

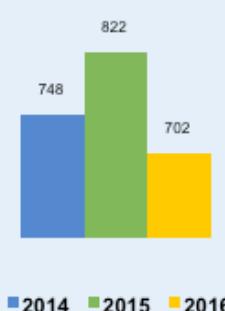
Ikhtisar Keuangan dan Bisnis

Business and Financial Summary

Selama 2016 Laba Bersih turun sebesar 14,63%, dari Rp822 miliar ke Rp702 miliar

During 2016, Net Profit decreased by 14.63%, from Rp822 billion to Rp702 billion

Laba Bersih / Net Profit



■ 2014 ■ 2015 ■ 2016

(in billion IDR)

Selama 2016 Laba Bersih turun sebesar 14,63%, dari Rp822 miliar menjadi Rp702 miliar / In 2016, Net Profit decreased by 14.63%, from Rp822 billion to Rp702 billion

Total Aset / Total Assets

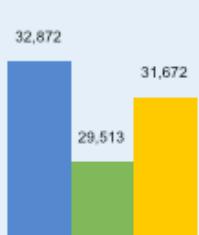


■ 2014 ■ 2015 ■ 2016

(in billion IDR)

Selama 2016 Total Aset naik sebesar 0,13%, dari Rp42.314 miliar menjadi Rp42.370 miliar / In 2016, Total Assets increased by 0.13%, from Rp42,314 billion to Rp42,370 billion

Total Kredit / Total Loans

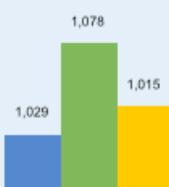


■ 2014 ■ 2015 ■ 2016

(in billion IDR)

Selama 2016 Total Kredit (net) naik sebesar 7,31%, dari Rp29.513 miliar menjadi Rp31.672 miliar / In 2016, Total Loans (net) increased by 7.31%, from Rp29,513 billion to Rp31.672 billion

Pendapatan Bunga Bersih / Net Interest Income

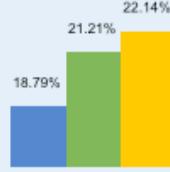


■ 2014 ■ 2015 ■ 2016

(in billion IDR)

Selama 2016 Pendapatan Bunga Bersih turun sebesar 5,43%, dari Rp1.104 miliar menjadi Rp1.015 miliar / In 2016, Net Interest Income decreased by 5.43%, from Rp1,104 billion to Rp1,015 billion

Rasio Kewajiban Penyediaan Modal Minimum (KPMM) / Capital Adequacy Ratio (CAR)

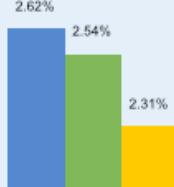


■ 2014 ■ 2015 ■ 2016

(in billion IDR)

Selama 2016 KPMM naik dari 21,21%, menjadi 22,14% / In 2016, CAR increased from 21.21% to 22.14%

Return on Assets (ROA)



■ 2014 ■ 2015 ■ 2016

(in billion IDR)

Selama 2016 ROA turun dari 2,54% menjadi 2,31% / In 2016, ROA decreased from 2.54% to 2.31%