

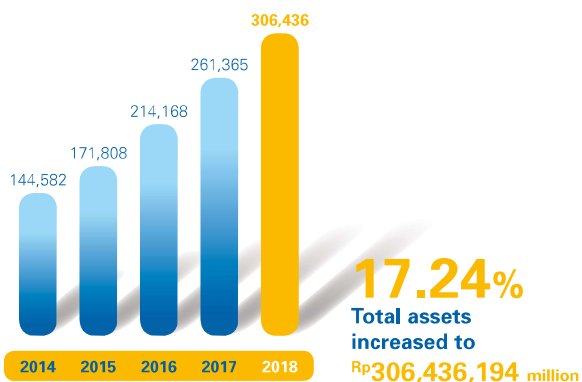
FINANCIAL HIGHLIGHTS

	2014	2015	2016	2017	2018
Financial Position (Rp Million)					
Earning Assets	141,561,595	168,035,035	206,477,677	237,786,483	278,281,291
Loans	106,271,277	127,732,158	150,221,960	181,002,783	215,716,247
Sharia Financing/Receivables	9,644,524	11,223,646	14,224,421	17,987,798	22,041,427
Placement with Bank Indonesia and Other Banks	1,496,455	7,839,477	17,581,350	24,697,503	26,464,760
Securities	5,446,372	1,819,562	4,186,141	7,720,954	5,868,658
Government Bonds	8,238,065	8,230,908	9,243,639	8,183,973	9,393,138
Total Assets	144,582,353	171,807,592	214,168,479	261,365,267	306,436,194
Deposits from Customer	106,470,677	127,708,670	147,787,618	177,091,421	211,034,488
Demand Deposit	23,422,618	31,368,443	42,643,680	50,019,826	53,673,188
Savings	26,167,914	30,757,681	32,776,835	38,217,936	38,350,839
Time Deposit	56,880,145	65,582,546	69,536,953	85,481,932	115,462,283
Deposits from Other Banks	1,179,269	1,721,198	3,643,889	5,063,433	2,992,579
Securities Sold Under Agreement to Repurchase	3,817,603	2,135,091	1,385,000	1,385,000	935,000
Securities Issued	8,519,884	12,492,202	14,919,910	20,480,459	20,644,760
Fund Borrowings	6,998,213	7,726,728	4,999,616	7,991,053	15,499,493
Total Liabilities	132,329,458	157,947,485	182,828,998	223,937,463	263,784,017
Total Syirkah Temporary Funds	-	-	12,208,945	15,764,370	18,811,729
Total Equity	12,252,895	13,860,107	19,130,536	21,663,434	23,840,448
Profit Loss (Rp Million)					
Interest and Profit Sharing Income	12,807,328	14,966,209	17,138,819	20,091,600	22,851,758
Interest and Bonus Expenses	(7,342,747)	(8,155,133)	(8,975,274)	(10,750,660)	(12,762,581)
Interest and Profit Sharing Income - Net	5,464,581	6,811,076	8,163,545	9,340,940	10,089,177
Other Operational Income	894,82	1,106,526	1,282,822	1,605,931	2,071,594
Provision for Impairment Losses on Financial and Non-Financial Assets	(771,166)	(901,008)	(707,531)	(884,401)	(1,714,427)
Reverses (Expenses) of Estimated Allowance on Impairment of Commitments and Contingencies	(729)	7,198	-	-	-
Other Operational Expenses	(4,010,139)	(4,490,187)	(5,386,604)	(6,170,567)	(6,852,544)
Income from Operations	1,577,367	2,533,605	3,352,232	3,891,903	3,593,800
Non-Operational Income - Net	1,960	8,281	(22,148)	(30,348)	16,475
Profit Before Tax Expenses	1,579,327	2,541,886	3,330,084	3,861,555	3,610,275
Tax Expenses	(433,755)	(690,979)	(711,179)	(834,089)	(802,352)
Income for the Year	1,145,572	1,850,907	2,618,905	3,027,466	2,807,923
Income for the Year Attributable to:					
• Owners	1,145,572	1,850,907	2,618,905	3,027,466	2,807,923
• Non-Controlling Interests	-	-	-	-	-
Total Comprehensive Income for the Year - After Tax	1,120,716	1,811,337	5,631,617	3,056,679	2,782,507
Comprehensive Income for the Year Attributable to:					
• Owners	1,120,716	1,811,337	5,631,617	3,056,679	2,782,507
• Non-Controlling Interests	-	-	-	-	-
Earnings per Share (Full Amount)	108	175	247	286	265

