

# Ikhtisar Data Keuangan

## Financial Highlights

(Jutaan Rupiah)	2009	2008	(Million Rp.)
<b>Neraca</b>			<b>Balance Sheet</b>
Kredit Yang Diberikan	1.168.312	1.392.636	<i>Loans</i>
Dana Pihak Ketiga	2.076.783	1.764.688	<i>Third Party Funds</i>
- Giro	291.201	281.131	<i>Current Account -</i>
- Tabungan	540.764	463.328	<i>Savings Account -</i>
- Deposito	1.244.818	1.020.229	<i>Time Deposits -</i>
Total Aktiva Produktif	2.121.722	1.726.633	<i>Total Earning Assets</i>
Total Aktiva	2.324.556	1.981.048	<i>Total Assets</i>
Total Modal	209.567	195.891	<i>Total Equity</i>
<b>Laba / Rugi</b>			<b>Income Statement</b>
Pendapatan Bunga	231.576	201.463	<i>Interest Income</i>
Beban Bunga	(126.485)	(109.004)	<i>Interest Expense</i>
Pendapatan Bunga Bersih	105.091	92.459	<i>Net Interest Income</i>
Pendapatan Operasional Lain	12.353	11.581	<i>Other Operating Income</i>
Beban Operasional Lain	(95.198)	(83.480)	<i>Other Operating Expense</i>
Laba (Rugi) Sebelum Pajak	23.263	20.173	<i>Net Income Before Tax</i>
Laba (Rugi) Setelah Pajak	16.314	14.464	<i>Net Income After Tax</i>
<b>Suku Bunga Dana (%)</b>			<b>Funding Interest Rate (%)</b>
Giro (Rupiah)	1,75%	1,75%	<i>Current Accounts (Rupiah)</i>
Giro (USD)	1,50%	1,50%	<i>Current Accounts (USD)</i>
Tabungan	4,02%	3,96%	<i>Savings Accounts</i>
Deposito (Rupiah)	8,86%	8,67%	<i>Time Deposits (Rupiah)</i>
Deposito (USD)	2,80%	3,00%	<i>Time Deposits (USD)</i>

# Rasio Keuangan

## Financial Ratios

<b>Permodalan</b>	<b>2009</b>	<b>2008</b>	<b>Capital</b>
Rasio Kecukupan Modal (CAR )	16,22%	13,39%	Capital Adequacy Ratio (CAR)
Aktiva Tetap terhadap Modal	45,74%	48,41%	Fixed Assets to Capital
<b>Aktiva Produktif</b>			<b>Earning Assets</b>
Aktiva Produktif Bermasalah	0,73%	0,81%	Non Performing Earning Assets
Rasio Kredit Bermasalah - Bruto	1,33%	1,00%	Non Performing Loans (NPL) - Gross
Rasio Kredit Bermasalah - Bersih	1,30%	0,93%	Non Performing Loans (NPL) - Net
PPA Produktif terhadap Aktiva Produktif	0,54%	0,82%	Allowance for Losses on Earning Assets to Earning Assets
Pemenuhan PPA Produktif	100,32%	102,43%	Allowance for Losses on Earning Assets to Required Allowance of Earning Assets
Pemenuhan PPA Non Produktif	100,00%	106,25%	Allowance for Losses on Non Earning Assets to Required Allowance of Non Earning Assets
<b>Rentabilitas</b>			<b>Profitability</b>
Imbal Hasil Aktiva (ROA)	1,10%	1,07%	Return On Assets (ROA)
Imbal Hasil Ekuitas (ROE)	8,39%	8,00%	Return On Equity (ROE)
Marjin Pendapatan Bunga Bersih (NIM)	5,82%	5,95%	Net Interest Margin (NIM)
Rasio Efisiensi Biaya (BOPO)	90,95%	91,16%	Operating Expenses to Operating Income
<b>Likuiditas</b>			<b>Liquidity</b>
Rasio Kredit yang Diberikan terhadap Dana Pihak Ketiga	56,26%	78,92%	Loans to Deposits Ratio (LDR)
<b>Kepatuhan</b>			<b>Compliance</b>
Persentase Pelanggaran BMPK	0,00%	0,00%	Percentage of Violation of Legal Lending Limit
i. Pihak Terkait	0,00%	0,00%	i. Related Parties
ii. Pihak Tidak Terkait	0,00%	0,00%	ii. Third Parties
Persentase Pelampauan BMPK	0,00%	0,00%	Percentage of Excess of Legal Lending Limit
i. Pihak Terkait	0,00%	0,00%	i. Related Parties
ii. Pihak Tidak Terkait	0,00%	0,00%	ii. Third Parties
Giro Wajib Minimum Rupiah	7,60%	5,10%	Minimum Reserved Requirement (Rupiah)
Posisi Devisa Netto	5,12%	1,46%	Net Open Position