

بانکداری اسلامی در کشور اندونزی

	2012		2011		2010		2009		2008		2007	
	th USD		th USD		th USD		th USD		th USD		th USD	
Number of banks	1		2		3		3		2		1	
Balance Sheet												
Assets												
Loans	4,477,913	1	6,309,752	2	4,847,690	3	3,031,871	3	2,074,627	2	1,043,593	1
Gross Loans	4,608,412	1	6,463,135	2	4,989,979	3	3,147,677	3	2,140,961	2	1,079,064	1
Less: Reserves for Impaired Loans/	130,499	1	153,382	2	142,288	3	115,806	3	66,334	2	35,471	1
Other Earning Assets	787,372	1	1,941,912	2	1,147,299	3	878,055	3	298,463	2	248,547	1
Loans and Advances to Banks	606,230	1	1,568,443	2	438,214	3	363,526	3	57,411	2	94,772	1
Derivatives	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Other Securities	181,142	1	373,469	2	709,085	3	514,530	3	241,052	2	153,775	1
Remaining earning assets	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Total Earning Assets	5,265,285	1	8,251,664	2	5,994,989	3	3,909,926	3	2,373,090	2	1,292,140	1
Fixed Assets	96,697	1	148,769	2	142,449	3	106,682	3	46,796	2	10,913	1
Non-Earning Assets	246,022	1	548,778	2	618,103	3	370,852	3	290,318	2	64,967	1
Total Assets	5,608,004	1	8,949,211	2	6,755,541	3	4,387,461	3	2,710,204	2	1,368,021	1
Liabilities & Equity												
Deposits & Short term funding	4,939,099	1	7,996,100	2	5,971,734	3	3,840,686	3	2,358,352	2	1,217,238	1
Total Customer Deposits	4,902,358	1	7,639,357	2	5,769,321	3	3,687,809	3	2,272,413	2	1,190,811	1
Deposits from Banks	35,644	1	323,163	2	202,414	3	152,877	3	85,939	2	26,427	1
Other Deposits and Short-term												
Borrowings	1,096	1	33,579	1	n.a.		n.a.		n.a.		n.a.	
Other interest bearing liabilities	113,754	1	207,223	2	80,592	3	131,851	3	55,945	2	45,865	1
Derivatives	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Trading Liabilities	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Long term funding	113,754	1	207,223	2	80,592	3	131,851	3	55,945	2	45,865	1
Other (Non-Interest bearing)	109,482	1	174,278	2	174,859	3	99,579	3	98,122	2	18,614	1
Loan Loss Reserves	307	1	298	1	371	1	275	1	221	1	162	1
Other Reserves	13,025	1	4,411	1	2,480	1	1,574	1	1,260	1	n.a.	
Equity	432,336	1	566,902	2	525,505	3	313,496	3	196,304	2	86,142	1
Total Liabilities & Equity	5,608,004	1	8,949,211	2	6,755,541	3	4,387,461	3	2,710,204	2	1,368,021	1

Notes

Impaired Loans (Memo)	130,162	1	137,409	2	154,384	2	138,551	2	121,976	2	49,249	1
Loan Loss Reserves (Memo)	130,807	1	153,680	2	142,659	3	116,081	3	66,555	2	35,633	1
Liquid Assets (Memo)	721,983	1	1,881,764	2	1,205,757	3	864,910	3	371,521	2	199,859	1
Intangibles (Memo)	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Off Balance Sheet Items	217,460	1	274,557	2	223,915	3	243,598	3	107,857	2	62,962	1
Subordinated Debts (Memo)	51,706	1	111,767	2	58,748	2	60,489	2	46,795	2	24,631	1

P&L Account

INCOME STATEMENT

Net Interest Revenue	243,455	1	313,911	2	281,896	2	203,637	3	166,191	2	70,908	1
Other Operating Income	143,528	1	184,123	2	144,916	3	80,444	3	40,885	2	22,287	1
Net Gains (Losses) on Trading and Derivatives	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Net Gains (Losses) on Assets at	n.a.		n.a.		n.a.		n.a.		n.a.		n.a.	
Net Fees and Commissions	117,761	1	151,196	2	46,328	2	35,368	2	26,082	2	15,928	1
Remaining Operating Income	25,767	1	32,927	2	98,588	3	45,076	3	14,802	2	6,359	1
Overheads	235,281	1	321,690	2	280,315	3	188,512	3	111,041	2	48,586	1
Loan Loss Provisions	9,452	1	48,692	2	57,019	2	43,411	2	43,008	2	26,872	1
Other	-28,793	1	-4,180	2	1,494	3	385	3	-160	2	118	1
Profit before Tax	113,457	1	123,471	2	90,972	3	52,543	3	52,866	2	17,856	1
Tax	30,139	1	32,517	2	24,192	3	14,528	3	16,353	2	5,598	1
Net Income	83,319	1	90,954	2	66,780	3	38,015	3	36,513	2	12,258	1
Operating Income (Memo)	386,983	1	498,034	2	426,812	3	284,081	3	207,076	2	93,195	1
Total Capital	472,317	1	266,387	1	343,232	3	219,659	3	112,511	2	n.a.	
Tier 1 Capital	378,033	1	206,154	1	290,572	3	143,138	3	74,566	2	n.a.	
Net-Charge Offs	6,651	1	50,035	2	22,002	2	5,888	2	7,872	2	18,794	1

