



IKHTISAR  
BANK JATIM 2015  
BANK JATIM 2015 HIGHLIGHTS

**01**



## Ikhtisar Keuangan

### Financial Highlights

<b>Labarugi</b>						<b>Profit/ Loss</b>
(dalam jutaan Rupiah)						(in million Rupiah)
<b>Uraian</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Description</b>
Jumlah Pendapatan	5.107.167	4.484.876	3.797.991	3.189.316	2.959.197	Total Income
Pendapatan Bunga. Margin Bagi Hasil	4.703.655	4.083.943	3.385.537	2.883.065	2.755.461	Interest and Sharia Income
Pendapatan Operasional Lainnya	339.158	372.877	361.218	279.639	185.947	Other Operating Income
Pendapatan Non Operasional (Neto)	64.354	24.490	43.423	21.395	16.821	Non-Operating Income
Jumlah Beban	(3.851.028)	(3.109.040)	(2.644.481)	(2.187.975)	(1.771.584)	Total Expenses
Beban Bunga. Bonus & Bagi Hasil	(1.579.710)	(1.203.004)	(913.320)	(904.646)	(816.121)	Interest and Sharia Expense
Beban Operasional Lainnya	(2.266.204)	(1.902.470)	(1.723.348)	(1.278.112)	(954.495)	Other Operational Expense
Beban Non Operasional	(5.114)	(3.566)	(7.813)	(5.217)	(968)	Non-Operational Expense
Laba Sebelum Pajak Penghasilan	1.261.253	1.375.836	1.153.510	1.001.341	1.187.613	Income Before Corporate Income Tax
Laba Bersih	884.503	939.084	824.312	724.639	860.233	Net Income
Laba Bersih per Saham Dasar*	59,29	62,95	55,26	56,01	1.018,413	Basic Earnings per Share*

\* Berdasarkan RUPS Luar Biasa 2012 disepakati nilai nominal saham dari Rp1,000,000,- per saham Rp250,- per saham.

\* Based on Extraordinary GMS 2012 agreed shares nominal value from Rp1,000,000,- per share to Rp250,- per share.

<b>Posisi Keuangan</b>						<b>Financial Performance</b>
(dalam jutaan Rupiah)						(in million Rupiah)
<b>Uraian</b>	<b>2015</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>Description</b>
Total Aset	42.803.631	37.998.046	33.046.537	29.112.193	24.846.516	Total Assets
Aset Produktif (Bruto)	45.517.791	39.553.887	34.642.275	30.601.792	20.643.357	Earning Assets (Gross)
Kredit yang Diberikan (Bruto)	28.411.999	26.194.879	22.084.336	18.556.329	16.135.173	Loans (Gross)
Dana Pihak Ketiga	34.263.920	30.270.324	25.987.820	22.209.673	20.142.131	Third Party Funds
Total Liabilitas	36.508.170	31.954.411	27.327.874	23.625.087	21.586.397	Total Liabilities
Jumlah Ekuitas	6.295.461	6.043.635	5.718.663	5.487.106	3.260.119	Total Equity
Modal Inti dan Pelengkap	5.818.258	5.640.051	4.713.157	4.841.947	2.775.077	Core & Supplementary Capital
Modal inti (Tier 1)	5.552.634	5.390.033	4.506.788	4.666.002	2.604.474	Core Capital (Tier 1)
Modal Disetor	3.729.421	3.729.421	3.729.421	3.729.421	942.123	Paid in Capital
Laba Tahun Berjalan	884.503	939.084	824.312	724.639	860.233	Income For The Year



