

IKHTISAR KEUANGAN PENTING / FINANCIAL HIGHLIGHTS



Bank Sahabat
Sampoerna

Dalam miliar Rupiah	2017	2016	2015	2014	2013	2012
Neraca						
Total Aset	8,197.2	7,533.6	6,151.3	3,471.9	2,669.7	1,691.0
Kredit yang Diberikan	6,235.4	5,771.6	4,730.0	2,539.9	1,731.6	1,066.0
Dana Pihak Ketiga:	6,696.6	6,216.7	4,963.9	2,715.2	2,100.1	1,323.6
- Tabungan	681.3	625.4	326.0	201.1	32.2	30.0
- Giro	272.6	149.2	104.9	109.6	289.5	426.9
- Deposito Berjangka	5,742.6	5,442.1	4,533.0	2,404.5	1,778.4	866.7
Total Liabilitas	6,917.8	6,439.7	5,298.8	2,834.7	2,189.8	1,344.9
Total Ekuitas	1,279.5	1,093.9	852.5	637.3	479.9	346.1
Laporan Laba Rugi						
Pendapatan Bunga Bersih	531.7	458.1	319.0	137.2	100.3	57.3
Pendapatan Operasional Selain Bunga	14.6	13.5	12.9	28.4	15.9	8.0
Beban Operasional Selain Bunga	(482.6)	(412.6)	(261.9)	(128.9)	(89.2)	(61.4)
Laba Operasional	63.7	59.0	70.0	36.7	27.1	4.0
Pendapatan/Beban Non Operasional - Bersih	(11.2)	(8.4)	(0.3)	(0.0)	(0.7)	0.1
Laba Sebelum Pajak Penghasilan	52.5	50.6	69.7	36.7	26.4	4.0
Laba Bersih	36.6	34.4	50.0	27.3	18.8	2.1
Rasio Keuangan Utama (%)						
KPMM (risiko kredit, pasar dan operasional)/CAR	19.93	18.28	17.03	23.54	27.19	32.60
Imbal Hasil Aset (ROA)	0.65	0.74	1.42	1.25	1.27	0.32
Imbal Hasil Ekuitas (ROE)	3.20	3.45	7.54	5.89	5.28	0.80
Marjin Bunga Bersih (NIM)	6.76	6.52	6.28	4.76	5.00	4.67
Kredit Bermasalah (NPL) - Gross	2.90	3.09	2.93	2.35	1.59	2.62
Kredit Bermasalah (NPL) - Net	2.47	2.65	2.71	2.15	1.42	1.54
Rasio Kredit terhadap Dana Pihak Ketiga (LDR)	93.11	91.50	92.86	90.74	80.98	78.69
Beban Operasional/Pendapatan Operasional (BOPO)	93.92	93.69	89.88	90.71	88.94	96.94