Ratios

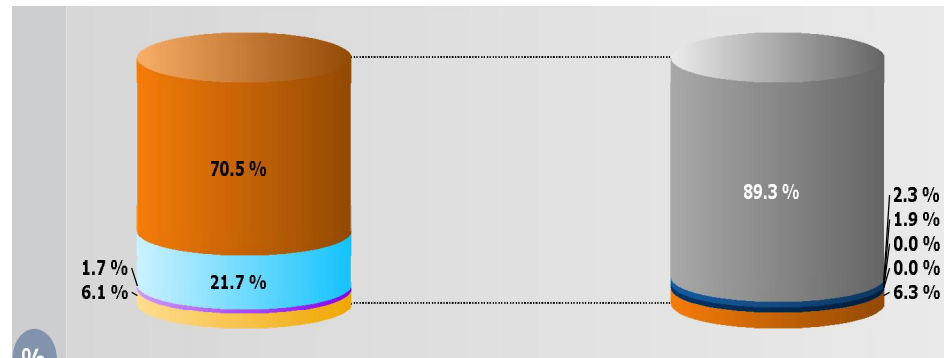
Assets Quality

Loan Loss Res / Gross Loans	2.84	1	2.38	2	2.86	3	3.69	3	3.11	2	3.30	1
Loan Loss Prov / Net Int Rev	3.88	1	15.51	2	20.23	2	21.34	2	25.88	2	37.90	1
Loan Loss Res / Impaired Loans	100.50	1	111.84	2	84.38	2	77.00	2	54.56	2	72.35	1
Impaired Loans / Gross Loans	2.82	1	2.13	2	3.53	2	4.83	2	5.70	2	4.56	1
NCO / Average Gross Loans	0.15	1	0.92	2	0.61	2	0.23	2	0.49	2	1.98	1
NCO / Net Inc Bef Ln Lss Prov	7.17	1	35.83	2	17.95	2	7.39	2	9.90	2	48.03	1
Impaired Loans / Equity	30.11	1	24.24	2	36.82	2	52.13	2	62.14	2	57.17	1

Unreserved Impaired Loans / Equity	n.s.	n.s.	5.75 2	11.99 2	28.23 2	15.81 1
Capital						
Tier 1 Ratio	n.s.	n.s.	n.s.	n.s.	n.s.	n.s.
Total Capital Ratio	n.s.	n.s.	n.s.	n.s.	n.s.	n.s.
Equity / Tot Assets	7.71 1	6.33 2	7.78 3	7.15 3	7.24 2	6.30 1
Equity / Net Loans	9.65 1	8.98 2	10.84 3	10.34 3	9.46 2	8.25 1
Equity / Cust & Short Term	8.75 1	7.09 2	8.80 3	8.16 3	8.32 2	7.08 1
Equity / Liabilities	8.44 1	6.85 2	8.52 3	7.81 3	7.96 2	6.85 1
Cap Funds / Tot Assets	8.63 1	7.58 2	8.65 3	8.52 3	8.97 2	8.10 1
Cap Funds / Net Loans	10.81 1	10.76 2	11.26 2	11.80 2	11.72 2	10.61 1
Cap Funds / Dep & ST Funding	9.80 1	8.49 2	8.97 2	9.03 2	10.31 2	9.10 1
Cap Funds / Liabilities	9.45 1	8.21 2	9.47 3	9.32 3	9.85 2	8.81 1
Subord Debt / Cap Funds	10.68 1	16.47 2	12.29 2	18.54 2	19.25 2	22.24 1
Operations						
Net Interest Margin	4.73 1	4.64 2	6.37 2	6.48 3	9.07 2	6.35 1
Net Int Rev / Avg Assets	4.44 1	4.20 2	5.61 2	5.74 3	8.15 2	5.84 1
Oth Op Inc / Avg Assets	2.62 1	2.46 2	2.60 3	2.27 3	2.01 2	1.84 1
Non Int Exp / Avg Assets	4.46 1	4.96 2	5.71 2	6.30 2	7.55 2	6.22 1
Pre-Tax Op Inc / Avg Assets	2.59 1	1.71 2	1.61 3	1.47 3	2.60 2	1.46 1
Non Op Items & Taxes / Avg Ast	-1.07 1	-0.49 2	-0.41 3	-0.40 3	-0.81 2	-0.45 1
Return On Avg Assets (ROAA)	1.52 1	1.22 2	1.20 3	1.07 3	1.79 2	1.01 1
Return On Avg Equity (ROAE)	21.61 1	18.45 2	15.92 3	14.91 3	25.85 2	15.00 1
Dividend Pay-Out	n.a.	0.00 1	7.91 2	27.32 2	21.81 2	0.00 1
Inc Net Of Dist / Avg Equity	n.a.	14.29 1	17.63 2	11.42 2	20.22 2	15.00 1
Non Op Items / Net Income	-34.56 1	-4.60 2	2.24 3	1.01 3	-0.44 2	0.97 1
Cost To Income Ratio	60.80 1	64.59 2	61.07 2	66.36 3	53.62 2	52.13 1
Recurring Earning Power	2.76 1	2.36 2	2.63 3	2.69 3	4.71 2	3.68 1
Liquidity						
Interbank Ratio	n.s.	485.34 2	216.49 3	237.79 3	66.80 2	358.62 1
Net Loans / Tot Assets	79.85 1	70.51 2	71.76 3	69.10 3	76.55 2	76.28 1
Net Loans / Dep & ST Funding	90.66 1	78.91 2	81.18 3	78.94 3	87.97 2	85.73 1
Net Loans / Tot Dep & Bor	89.54 1	77.98 2	80.88 3	77.50 3	87.63 2	84.26 1
Liquid Assets / Dep & ST Funding	14.62 1	23.53 2	20.19 3	22.52 3	15.75 2	16.42 1
Liquid Assets / Tot Dep & Bor	14.44 1	23.26 2	20.12 3	22.11 3	15.69 2	16.14 1



