82	16,11	18,98	19,04	18,96	Return on Equity (ROE)
Margin Bunga Bersih	6,94	6,41	6,90	7,14	6,48	Net Interest Margin
Rasio Fee Based Income dan Ujroh terhadap Total Pendapatan Operasional	8,39	8,80	9,93	11,51	11,29	Fee Based Income to Total Operational Income Ratio
Biaya Operasional/ Pendapatan Operasional (BOPO)	72,22	76,12	69,63	70,28	68,89	Operational Cost/ Operational Income
Rasio Efisiensi Biaya	49,49	49,17	62,09	65,39	44,20	Cost Efficiency Ratio (CER)
Kredit terhadap Dana Pihak Ketiga (LDR)	90,48	82,92	86,54	84,98	83,55	Loans to Deposit Ratio
Giro Wajib Minimum (Rupiah)	6,50	7,95	8,01	8,01	8,01	Minimum Current Account Liability (Rupiah)
Giro Wajib Minimum (Valuta Asing)	10,75	21,06	18,24	20,42	27,75	Minimum Current Account Liability (Foreign Exchange)
Posisi Devisa Netto (PDN)	3,53	1,60	1,94	1,21	1,28	Net Foreign Exchange Position

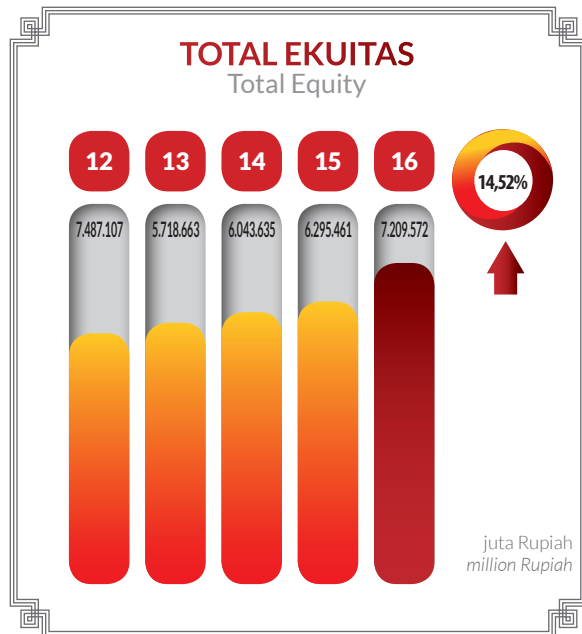
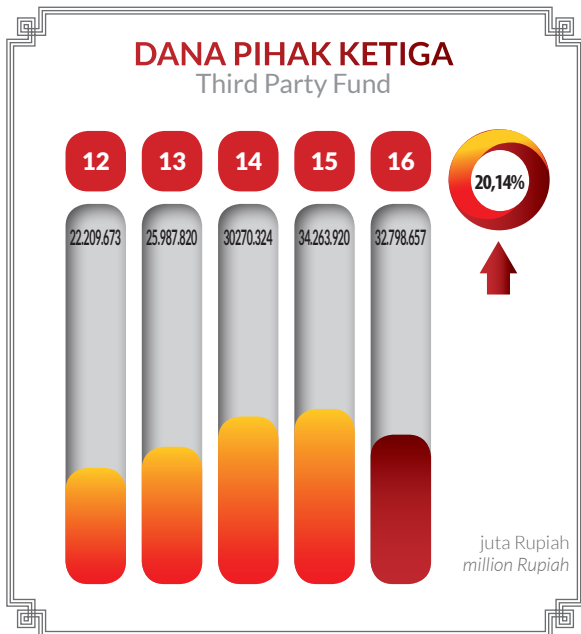
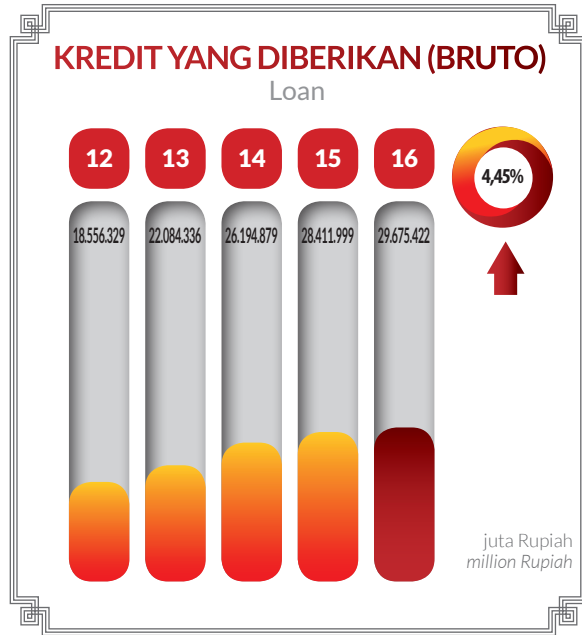
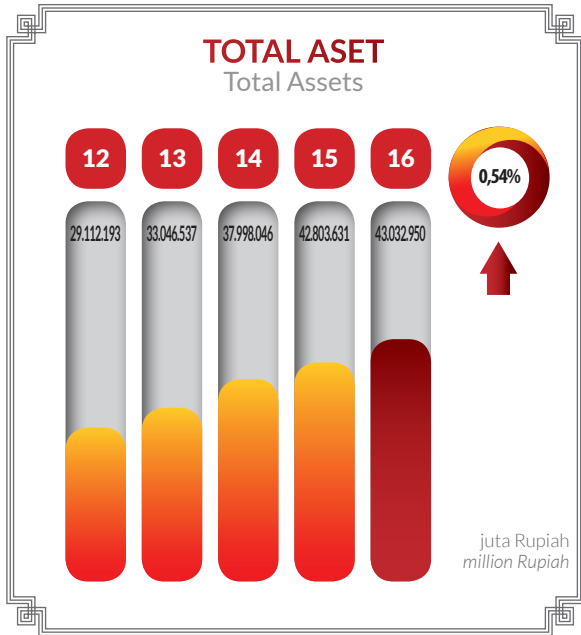
Melalui mekanisme Penawaran Umum Perdana, Bank memperoleh penawaran umum dana sebesar Rp1,2 triliun dari 2,98 miliar saham. ini mengangkat rasio kecukupan modal bank yang menurun secara bertahap sejak 2008-2011.

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 BANK JATIM 2016

Ikhtisar Keuangan

Financial Highlights



BANK JATIM 2016 HIGHLIGHTS

