

FINANCIAL HIGHLIGHTS / IKHTISAR KEUANGAN PENTING



Bank Sahabat
Sampoerna

in billion rupiahs / dalam miliar rupiah

	2018	2017	2016	2015	2014	2013
Balance Sheets / Neraca						
Total Asset / Jumlah Aset	9,820.9	8,197.2	7,533.6	6,151.3	3,471.9	2,669.7
Loans / Kredit yang Diberikan	7,235.7	6,235.4	5,771.6	4,730.0	2,539.9	1,731.6
Third Party Funds / Dana Pihak Ketiga:	7,855.9	6,696.6	6,216.7	4,963.9	2,715.2	2,100.1
- Savings / Tabungan	718.2	681.3	625.4	326.0	201.1	32.2
- Current Accounts / Giro	553.5	272.6	149.2	104.9	109.6	289.5
- Time Deposits / Deposito Berjangka	6,584.2	5,742.6	5,442.1	4,533.0	2,404.5	1,778.4
Total Liabilities / Jumlah Liabilitas	8,460.7	6,917.8	6,439.7	5,298.8	2,834.7	2,189.8
Total Equity / Jumlah Ekuitas	1,360.2	1,279.5	1,093.9	852.5	637.3	479.9
Profil & Loss Statement / Laporan Laba Rugi						
Net Interest Income / Pendapatan Bunga Bersih	629.3	531.7	458.1	319.0	137.2	100.3
Other Operating Income / Pendapatan Operasional Selain Bunga	39.6	14.6	13.5	12.9	28.4	15.9
Other Operating Expense / Beban Operasional Selain Bunga	(536.3)	(482.6)	(412.6)	(261.9)	(128.9)	(89.2)
Operating Income / Laba Operasional	132.5	63.7	59.0	70.0	36.7	27.1
Net - Non Operating Expenses/Income / Pendapatan/Beban Non Operasional - Bersih	(22.7)	(11.2)	(8.4)	(0.3)	(0.0)	(0.7)
Profit Befor Tax / Laba Sebelum Pajak Penghasilan	109.9	52.5	50.6	69.7	36.7	26.4
Profit After Tax / Laba Bersih	79.0	36.6	34.4	50.0	27.3	18.8
Financial Higlight Ratio / Rasio Keuangan Utama (%)						
Capital Adequacy Ratio / KPMM (risiko kredit, pasar dan operasional)	19.5	19.9	18.3	17.0	23.5	27.2
Return on Assets (ROA) / Imbal Hasil Aset	1.2	0.7	0.7	1.4	1.3	1.3
Return on Equity (ROE) / Imbal Hasil Ekuitas	6.3	3.2	3.5	7.5	5.9	5.3
Net Interest Margin (NIM) / Marjin Bunga Bersih	7.8	6.8	6.5	6.3	4.8	5.0
Non Performing Loans (NPL) - Gross / Kredit Bermasalah - Kotor	3.2	2.9	3.1	2.9	2.4	1.6
Non Performing Loans (NPL) - Net / Kredit Bermasalah - Bersih	2.6	2.5	2.7	2.7	2.2	1.4
Loan to Deposit Ratio (LDR) / Rasio Kredit terhadap Dana Pihak Ketiga	92.0	93.1	91.5	92.9	90.7	81.0
Operating Expenses/Operating Incomes / Beban Operasional/Pendapatan Operasional (BOPO)	88.9	93.9	93.7	89.9	90.7	88.9