

# Ikhtisar Keuangan Lima Tahun (2016-2020)

## Financial Highlights of Five Years (2016-2020)

Angka-angka pada seluruh tabel dan grafik menggunakan notasi bahasa Indonesia (Dalam Jutaan Rupiah kecuali Data Saham)

Numerical notation in all tables and graphs is in Indonesian format (In Million Rupiah, except for Shares Data)

### Laporan Posisi Keuangan Konsolidasian

### Consolidated Statements of Financial Position

	2020	2019	2018	2017	2016	
<b>Total Aset</b>	<b>197.726.097</b>	<b>161.451.259</b>	<b>152.892.866</b>	<b>148.328.370</b>	<b>165.527.512</b>	<b>Total Assets</b>
Total aset produktif	181.347.839	141.641.383	132.020.690	126.023.655	141.100.211	Total productive assets
Kredit yang diberikan - bruto	118.801.130	109.039.100	107.411.295	98.615.022	106.372.456	Loans - gross
Kredit yang diberikan - bersih	110.810.908	105.082.244	99.209.601	90.020.985	94.782.664	Loans - net
Efek-efek untuk tujuan investasi	23.256.980	13.801.606	14.989.712	22.820.908	27.401.825	Investment securities
Penempatan pada Bank Indonesia dan bank- bank lain	18.660.681	14.854.689	11.850.858	6.294.096	8.045.662	Placement with Bank Indonesia and other banks
<b>Total Liabilitas</b>	<b>162.654.644</b>	<b>137.413.908</b>	<b>130.440.930</b>	<b>126.817.628</b>	<b>146.237.906</b>	<b>Total Liabilities</b>
Simpanan dari nasabah	145.753.072	123.184.575	118.135.189	111.288.007	130.302.660	Deposits from customers
Giro	40.630.798	32.438.603	28.079.920	30.034.800	31.334.284	Demand deposits
Tabungan	33.867.557	29.845.502	28.809.247	27.822.715	29.441.550	Savings
Deposito	71.254.717	60.900.470	61.246.022	53.430.492	69.526.826	Time deposits
Simpanan dari bank-bank lain	2.248.301	2.973.682	2.460.671	2.697.543	2.661.635	Deposits from other banks
Utang subordinasi	714.935	2.278.818	4.784.287	6.531.643	6.526.586	Subordinated debts
Surat utang subordinasi - modal inti tambahan tier 1	9.106.068	-	-	-	-	Additional tier-1 capital subordinated notes
<b>Total Ekuitas</b>	<b>35.071.453</b>	<b>24.037.351</b>	<b>22.451.936</b>	<b>21.510.742</b>	<b>19.289.606</b>	<b>Total Equity</b>
Jumlah lembar saham yang ditempatkan dan disetor penuh (dalam satuan)	28.042.739.205	28.042.739.205	28.042.739.205	28.042.739.205	22.339.930.055	Number of shares issued and fully paid (in unit)

