

Ikhtisar Keuangan Financial Highlight

Dalam Jutaan Rupiah

In millions of rupiah

Berdasarkan Laporan Publikasi Audited	Jun-11	Mar-11	Des-10	Des-09	Des-08	Based on Audited Publication Report
Neraca						Balance Sheet
Total Aset	6.219.785	5.424.690	5.282.255	3.896.393	3.694.809	Total Assets
Aktiva Produktif	5.548.629	4.766.271	4.825.456	3.570.358	3.297.292	Earning Assets
Penempatan pada BI	642.373	389.000	370.000	-	37.961	Placements with Bank Indonesia
Kredit	4.439.414	3.939.124	3.657.670	2.562.718	2.178.605	Loans
Surat Berharga (termasuk SBI)	298.430	294.588	284.684	485.537	710.833	Marketable Securities (inc SBI)
Akseptasi	13.912	21.808	23.884	160	4.227	Acceptance
Penempatan pada bank lain	154.500	121.751	489.218	521.943	365.666	Placements with other banks
Aktiva Tetap (Gross)	66.740	64.931	63.940	49.785	48.031	Fixed Asset (Gross)
Aktiva Lainnya	604.416	593.488	392.859	276.250	349.486	Other Assets
Dana Pihak Ketiga	5.441.941	4.704.501	4.544.401	3.473.107	3.294.752	Third Party Funds (TPF)
Giro	709.549	649.736	603.552	677.876	544.585	Current accounts
Tabungan	795.065	646.373	618.142	421.559	353.092	Saving Deposits
Deposito	3.937.327	3.408.392	3.322.707	2.373.672	2.397.075	Time Deposits
Ekuitas	545.785	534.147	515.368	369.425	340.027	Equity
Laba Rugi						Profit and Loss
Pendapatan Bunga	272.026	121.928	404.521	380.553	307.787	Interest Income
Biaya Bunga	145.378	66.225	204.454	252.636	203.143	Interest Expenses
Pendapatan Bunga Bersih	126.648	55.703	200.067	127.917	104.644	Interest Income – net
Laba (Rugi) Sebelum Pajak	46.886	25.039	63.194	41.136	40.703	Income before tax
Laba (Rugi) Bersih	35.164	18.779	47.475	29.399	28.365	Net Income
Laba (Rugi) per Saham	84	45	114	93	90	Earnings Per Share
Rasio Keuangan						Financial Ratios
Rasio Laba terhadap Aktiva (ROA)	1,65%	1,90%	1,40%	1,02%	1,17%	Return On Assets (ROA)
Rasio Laba terhadap Modal (ROE)	13,36%	14,28%	11,67%	8,51%	8,98%	Return On Equity (ROE)
Rasio Marjin Laba Bersih (NIM)	4,90%	4,59%	4,91%	3,69%	3,60%	Net Interest Margin (NIM)
Rasio Kredit Bermasalah (Bersih) (NPL)	0,62%	0,63%	0,63%	1,81%	1,12%	Non Performing Loan (NPL)
Rasio Kecukupan Modal (CAR)	12,78%	13,87%	12,94%	12,56%	14,04%	Capital Adequacy Ratio (CAR)