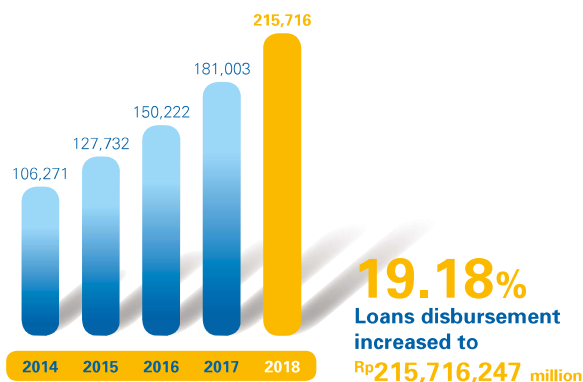


	2014	2015	2016	2017	2018
Financial Ratios (%)					
Capital Adequacy Ratio (CAR)	14.64	16.97	20.34	18.87	18.21
Non Performing Loan (NPL) Gross	4.01	3.42	2.84	2.66	2.82
Non Performing Loan (NPL) Net	2.76	2.11	1.85	1.66	1.83
Return On Asset (ROA)	1.14	1.61	1.76	1.71	1.34
Return On Equity (ROE)	10.95	16.84	18.35	18.11	14.93
Net Interest Margin (NIM)	4.47	4.87	4.98	4.76	4.32
Operating Expenses to Operating Revenues (BOPO)	88.97	84.83	82.48	82.06	85.58
Loan to Deposit Ratio (LDR)	108.86	108.78	102.66	103.13	103.25
BMPK Violation Percentage					
• Related Parties	0.00	0.00	0.00	0.00	0.00
• Non Related Parties	0.00	0.00	0.00	0.00	0.00
BMPK Exceedance Percentage					
• Related Parties	0.00	0.00	0.00	0.00	0.00
• Non Related Parties	0.00	0.00	0.00	0.00	0.00
Minimum Statutory Reserve (GWM)					
Primary Statutory Reserve (Rupiah):					
• Conventional	8.09	7.95	6.72	7.02	6.61
• Sharia	5.09	5.04	5.08	5.00	5.30
Statutory Reserve (Foreign Currency)	8.39	8.08	8.47	8.38	8.69
Net Open Position	1.92	1.74	0.29	1.29	1.55

Total Assets
(Rp billion)

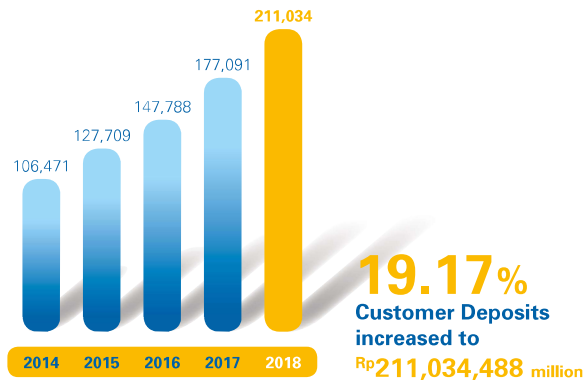


Loans
(Rp billion)

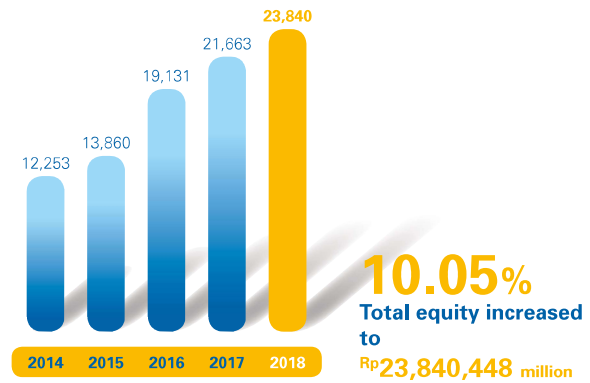


FINANCIAL HIGHLIGHTS

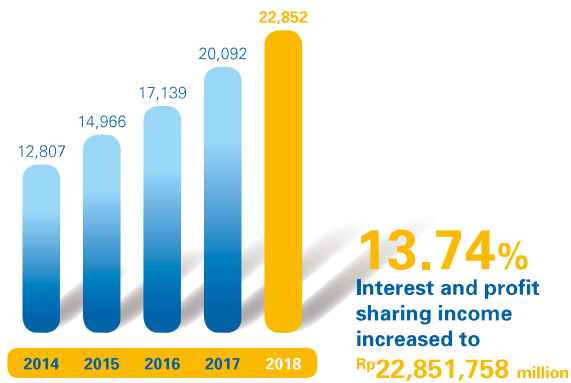
Customer Deposits (Rp billion)



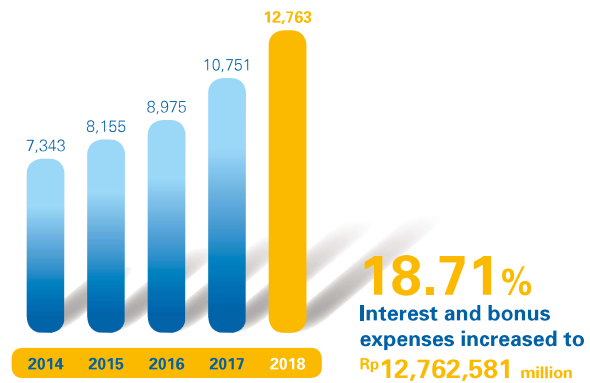
Total Equity (Rp billion)



