

IKHTISAR DATA KEUANGAN PENTING

SIGNIFICANT FINANCIAL SUMMARY

Dalam Juta Rupiah *In Million Rupiah*

IKHTISAR KEUANGAN <i>FINANCIAL SUMMARY</i>	2019	2018	2017	2016	2015
Neraca <i>Balance Sheet</i>					
Total Aset <i>Total Assets</i>	93,408,831	86,971,893	74,745,570	60,839,102	47,305,954
Total Aset Produktif <i>Total Performing Assets</i>	87,836,454	81,273,165	69,099,266	59,249,000	45,089,134
Kredit – Gross <i>Credit - Gross</i>	71,882,087	65,669,810	56,420,080	47,197,276	34,241,046
Total Liabilitas <i>Total Liabilities</i>	81,066,862	76,183,319	66,202,194	53,785,630	42,718,881
Dana Pihak Ketiga : <i>Third Party Fund :</i>	77,009,109	71,510,536	62,633,496	51,640,346	41,257,417
Giro <i>Current Accounts</i>	3,500,692	3,024,383	2,883,260	3,626,901	2,425,668
Tabungan <i>Saving Deposits</i>	17,923,804	13,475,827	6,875,231	4,315,187	4,249,967
Deposito Berjangka <i>Time Deposits</i>	55,584,613	55,009,829	52,872,043	43,696,776	34,529,667
Sertifikat Deposito <i>Certificate of Deposits</i>	-	497	2,962	1,482	52,115
Obligasi Subordinasi <i>Subordinated Bonds</i>	2,738,334	2,731,782	1,933,309	940,883	937,888
Total Ekuitas <i>Total Equity</i>	12,341,969	10,788,574	8,543,376	7,053,472	4,587,073

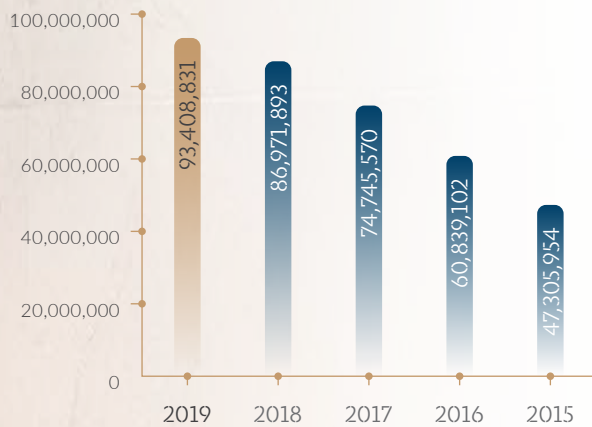
Laba/Rugi <i>Profit/Loss</i>					
Pendapatan Bunga <i>Interest Income</i>	8,938,464	7,994,584	6,984,499	6,029,021	5,002,094
Pendapatan Operasional Lainnya <i>Other Operating Income</i>	70,296	65,932	49,025	41,511	48,972
Beban Bunga <i>Interest Expense</i>	6,018,642	5,025,008	4,384,398	3,611,373	3,306,066
Biaya Operasional Lainnya <i>Other Operating Expenses</i>	1,531,996	1,434,287	1,746,498	1,419,925	867,181
Laba Sebelum Beban Pajak <i>Income Before Tax Expense</i>	714,688	600,930	910,146	1,087,200	878,213
Laba Tahun Berjalan <i>Income for the Year</i>	528,114	437,412	675,405	820,191	652,325
Penghasilan (Biaya) Komprehensif Lainnya <i>Other Comprehensive Income (Expense)</i>	27,942	80,484	14,253	746,556	5,902
Total Penghasilan Komprehensif Tahun Berjalan <i>Total Comprehensive Income for the Year</i>	556,056	517,896	689,658	1,566,748	658,227
Laba per Saham Dasar (nilai penuh) <i>Basic Earning per Share (full amount)</i>	82.17	76.66	134.55	176.82	162.79

RASIO KEUANGAN *FINANCIAL RATIO*

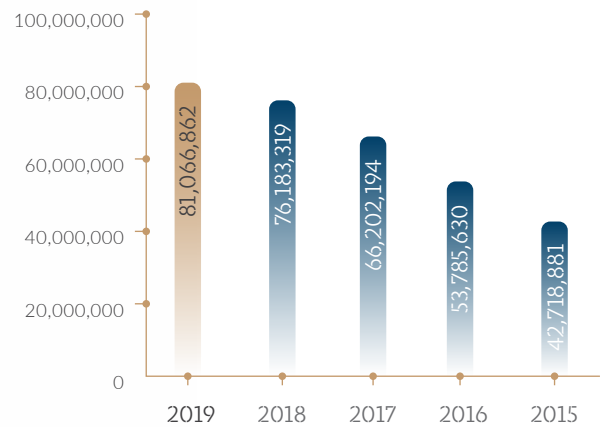
Permodalan <i>Capital</i>					
Rasio Kecukupan Modal (CAR) <i>Capital Adequacy Ratio (CAR)</i>	16.18%	15.82%	14.11%	13.34%	12.97%
Aset Produktif & Non Produktif Bermasalah Terhadap Total Aset Produktif dan Aset Non Produktif <i>Performing & Non-Performing Assets to Total Performing & Non-Performing Assets</i>	3.30%	4.59%	4.73%	1.95%	2.23%
Aset Produktif Bermasalah terhadap Total Aset Produktif <i>Non-Performing Assets to Total Performing Assets</i>	3.15%	4.47%	4.61%	1.79%	2.02%
CKPN Aset Keuangan Terhadap Aset Produktif <i>Allowance for Impairment Losses on Financial Assets to Earning Assets</i>	3.20%	2.56%	1.55%	0.94%	0.33%
Kredit Bermasalah <i>Non-Performing Loan (NPL)</i>					
Gross	3.85%	5.54%	5.65%	2.11%	2.52%
Net	1.63%	3.26%	4.20%	1.22%	2.26%
ROA	0.78%	0.73%	1.30%	2.03%	2.10%
ROE	5.92%	5.75%	10.64%	19.00%	23.41%
NIM	3.61%	4.09%	4.26%	5.16%	4.78%
BOPO	92.16%	92.61%	87.20%	83.08%	82.65%