<b>Laporan Laba Rugi dan Penghasilan Komprehensif Konsolidasian</b>	<b>2020</b>	<b>2019</b>	<b>2018</b>	<b>2017</b>	<b>2016</b>	<b>Consolidated Statements of Profit or Loss and Other Comprehensive Income</b>
Pendapatan bunga dan pendapatan syariah	6.541.790	5.720.968	5.400.185	5.224.226	5.883.441	Net interest and shariah income
Pendapatan provisi dan komisi - bersih dan pendapatan operasional lainnya	2.308.629	2.113.505	1.961.296	3.355.959	2.268.779	Net fees and commission income and other operating income
Kerugian penurunan nilai aset keuangan	(2.013.763)	(1.086.106)	(1.676.421)	(3.127.098)	(12.207.656)	Impairment losses on financial assets
Beban operasional lainnya	(5.076.563)	(4.737.632)	(4.465.833)	(4.501.955)	(4.578.598)	Other operating expenses
<b>Laba sebelum pajak penghasilan</b>	<b>1.615.349</b>	<b>2.010.735</b>	<b>1.219.227</b>	<b>951.132</b>	<b>(8.634.034)</b>	<b>Income before tax</b>
Beban pajak penghasilan	(893.762)	(510.315)	(317.975)	(202.699)	2.150.950	Income tax expense
<b>Laba bersih</b>	<b>721.587</b>	<b>1.500.420</b>	<b>901.252</b>	<b>748.433</b>	<b>(6.483.084)</b>	<b>Net income</b>
Penghasilan komprehensif lain, setelah pajak penghasilan	493.930	84.995	40.070	(22.747)	(35.684)	Other comprehensive income, net of tax
<b>Jumlah laba komprehensif</b>	<b>1.215.517</b>	<b>1.585.415</b>	<b>941.322</b>	<b>725.686</b>	<b>(6.518.768)</b>	<b>Total comprehensive income</b>
Laba bersih yang dapat diatribusikan kepada:						Net income attributable to:
a. Pemilik entitas induk	721.587	1.500.420	901.251	748.433	(6.483.084)	a. Equity holders of the parent entity
b. Kepentingan non-pengendali	-	-	1	-	-	b. Non-controlling interests
Laba komprehensif yang dapat diatribusikan kepada:						Comprehensive income attributable to:
a. Pemilik entitas induk	1.215.517	1.585.415	941.321	725.686	(6.518.768)	a. Equity holders of the parent entity
b. Kepentingan non-pengendali	-	-	1	-	-	b. Non-controlling interests
Laba bersih per saham dasar dan dilusian yang dapat diatribusikan kepada pemilik entitas induk (Rupiah penuh)	26	54	32	29	(368)	Basic and diluted earnings per share attributable to equity holders of the parent entity (whole Rupiah)

Rasio Keuangan (Entitas Induk Saja)	2020	2019	2018	2017	2016	Financial Ratios (Parent Entity Only)
<b>Rasio Kinerja</b>						<b>Performance Ratio</b>
Kewajiban Penyediaan Modal Minimum (KPMM)	35,7%	19,9%	19,4%	18,1%	15,6%	Capital Adequacy Ratio (CAR)
Aset produktif bermasalah dan aset non- produktif bermasalah terhadap total aset produktif dan aset non-produktif	1,5%	1,8%	2,8%	2,7%	5,0%	Non-performing earning assets and non- productive assets to total earnings and non- productive assets
Aset produktif bermasalah terhadap total aset produktif	1,4%	2,2%	3,5%	3,3%	6,3%	Non-performing earning assets to total productive assets
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif	4,7%	2,9%	6,1%	6,4%	7,7%	Allowance for impairment of financial assets to total productive assets
NPL-bruto	2,9%	2,8%	4,4%	4,6%	8,8%	NPL-gross
NPL-neto	1,0%	1,3%	1,7%	1,7%	2,2%	NPL-net
Imbal hasil aset (ROA)	1,0%	1,3%	0,8%	0,6%	(4,9%)	Return on Assets (ROA)
Imbal hasil ekuitas (ROE)	3,1%	7,2%	5,0%	4,8%	(38,3%)	Return on Equity (ROE)
Margin pendapatan bunga bersih (NIM)	4,7%	4,4%	4,1%	4,0%	3,9%	Net Interest Margin (NIM)
<i>Cost to Income Ratio</i>	58,7%	62,4%	64,4%	-	-	Cost to Income Ratio
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	88,8%	87,0%	93,4%	94,8%	150,8%	Operating expenses to operating revenues (BOPO)
<i>Loan to Deposit Ratio (LDR)</i>	78,7%	86,3%	90,1%	87,5%	80,5%	Loan to Deposit Ratio (LDR)
<i>Liquidity Coverage Ratio (LCR)</i>	275,4%	203,6%	228,7%	274,5%	256,0%	Liquidity Coverage Ratio (LCR)
<i>Net Stable Funding Ratio (NSFR)</i>	139,6%	114,2%	120,07%	N/A	N/A	Net Stable Funding Ratio (NSFR)
Rasio liabilitas terhadap ekuitas	468,0%	579,0%	589,3%	597,3%	769,1%	Liabilities to equity ratio
Rasio liabilitas terhadap aset	82,4%	85,3%	85,5%	85,7%	88,5%	Liabilities to assets ratio