

FINANCIAL HIGHLIGHTS

in million Rupiah

Description	Growth 2015-2015	2016	2015	2014	2013	2012
Total assets	3.38%	70,532	68,225	66,582	66,396	65,219
Placement on Bank Indonesia and Other Banks	-31.02%	5,983	8,673	9,094	11,241	8,494
Securities and Other Receivables	59.79%	23,741	14,858	14,782	14,468	19,836
Loans	-12.72%	28,277	32,398	33,614	30,173	26,986
Third party deposits	2.68%	51,073	49,740	51,022	52,372	50,265
Total liabilities	2.75%	58,266	56,708	59,613	60,214	58,956
Equity	6.50%	12,266	11,517	6,970	6,183	6,263
Net Profit	9.97%	1,158	1,053	568	525	1,377
Profit (Loss) for the Year Attributable to	2016	2015	2014	2013	2012	
Profit (Loss) for the Year Attributable to Equity Holders	1,158	1,053	599	525	1,377	
Total Comprehensive Income (Loss) for the Year Attributable to Equity Holders	1,275	4,648	838	548	1,386	

Financial Ratios	2016	2015	2014	2013	2012
Return On Assets (ROA)	2.36%	1.97%	1.16%	1.14%	2.74%
Return On Equity (ROE)	10.91%	15.30%	10.05%	9.65%	27.44%
Loan To Deposit Ratio (LDR)	55.35%	65.05%	65.85%	57.41%	52.39%
Non Performing Loan (NPL) Gross	3.44%	2.81%	2.09%	2.18%	2.09%
Capital Adequacy Ratio (CAR)	26.21%	22.85%	15.23%	15.74%	16.83%
Debt to Equity	475.02%	492.39%	855.28%	973.86%	941.34%
Debt to Total Assets	82.61%	83.12%	89.53%	90.69%	90.40%
Operating Expense to Operating Income	81.81%	85.72%	91.25%	89.76%	76.73%
Net Interest Margin (NIM)	7.01%	6.04%	5.27%	5.38%	6.45%

Statements of Profit or Loss	Growth 2016-2015	2016	2015	2014	2013	2012
Net interest income	5.60%	3,488	3,303	2,745	2,696	3,342
Non interest income	-10.39%	1,734	1,935	1,396	1,186	968
Profit before tax & minority interests	24.70%	1,545	1,239	659	633	1,566
Net Profit	9.97%	1,158	1,053	568	525	1,377
Total Comprehensive Profit (Loss)	-72.57%	1,275	4,648	787	548	1,386

Shares Data	Growth 2016-2015	2016	2015	2014	2013	2012
Total outstanding shares (in million)	0.00%	6,964	6,964	6,964	6,964	6,964
Basic earnings per share (Full amount)	9.93%	166	151	82	75	198

Employee Data & Branch Offices	Growth 2016-2015	2016	2015	2014	2013	2012
Number of Branches	1.16%	349	345	344	344	326
Number of Employees	-5.61%	6,466	6,850	8,077	8,868	8,864

SHARES INFORMATION

Bank Mega Share Performance 2015-2016

Price, Transaction Volume, Total Outstanding Shares, and Market Capitalization Quarterly 2015-2016

Bank Mega Shares 2016	Quarter 1	Quarter 2	Quarter 3	Quarter 4
Highest	Rp 3.200	Rp 3.550	Rp 3.490	Rp 3.070
Lowest	Rp 2.700	Rp 2.600	Rp 2.800	Rp 2.510
Closing	Rp 2.800	Rp 3.550	Rp 3.000	Rp 2.550
Volume (shares)	78.100	41.600	10.800	21.500
Market Capitalization (Rp million)	19,304.000	24,474.000	20,682.000	17,580.000
Bank Mega Shares 2015	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter
Highest	Rp 2.500	Rp 2.550	Rp 3.450	Rp 3.275
Lowest	Rp 1.950	Rp 1.965	Rp 2.910	Rp 2.785
Closing	Rp 2.450	Rp 2.500	Rp 3.450	Rp 3.275
Volume (shares)	1.128.200	221.200	490.500	4.700
Market Capitalization (Rp million)	16.890.638,7	17.235.345,6	23.784.776,9	22.578.302,7

BONDS INFORMATION

year	Description	Rating	Nominal	Listings
2008	Subordinated Bonds Bank Mega Year 2007 *)	A (idn) from Fitch Ratings Indonesia	Rp 1.000.000.000.000	Bursa Efek Indonesia

*) Purchase of option of Subordinated Bonds Bank Mega Year 2007 has been done on 16 January 2013