Rasio Keuangan						Financial Ratio
(dalam persentase)						(in percentage)
Uraian	2015	2014	2013	2012	2011	Description
Kewajiban Pemenuhan Modal Minimum (KPMM)	21,22	22,17	23,72	26,56	16,53	Capital Adequacy Ratio (CAR)
Aset Tetap Terhadap Modal	11,86	10,41	9,16	8,96	13,43	Fixed Assets to Capital
Kualitas Aset Produktif	2,92	2,20	2,38	1,79	0,70	Earning Assets Quality
Kredit Bermasalah (NPL-Gross)	4,29	3,31	3,44	2,95	0,97	Non-Performing Loans (NPL-Gross)
CKPN Terhadap Aset Produktif	2,67	1,98	1,87	1,03	0,49	Allowance For Impairment Losses (CKPN) on Earning Assets
Pemenuhan PPAP / CKPN	60,99	58,02	38,99	35,79	27,14	PPAP/CKPN Fulfillment
Laba Terhadap Aset	2,67	3,52	3,82	3,34	4,97	Return on Assets (ROA)
Laba terhadap Ekuitas	16,11	18,98	19,04	18,96	33,65	Return on Equity (ROE)
Margin Bunga Bersih	6,41	6,90	7,14	6,48	7,95	Net Interest Margin
Rasio Fee Based Income dan Ujroh terhadap Total Pendapatan Operasional	8,80	9,93	11,51	11,29	6,28	Fee Based Income to Total Operational Income Ratio
Biaya Operasional/ Pendapatan Operasional (BOPO)	76,12	69,63	70,28	68,89	60,02	Operational Cost/ Operational Income
Rasio Efisiensi Biaya	49,17	62,09	65,39	44,20	44,91	Cost Efficiency Ratio (CER)
Kredit terhadap Dana Pihak Ketiga (LDR)	82,92	86,54	84,98	83,55	80,11	Loans to Deposit Ratio
Giro Wajib Minimum (Rupiah)	7,95	8,01	8,01	8,01	8,17	Minimum Current Account Liability (Rupiah)
Giro Wajib Minimum (Valuta Asing)	21,06	18,24	20,42	27,75	14,97	Minimum Current Account Liability (Foreign Exchange)
Posisi Devisa Netto (PDN)	1,60	1,94	1,21	1,28	1,83	Net Foreign Exchange Position

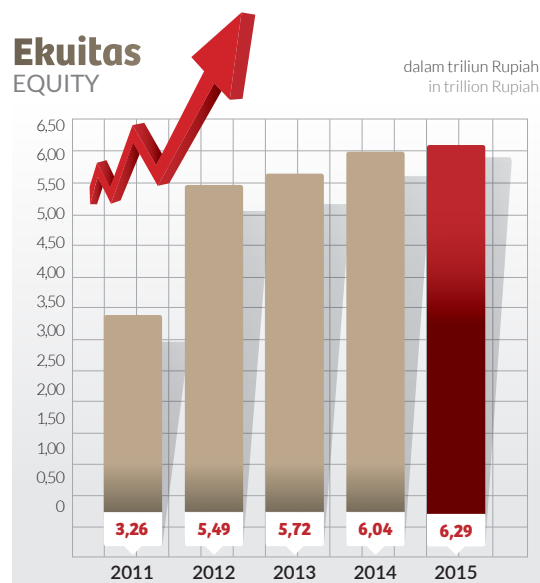
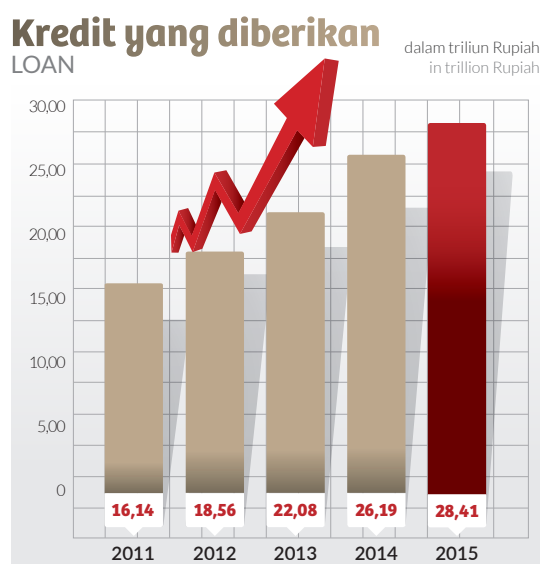
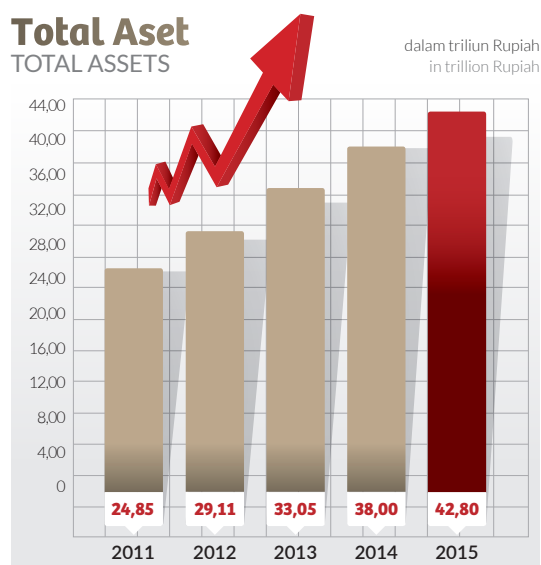
Melalui mekanisme Penawaran Umum Perdana, Bank memperoleh penawaran umum dana sebesar Rp1,2 triliun dari 2,98 miliar saham. ini mengangkat rasio kecukupan modal bank yang menurun secara bertahap sejak 2008-2011.

