

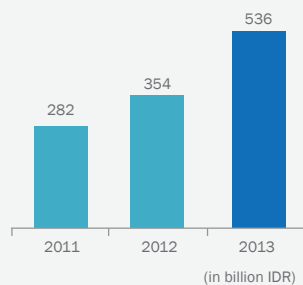
## Ikhtisar Keuangan dan Bisnis

### Business and Financial Summary

Selama 2013 Laba Bersih naik sebesar 52%, dari IDR354 miliar ke IDR536 miliar.

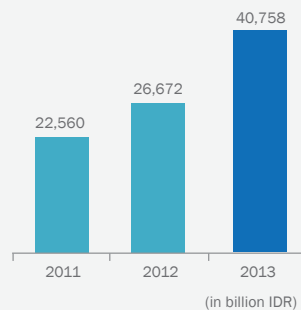
During 2013, Net Profit increased by 52%, or from IDR354 billion to IDR536 billion.

#### Laba Bersih / Net Profit



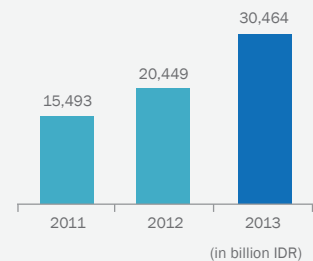
Selama 2013 Laba Bersih naik sebesar 52%, dari Rp354 miliar menjadi Rp536 miliar / In 2013, Net Profit increased by 52%, or from Rp354 billion to Rp536 billion

#### Total Aset / Total Asset



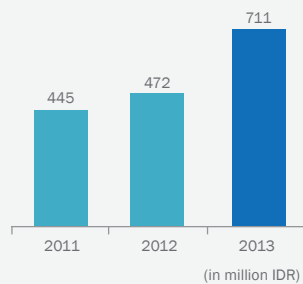
Selama 2013 Total Aset naik sebesar 53%, dari Rp26.672 miliar menjadi Rp40.758 miliar / In 2013, Total Asset increased by 53%, or from Rp26,672 billion to Rp40,758 billion

#### Total Kredit / Total Loan



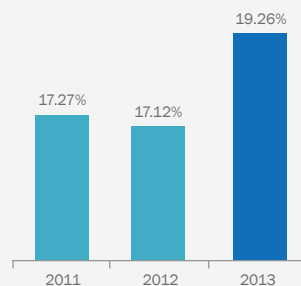
Selama 2013 Total Kredit naik sebesar 49%, dari Rp20.449 miliar menjadi Rp30.464 miliar / In 2013, Total Loan increased by 49%, or from Rp20,449 billion to Rp30,464 billion

#### Pendapatan Bunga Bersih / Net Interest Income



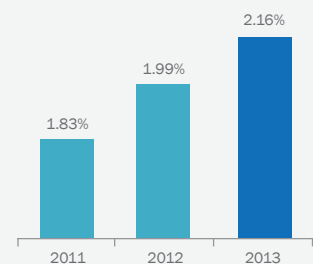
Selama 2013 Pendapatan Bunga Bersih naik sebesar 50%, dari Rp472 miliar menjadi Rp711 miliar / In 2013, Net Interest Income increased by 50%, from Rp472 billion to Rp711 billion

#### Kewajiban Penyediaan Modal Minimum (KPM) / Capital Adequacy Ratio (CAR)



Selama 2013 rasio KPM naik sebesar 2,14%, dari 17,12% menjadi 19,26% / In 2013, CAR increased by 2.14%, or from 17.12% to 19.26%

#### Return on Asset / Return on Asset



Selama 2013 ROA naik sebesar 0,17%, dari 1,99% menjadi 2,16% / In 2013, ROA increased by 0.17%, from 1.99% to 2.16%