

# Ikhtisar Data Keuangan

## Key Financial Highlights

<b>Ikhtisar Keuangan (jutaan Rupiah)</b> <i>Financial Data (in million Rupiah)</i>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>
<b>Laporan Laba Rugi dan Penghasilan Komprehensif Lain / Statements of Profit (Loss) and Other Comprehensive Income</b>					
Pendapatan Bunga / <i>Interest Income</i>	435.201	532.495	589.663	614.873	508.785
Beban Bunga / <i>Interest Expense</i>	276.970	316.397	303.322	305.393	261.397
Pendapatan Bunga Bersih / <i>Net Interest Income</i>	158.231	216.098	286.341	309.480	247.388
Pendapatan Operasional Lainnya / <i>Other Operating Incomes</i>	86.782	182.626	13.437	14.823	9.320
Beban Operasional Lainnya / <i>Other Operating Expenses</i>	227.881	378.992	438.307	304.995	162.998
Kerugian bersih penurunan nilai Aset Keuangan / <i>Net loss impairment of Financial Assets</i>	25.368	165.784	239.622	117.267	12.319
Laba Operasional / <i>Operating Income</i>	17.131	19.733	(138.529)	19.308	93.710
Pendapatan (Beban) Non Operasional / <i>Non- Operating Income (Expense)</i>	(1.304)	(1.874)	204	745	(1.422)
Laba Sebelum Pajak Penghasilan / <i>Income Before Income Taxes</i>	15.827	17.859	(138.325)	20.053	92.288
Beban Pajak / <i>Tax Expense</i>	44	(1.856)	1.337	5.633	24.301
Laba Bersih Tahun Berjalan / <i>Income for the Year</i>	15.871	16.003	(136.988)	14.420	67.987
Total Laba (Rugi) Komprehensif / <i>Total Comprehensive Income (Loss)</i>	29.179	19.086	(136.655)	22.626	70.029
Laba Bersih per Saham (Satuan Penuh) / <i>Earning per Share (Full Unit)</i>	2,70	2,97	(27,23)	3,68	19,83
<b>Laporan Posisi Keuangan / Statements of Financial Position</b>					
Aset Produktif / <i>Productive Asset</i>	4.909.551	4.559.479	4.298.097	4.616.029	3.723.389
Kredit / <i>Loans</i>	3.665.339	3.828.786	3.941.860	3.913.394	3.266.100
Treasury Aset / <i>Treasury Assets</i>	1.078.322	642.256	297.218	691.141	457.289
Total Aset / <i>Total Assets</i>	5.421.324	5.123.734	4.533.729	5.004.795	4.134.764
Dana Pihak Ketiga / <i>Third Party Funds</i>	3.943.471	4.066.491	3.661.401	4.138.143	3.409.627
- Giro / <i>Current Account</i>	369.454	192.725	181.202	180.783	164.299
- Tabungan / <i>Saving Account</i>	149.076	183.862	225.229	296.949	156.557
- Deposito / <i>Time Deposit</i>	3.424.941	3.689.904	3.254.970	3.660.411	3.088.771
Total Kewajiban / <i>Total Liabilities</i>	4.300.705	4.177.951	3.933.344	4.328.605	3.491.699
Ekuitas / <i>Equity</i>	1.120.619	945.783	600.385	676.190	643.065
<b>Rasio Keuangan / Financial Ratio</b>					
ROA / <i>Return on Assets</i>	0,34%	0,37%	-2,83%	0,43%	2,53%
ROE / <i>Return on Equity</i>	1,62%	2,27%	-22,73%	2,50%	14,70%
NIM / <i>Net Interest Margin</i>	4,03%	4,86%	5,99%	6,87%	6,96%

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Rasio Kecukupan Modal (CAR) / <i>Capital Adequacy Ratio</i>	32,78%	29,35%	19,47%	18,18%	21,38%
NPL-Gross	4,05%	4,32%	15,75%	4,98%	3,69%
NPL-Nett	2,67%	1,63%	9,92%	2,07%	2,48%
BOPO / <i>Operating Expense to Operating Income</i>	96,71%	97,24%	122,97%	96,93%	82,00%
LFR / <i>Loan to Funding Ratio</i>	92,95%	94,14%	107,66%	94,57%	95,74%
Rasio Laba (rugi) terhadap Pendapatan / <i>Net Profit Margin</i>	3,74%	3,01%	-23,23%	2,35%	13,36%
Rasio Liabilitas terhadap Ekuitas / <i>Debt to Equity Ratio</i>	383,78%	441,75%	655,14%	640,15%	542,98%
Rasio Liabilitas terhadap Total Aset / <i>Debt to Assets Ratio</i>	79,33%	81,54%	86,76%	86,49%	84,45%
Jumlah Karyawan / <i>Total Employees</i>	553	571	660	663	596
Jumlah Kantor / <i>Total Office Channeling</i>	31	32	30	33	31
Jumlah ATM / <i>Total ATM</i>	15	13	11	10	8