

## FINANCIAL HIGHLIGHTS



Bank Sahabat  
Sampoerna

*in billions of Rupiahs except for Financial Highlights Ratio*

	2019	2018	2017	2016	2015
<b>Balance Sheets</b>					
Total Assets	11,510.7	9,820.9	8,197.2	7,533.6	6,151.3
Loans	7,845.7	7,235.7	6,235.4	5,771.6	4,730.0
Third Party Funds :	9,685.2	7,855.9	6,696.6	6,216.7	4,963.9
- Current Accounts	1,095.0	553.5	272.6	149.2	104.9
- Savings	1,127.4	718.2	681.3	625.4	325.0
- Time Deposits	7,462.8	6,584.2	5,742.6	5,442.1	4,533.0
Total Liabilities	9,869.1	8,460.7	6,917.8	6,439.7	5,298.8
Total Equity	1,641.6	1,360.2	1,279.5	1,093.9	852.5
<b>Profit &amp; Loss Statements</b>					
Net Interest Income	664.1	629.3	531.7	458.1	319.0
Other Operating Income	37.6	39.6	14.6	13.5	12.9
Other Operating Expense	(653.4)	(536.3)	(482.6)	(412.6)	(261.9)
Operating Income	48.3	132.5	63.7	59.0	70.0
Non-Operating Expenses - Net	(20.2)	(22.7)	(11.2)	(8.4)	(0.3)
Profit Befor Tax	28.1	109.9	52.5	50.6	69.7
Profit After Tax	18.5	79.0	36.6	34.4	50.0
<b>Financial Highlight Ratio ( % )</b>					
Capital Adequacy Ratio	21.1	19.5	19.9	18.3	17.0
Return on Assets (ROA)	0.3	1.2	0.7	0.7	1.4
Return on Equity (ROE)	1.2	6.3	3.2	3.5	7.5
Net Interest Margin (NIM)	6.7	7.8	6.8	6.5	6.3
Non-Performing Loans (NPL) - Gross	4.3	3.2	2.9	3.1	2.9
Non-Performing Loans (NPL) - Net	3.2	2.6	2.5	2.7	2.7
Loan to Deposit Ratio (LDR)	81.0	92.0	93.1	91.5	92.9
Operating Expenses/Operating Incomes	96.5	88.9	93.9	93.7	89.9

*Numbers generated from audited financial statements*