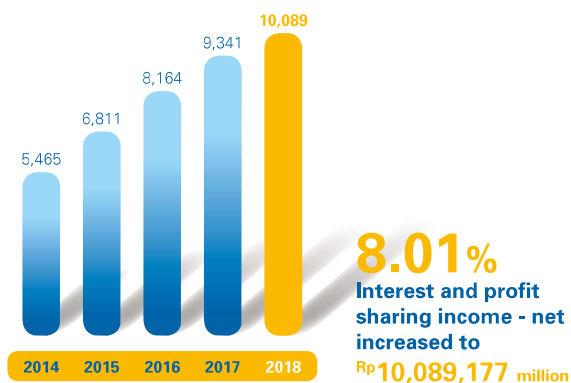
Interest and Profit Sharing Income (Rp billion)



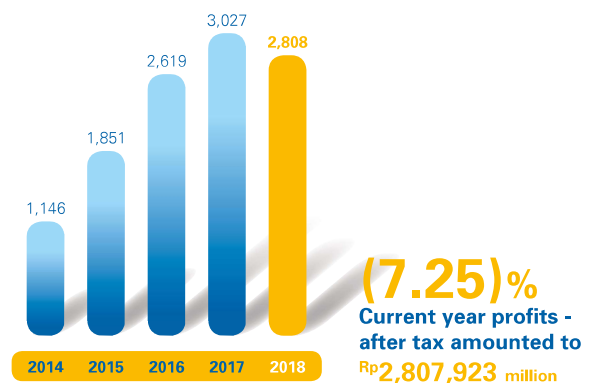
Interest and Bonus Expenses (Rp billion)



Interest and Profit Sharing Income - Net (Rp billion)

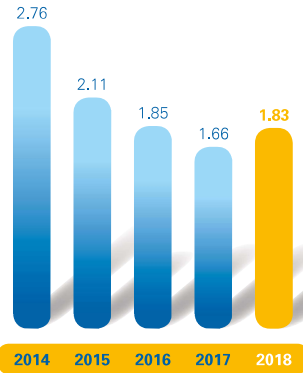


Current Year Profit - After Tax (Rp billion)





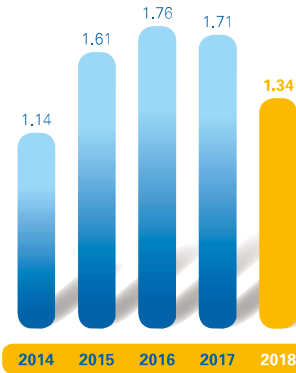
Non Performing Loan (NPL) Net
(Percentage %)



Non Performing Loan (NPL) ratio was

1.83%

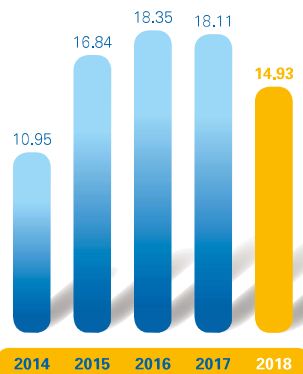
Return on Asset (ROA)
(Percentage %)



Return on Asset (ROA) was

1.34%

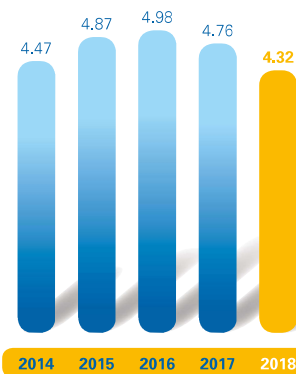
Return on Equity (ROE)
(Percentage %)



Return on Equity (ROE) was

14.93%

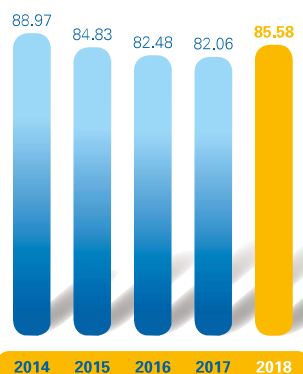
Net Interest Margin (NIM)
(Percentage %)



Net Interest Margin (NIM) was

4.32%

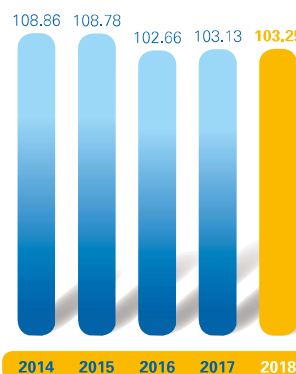
Operating Expenses to Operating Revenues (BOPO)
(Percentage %)



Operating Expenses to Operating Revenues was

85.58%

Loan to Deposit Ratio (LDR)
(Percentage %)



Loan to Deposit Ratio (LDR) was

103.25%