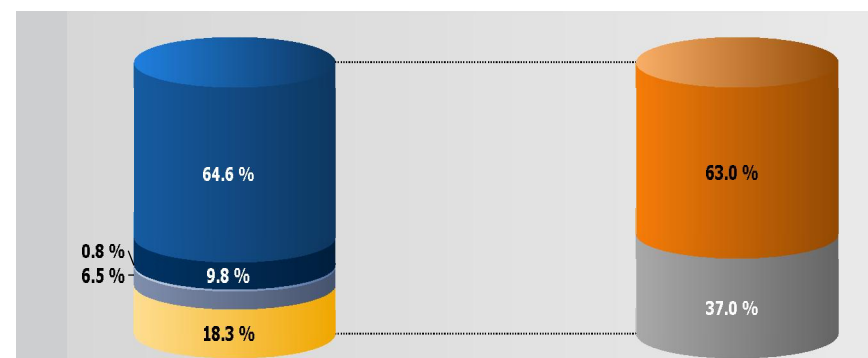
Structure of the balance sheet (2012)



All percentages are relative to Total Assets (100% = 8,949,211 th USD)

Loans	70.5 %	Deposits & Short term funding	89.3 %
Other Earning Assets	21.7 %	Other interest bearing liabilities	2.3 %
Fixed Assets	1.7 %	Other (Non-Interest Bearing)	1.9 %
Non-Earning Assets	6.1 %	Loan Loss Reserves	0.0 %
		Other Reserves	0.0 %
		Equity	6.3 %

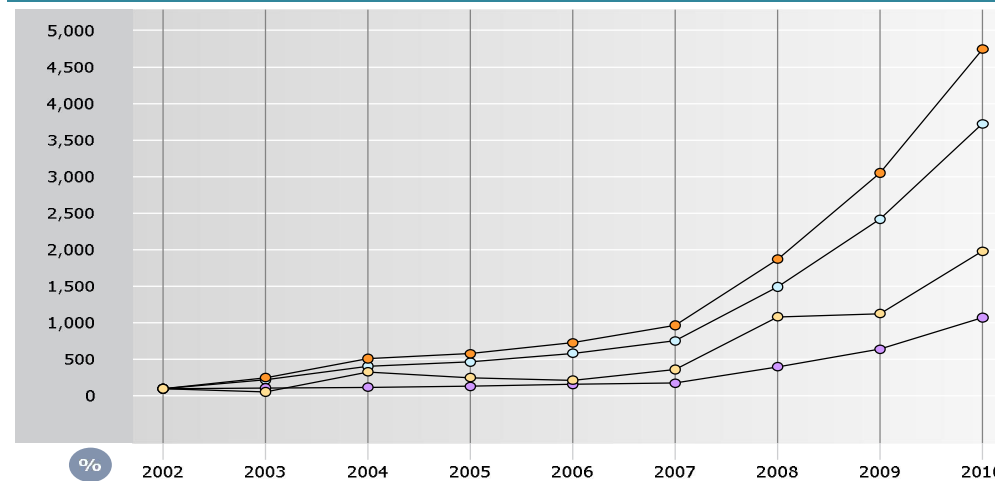
Structure of the P&L account (2012)



All percentages are relative to Operating Income (100% = 498,034 th USD)

Overheads	64.6 %	Net Interest Revenue	63.0 %
Loan Loss Provisions	9.8 %	Other Operating Income	37.0 %
Other	0.8 %		
Tax	6.5 %		
Net Income	18.3 %		

Evolution of several variables in indices (Base period : 2002)



Total Assets (th USD)	181,466	Deposits & Short term funding (th USD)	125,887
Equity (th USD)	49,042	Net Income (th USD)	3,373