

Ikhtisar Keuangan Financial Highlight

Dalam Jutaan Rupiah

In millions of rupiah

Berdasarkan Laporan Publikasi Audited	Sept-11	Jun-11	Mar-11	Des-10	Des-09	Based on Audited Publication Report
Neraca						Balance Sheet
Total Aset	6.282.141	6.219.785	5.424.690	5.282.255	3.896.393	Total Assets
Aktiva Produktif	5.590.893	5.551.756	4.766.271	4.825.456	3.570.358	Earning Assets
Penempatan pada BI	488.540	642.373	389.000	370.000	-	Placements with Bank Indonesia
Kredit	4.522.163	4.439.414	3.939.124	3.657.670	2.562.718	Loans
Surat Berharga (termasuk SBI)	298.071	298.430	294.588	284.684	485.537	Marketable Securities (inc SBI)
Akseptasi	11.770	13.912	21.808	23.884	160	Acceptance
Penempatan pada bank lain	270.349	154.500	121.751	489.218	521.943	Placements with other banks
Aktiva Tetap (Gross)	68.854	66.740	64.931	63.940	49.785	Fixed Asset (Gross)
Aktiva Lainnya	622.394	604.416	593.488	392.859	276.250	Other Assets
Dana Pihak Ketiga	5.322.180	5.441.941	4.704.501	4.544.401	3.473.107	Third Party Funds (TPF)
Giro	699.721	709.549	649.736	603.552	677.876	Current accounts
Tabungan	941.768	795.065	646.373	618.142	421.559	Saving Deposits
Deposito	3.680.691	3.937.327	3.408.392	3.322.707	2.373.672	Time Deposits
Ekuitas	561.691	545.785	534.147	515.368	369.425	Equity
Laba Rugi						Profit and Loss
Pendapatan Bunga	423.951	272.026	121.928	404.521	380.553	Interest Income
Biaya Bunga	227.576	145.378	66.225	204.454	252.636	Interest Expenses
Pendapatan Bunga Bersih	196.375	126.648	55.703	200.067	127.917	Interest Income – net
Laba (Rugi) Sebelum Pajak	69.428	46.886	25.039	63.194	41.136	Income before tax
Laba (Rugi) Bersih	52.071	35.164	18.779	47.475	29.399	Net Income
Laba (Rugi) per Saham	125	84	45	114	93	Earnings Per Share
Rasio Keuangan						Financial Ratios
Rasio Laba terhadap Aktiva (ROA)	1,57%	1,65%	1,90%	1,40%	1,02%	Return On Assets (ROA)
Rasio Laba terhadap Modal (ROE)	13,14%	13,36%	14,28%	11,67%	8,51%	Return On Equity (ROE)
Rasio Marjin Laba Bersih (NIM)	4,89%	4,90%	4,59%	4,91%	3,69%	Net Interest Margin (NIM)
Rasio Kredit Bermasalah (Bersih) (NPL)	0,79%	0,62%	0,63%	0,63%	1,81%	Non Performing Loan (NPL)
Rasio Kecukupan Modal (CAR)	12,70%	12,78%	13,87%	12,94%	12,56%	Capital Adequacy Ratio (CAR)