

بانکداری اسلامی در کشور اندونزی

	2016		2015		2014		2013	
	th USD		th USD		th USD		th USD	
Number of banks	10		10		10		10	
Balance Sheet								
Assets								
Loans	11,208,725	10	10,220,368	10	11,102,012	10	10,743,937	10
Gross loans	11,385,578	10	10,344,197	10	11,215,550	10	10,746,560	10
Less: Reserves for impaired loans								
/ NPLs	176,854	7	123,829	6	113,538	4	2,623	1
Other earning assets	1,987,093	10	1,339,725	10	1,012,657	10	748,266	10
Loans and advances to banks	322,864	10	214,580	10	267,866	10	243,062	9
Other securities	1,664,229	10	1,125,146	8	744,791	8	505,204	5
Total earning assets	13,195,818	10	11,560,093	10	12,114,669	10	11,492,204	10
Fixed assets	340,203	10	325,012	10	299,608	10	174,087	10
Non-earning assets	2,874,949	10	2,667,394	10	3,242,038	10	2,503,567	10
Cash& Balances at Central Bank	2,347,596	10	2,016,757	10	2,703,276	10	1,935,190	10
Other Intangible Assets	751	4	560	4	9,152	5	8,600	4
Total assets	16,410,970	10	14,552,499	10	15,656,316	10	14,169,857	10
Liabilities & Equity								
Deposits & short term funding	14,247,643	10	12,621,607	10	13,707,534	10	12,419,336	10
Total customer deposits	13,788,445	10	12,242,664	10	13,186,882	10	12,162,047	10
Deposits from banks	459,198	7	378,944	8	520,652	8	257,289	8
Other (non-interest bearing)	573,078	10	599,216	10	614,979	10	580,191	10
Equity	1,484,190	10	1,328,051	10	1,329,778	10	1,166,234	10
Total liabilities & equity	16,410,970	10	14,552,499	10	15,656,316	10	14,169,857	10
Notes								
Impaired / Non Performing Loans	845,996	10	836,382	10	601,264	7	426,456	9
Loan Loss Reserves (Memo)	176,854	7	123,829	6	113,538	4	2,623	1
Liquid Assets (Memo)	4,264,588	10	3,339,181	10	3,634,828	10	2,683,456	10
Intangibles (Memo)	751	4	560	4	9,152	5	8,600	4

P&L Account									
INCOME STATEMENT									
Net interest revenue	287,495	10	307,871	10	469,204	10	405,736	10	
Interest Income	831,933	10	881,809	10	956,064	10	692,479	9	
Interest Expense	544,438	8	573,938	8	486,861	8	286,743	6	
Other operating income	576,308	10	517,527	10	492,953	10	666,260	10	
Net fees and commissions	19,208	6	6,707	4	7,834	4	9,313	4	
Remaining operating income	557,099	10	510,821	10	485,120	10	656,947	10	
Overheads	664,696	10	683,545	10	889,440	10	859,676	10	
Loan loss provisions	75,294	5	69,351	4	26,457	5	59,560	5	
Other	-24,235	2	-16,765	2	-4,196	3	363	3	
Profit before tax	99,577	10	55,738	10	42,064	10	153,123	10	
Tax	31,226	10	15,343	10	15,823	10	45,652	10	
Net income	68,351	10	40,394	10	26,241	10	107,471	10	
Operating income	863,803	10	825,398	10	962,157	10	1,071,996	10	
Ratios									
Assets Quality									
Loan Loss Res / Gross Loans	1.91	7	1.72	6	1.48	4	0.08	1	
Loan Loss Prov / Net Int Rev	148.46	5	321.02	4	79.95	5	102.11	5	
Loan Loss Res / Impaired Loans	22.94	7	16.71	6	21.84	2	1.64	1	
Impaired Loans / Gross Loans	7.43	10	8.09	10	5.78	7	3.99	9	
NCO / Average Gross Loans	1.29	10	1.19	9	1.23	6	0.50	6	
NCO / Net Inc Bef Ln Lss Prov	40.39	5	42.47	3	102.88	4	-6.30	3	
Impaired Loans / Equity	57.00	10	62.98	10	49.63	7	36.97	9	
Unreserved Impaired Loans / Equity	52.58	7	72.55	6	58.40	2	57.89	1	
Capital									
Equity / Tot assets	9.04	10	9.13	10	8.49	10	8.23	10	
Equity / Net loans	13.24	10	12.99	10	11.98	10	10.85	10	
Equity / Cust & short term funding	10.42	10	10.52	10	9.70	10	9.39	10	
Operations									

Net interest margin	2.18	10	2.66	10	3.87	10	3.53	10
Net int rev / Avg assets	1.86	10	2.04	10	3.15	10	2.80	10
Oth op inc / Avg assets	3.72	10	3.43	10	3.31	10	4.60	10
Non int exp / Avg assets	4.95	5	4.76	4	4.18	5	4.79	5
Pre-tax op inc / Avg assets	-0.11	2	-0.11	2	-0.04	3	1.29	3
Non op items & taxes / Avg ast	-1.35	2	-1.05	2	-0.10	3	-0.36	3
Return On Avg Assets (ROAA)	0.44	10	0.27	10	0.18	10	0.74	10
Return On Avg Equity (ROAE)	4.86	10	3.04	10	2.10	10	9.03	10
Cost to income ratio	76.95	10	82.81	10	92.44	10	80.19	10
Liquidity								
Interbank Ratio	64.76	7	50.67	8	39.12	8	78.29	7
Net Loans / Tot Assets	68.30	10	70.23	10	70.91	10	75.82	10
Net Loans / Dep & ST Funding	78.67	10	80.98	10	80.99	10	86.51	10
Liquid Assets / Dep & ST Funding	29.93	10	26.46	10	26.52	10	21.61	10