

Ikhtisar Keuangan Financial Highlights

Angka-angka pada seluruh tabel dan grafik menggunakan notasi Inggris						Numerical notations in all tables and graphs are in English
	2008	2007	2006	2005	2004	
NERACA						BALANCE SHEET
(dalam miliar Rupiah kecuali disebutkan lain)						(in billion Rupiah except stated otherwise)
Total Aktiva	201,741	183,342	169,416	147,812	136,582	Total Assets
Surat-surat Berharga	9,874	16,201	4,956	3,773	6,479	Marketable Securities (Gross)
Pinjaman yang Diberikan	111,994	88,651	66,460	62,659	57,868	Loans (Gross)
Obligasi Pemerintah	34,655	36,701	41,227	37,444	38,943	Government Bonds
Simpanan Nasabah	163,164	146,189	135,797	115,372	105,097	Customer Deposits
Pinjaman yang Diterima dan Surat Berharga yang Diterbitkan	9,886	7,578	5,544	6,913	6,497	Borrowing and Marketable Securities Issue
Pinjaman Subordinasi	-	934	2,239	2,433	2,285	Subordinated Debt
Total Kewajiban	186,279	166,094	154,597	135,891	123,930	Total Liabilities
Ekuitas	15,431	17,220	14,794	11,895	12,624	Equity
LABA RUGI						INCOME STATEMENT
- Pendapatan Bunga	16,628	14,878	15,044	12,707	11,788	Interest Income
- Beban Bunga	(6,716)	(7,410)	(7,667)	(5,536)	(4,648)	Interest Expenses
Pendapatan Bunga Bersih	9,912	7,467	7,377	7,172	7,141	Net Interest Income
Pendapatan Operasional Lainnya	3,549	4,130	2,861	2,101	2,763	Other Operating Income
Pendapatan Operasional	13,461	11,597	10,238	9,273	9,904	Operating Income
Beban Operasional Lainnya	(7,228)	(7,626)	(6,258)	(5,752)	(4,686)	Other Operating Expenses
Pendapatan sebelum Penyisihan	6,233	3,971	3,980	3,521	5,218	Pre-Provision Income
Beban Penyisihan Kerugian atas Aktiva Produktif (PKAP)	(4,359)	(2,704)	(1,319)	(1,256)	(2,128)	Allowance for Possible Losses on Earning Assets
Pendapatan Operasional Bersih	1,875	1,268	2,661	2,266	3,090	Net Operating Income
Laba Sebelum Pajak Penghasilan	1,932	1,481	2,840	2,256	3,074	Income Before Tax
Pajak Penghasilan	(706)	(579)	(911)	(839)	19	Income Tax
Laba Bersih setelah Pajak Penghasilan	1,226	902	1,929	1,417	3,093	Net Income After Tax
Laba Bersih	1,222	898	1,926	1,415	3,090	Net Income
Laba (Rugi) Bersih Per Saham (Rp)	80	64	145	106	233	Earning (Loss) Per Share (Rp)
RASIO KEUANGAN [%]						FINANCIAL RATIOS [%]
ROA	1.1	0.9	1.9	1.6	2.5	ROA
ROE	9.0	8.0	22.6	12.6	29.6	ROE
NIM	6.3	5.0	5.2	5.4	5.6	NIM
Pinjaman terhadap Jumlah Simpanan (LDR)	68.6	60.6	49.2	54.2	55.1	Loans to Deposit Ratio
Rasio Kewajiban Penyediaan Modal Minimum (CAR)	13.5	15.7	15.3	16.0	17.1	Capital Adequacy Ratio (CAR)
NPL Bruto	4.9	8.2	10.5	13.7	4.6	NPL Gross
NPL Netto	1.7	4.0	6.6	8.4	1.4	NPL Net
LLR/NPL Gross	101.0	71.9	55.1	50.4	117.5	Loan Loss Reserve/NPL Gross
CIR (Rasio Biaya Terhadap Pendapatan)	53.7	65.8	61.1	61.9	47.3	Cost to Income Ratio
BOPO (Biaya Operasi/Pendapatan Operasional)	90.2	93.0	84.9	84.9	78.6	Operating Expense to Operating Income
Posisi Devisa Netto (PDN)	7.6	6.1	6.8	8.2	4.7	Net Open Position (NOP)
Jumlah Kantor Cabang	998	983	972	950	943	Number of Branches
Jumlah ATM	2,918	2,476	2,325	2,272	2,272	Number of ATMs
Jumlah Pegawai	18,032	18,320	19,116	19,894	18,874	Number of Employees