Trough Initial Public Offering mechanism, bank acquire public offering funds amounted Rp1,2 trillion from 2,98 billion shares. This raised bank capital adequacy ratio which decreased progressively since 2008-2011.



## Ikhtisar Keuangan

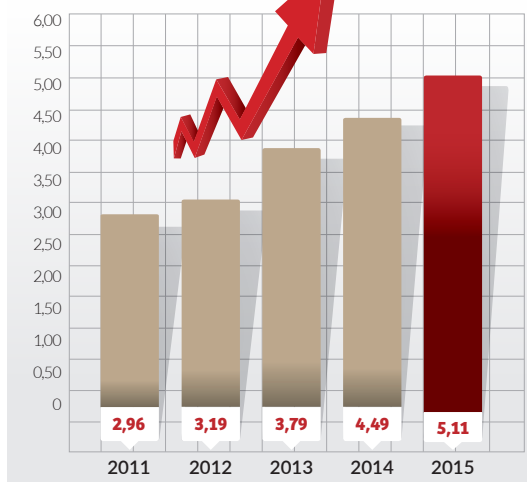
### Financial Highlights





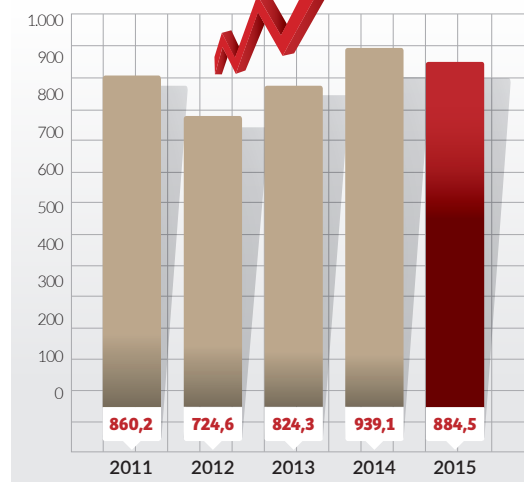
## Pendapatan INCOME

dalam triliun Rupiah  
in trillion Rupiah

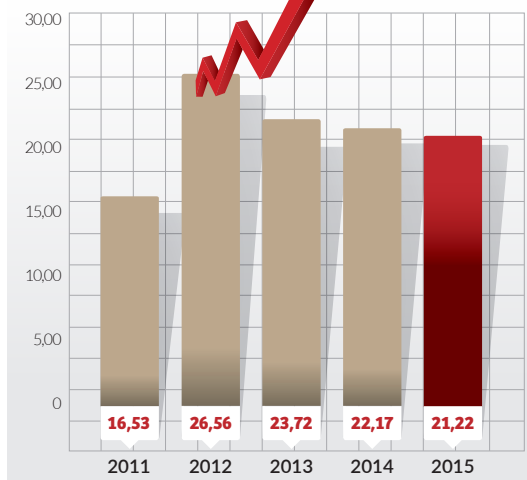


## Laba Bersih NET INCOME

dalam miliar Rupiah  
in billion Rupiah



## KPMM KPMM (%)



## NPL-Gross NPL-GROSS (%)

