



Financial Highlights

2014 - 2018

Consolidated Statement of Financial Positions



(in million Rupiah)	2018	2017	2016	2015	2014
Total assets	177,532,858	173,253,491	166,678,902	157,619,013	143,365,211
Loans ¹	133,349,480	125,435,853	115,735,906	112,528,763	106,301,567
Loans - net ¹	131,071,704	123,298,102	113,735,765	110,489,907	104,903,697
Financial investments - net					
Marketable securities	13,506,555	14,679,559	12,324,975	6,087,743	7,527,443
Government recapitalization bonds	2,926,842	3,568,903	3,557,817	3,579,368	3,580,884
Investment in shares	167,787	8,283	4,552	4,552	4,552
Allowance for impairment losses	(61,200)	(52,797)	(198,100)	(204,789)	(239,775)
Total financial investments- net	16,539,984	18,203,948	15,689,244	9,466,874	10,873,104
Earning assets - net	159,087,921	155,291,504	142,382,712	139,320,620	125,721,642
Deposits from customers	116,812,388	121,291,560	118,931,951	115,486,436	101,863,992
Deposits from other banks	4,217,922	3,861,373	2,790,608	2,898,462	2,949,291
Borrowings	10,558,656	5,054,291	2,350,380	4,275,496	3,984,540
Total liabilities (excluding minority interest)	152,442,167	152,478,451	147,406,296	141,875,745	128,870,064
Total equity	25,090,691	20,775,040	19,272,606	15,743,268	14,495,147

Average Consolidated Statement of Financial Positions



(in million Rupiah)	2018	2017	2016	2015	2014
Total assets	175,393,175	169,966,197	162,148,958	150,492,112	141,983,037
Loans ¹	129,392,667	120,585,880	114,132,335	109,415,165	104,165,591
Loans - net ¹	127,184,903	118,516,934	112,112,836	107,696,802	102,940,521
Financial investments - net					
Marketable securities	14,093,057	13,502,267	9,206,359	6,807,593	8,571,698
Government recapitalization bonds	3,247,873	3,563,360	3,568,593	3,580,126	3,588,858
Investment in shares	88,035	6,418	4,552	4,552	4,552
Allowance for impairment losses	(56,999)	(125,449)	(201,445)	(222,282)	(237,012)
Total financial investments- net	17,371,966	16,946,596	12,578,059	10,169,989	11,928,096
Earning assets - net	157,189,713	151,903,995	143,918,553	132,521,131	124,828,673
Deposits from customers	119,051,974	120,111,756	117,209,194	108,675,214	104,551,775
Deposits from other banks	4,039,648	3,325,991	2,844,535	2,923,877	2,002,400
Borrowings	7,806,474	3,702,336	3,312,938	4,130,018	3,286,280
Total liabilities (excluding minority interest)	152,460,309	149,942,374	144,641,021	135,372,905	128,620,040
Total equity	22,932,866	20,023,823	17,507,937	15,119,208	13,362,998

Consolidated Statements of Income and Other Comprehensive Income



(In million Rupiah)	2018	2017	2016	2015	2014
Net interest income and shariah	8,099,878	7,702,150	7,430,303	6,488,238	5,931,696
Other operating income	2,266,716	2,729,339	2,655,978	2,613,939	1,816,690
Allowance for impairment losses on financial instruments and provision for possible losses on non-earning assets	(1,310,729)	(2,134,133)	(1,979,659)	(2,296,172)	(1,789,453)
Other operating expenses - net	(7,333,658)	(7,927,268)	(7,497,022)	(7,644,460)	(6,770,790)
Operating income - net	3,032,936	2,504,221	2,589,259	1,457,717	977,596
Non operating income/(expenses) - net	2,641	15,469	24,524	87,306	(4,678)
Income before tax expense	3,035,577	2,519,690	2,613,783	1,545,023	972,918
Tax expense - net	(773,332)	(658,845)	(646,507)	(401,461)	(250,777)
Income for the year	2,262,245	1,860,845	1,967,276	1,143,562	722,141
Income for the year attributable to:					
Equity holders of the parent company	2,194,576	1,804,031	1,948,312	1,139,070	708,008
Non-controlling interests	67,669	56,814	18,964	4,492	14,133
Total comprehensive income for the year - net of tax	2,701,100	1,892,096	3,529,338	1,204,995	775,333
Total comprehensive income for the year attributable to:					
Equity holders of the parent company	2,622,472	1,837,215	3,510,561	1,196,417	761,316
Non-controlling interests	78,628	54,881	18,777	8,578	14,017
Basic earnings per share	30.44	26.63	28.76	16.81	11.59
Shares data:					
The amount of shares issued and paid-up (thousands)	76,215,196	67,746,841	67,746,841	67,746,841	67,746,841

	2018	2017	2016	2015	2014
<u>Capital</u>					
Capital Adequacy Ratio (CAR)	19.04%	17.53%	16.77%	15.17%	15.76%
Fixed assets to capital	18.62%	19.57%	17.93%	14.57%	13.53%
<u>Asset Quality</u>					
Non performing earnings assets to earnings assets	2.11%	2.23%	2.82%	3.00%	2.14%
Non performing loan (NPL) ¹	2.59%	2.81%	3.42%	3.67%	2.23%
Non performing loan - net (NPL - net) ¹	1.50%	1.72%	2.28%	2.42%	1.48%
Allowance for impairment losses on financial assets to earning assets	1.47%	1.42%	1.58%	1.60%	1.32%
Fullfillment of required allowance for possible losses	78.59%	74.16%	60.61%	55.02%	68.94%
<u>Rentability</u>					
Return on assets (ROA)	1.74%	1.48%	1.60%	1.01%	0.68%
Return on equity (ROE)	10.21%	9.91%	11.85%	8.47%	6.10%
Net interest margin (NIM)	5.24%	5.17%	5.18%	4.84%	4.76%
Operating expenses to operating revenues (BOPO)	83.47%	85.97%	86.02%	90.77%	92.94%
Net interbank liability to Tier I Capital	-3.30%	0.44%	-4.43%	-81.02%	-19.88%
Liabilities to total equity	6.08	7.34	7.65	9.01	8.89
Liabilities to total assets	0.86	0.88	0.88	0.90	0.90

	2018	2017	2016	2015	2014
<u>Liquidity</u>					
Loans to Deposits Ratio (LDR) ²	96.46%	88.12%	88.92%	86.14%	92.67%
<u>Compliance</u>					
Percentage of Legal Lending Limit (LLL) violation	0.00%	0.00%	0.00%	0.00%	0.00%
Minimum Statutory Reserves (GWM) Rupiah					
Primary ²	6.57%	6.66%	7.06%	8.11%	8.17%
Secondary ²	-	8.49%	6.70%	10.25%	7.78%
Macroprudential Liquidity Buffer (PLM) ²	10.29%	-	-	-	-
Minimum Statutory Reserves (GWM) Foreign Currency ²	8.35%	8.37%	8.40%	8.33%	8.14%
Net Open Position (NOP) ²	5.02%	4.53%	5.63%	4.69%	0.88%

Notes:

1) : Including consumer financing receivables

2) : Bank Only