Likuiditas <i>Liquidity</i>					
LDR <i>LDR</i>	93.34%	91.83%	90.08%	91.40%	82.99%
LFR <i>LFR</i>	93.34%	91.83%	90.08%	91.40%	82.99%
Solvabilitas <i>Solvability</i>					
Rasio Kewajiban Terhadap Jumlah Aktiva <i>Debt to Total Assets Ratio</i>	86.79%	87.60%	88.57%	88.41%	90.30%
Rasio Kewajiban Terhadap Ekuitas <i>Debt to Equity Ratio</i>	656.84%	706.15%	774.90%	762.54%	931.29%
Kepatuhan <i>Compliance</i>					
Persentase Pelanggaran BMPK <i>Percentage of Legal Lending Limit (LLL) Violation:</i>					
Pihak Terkait <i>Related Parties</i>	Nihil	Nihil	Nihil	Nihil	Nihil
Pihak Tidak Terkait <i>Non-Related Parties</i>	Nihil	Nihil	Nihil	Nihil	Nihil
Persentase Pelampauan BMPK <i>Percentage of Excess of LLL:</i>					
Pihak Terkait <i>Related Parties</i>	Nihil	Nihil	Nihil	Nihil	Nihil
Pihak Tidak Terkait <i>Non-Related Parties</i>	Nihil	Nihil	Nihil	Nihil	Nihil
Giro Wajib Minimum (GWM) <i>Statutory Reserve:</i>					
GWM Utama Rupiah <i>Rupiah Statutory Reserve</i>	6.01%	6.66%	6.51%	6.51%	7.59%
GWM Sekunder Rupiah <i>Rupiah Secondary Reserve</i>	6.82%	6.93%	8.35%	5.47%	6.86%
GWM Valuta asing <i>Foreign Currency Statutory Reserve</i>	8.60%	8.89%	8.31%	8.14%	8.24%
Posisi Devisa Netto <i>Net Open Position</i>	0.38%	0.21%	0.17%	0.15%	0.59%

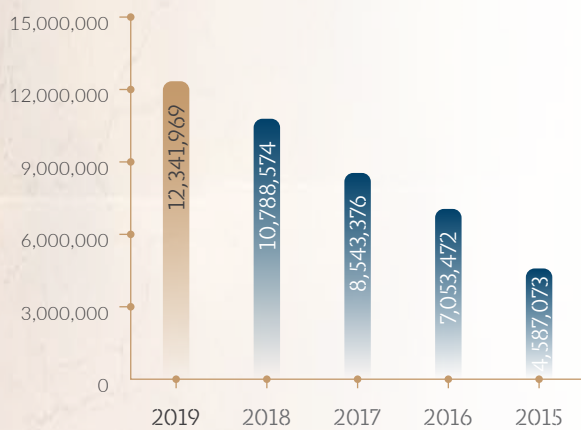
Total Aset *Total Assets*



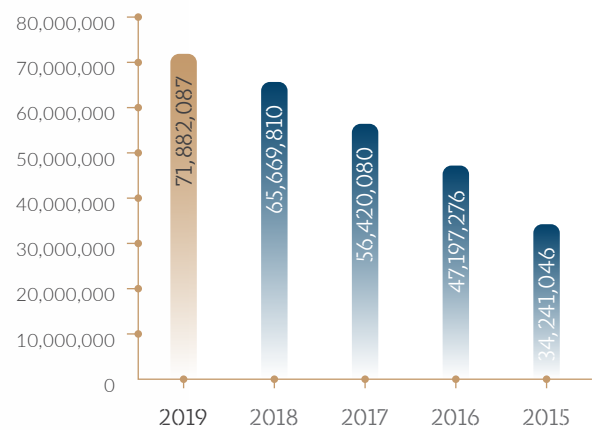
Total Utang *Total Liabilities*



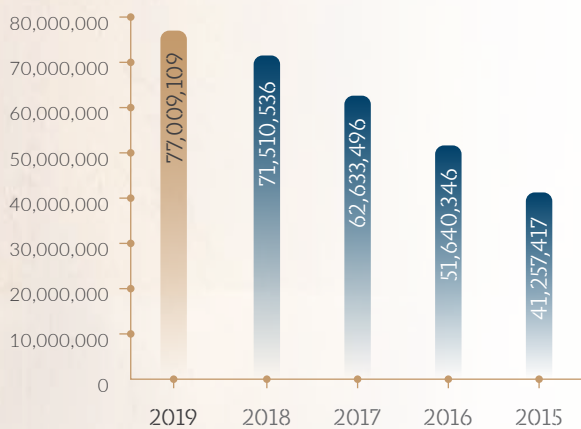
Total Ekuitas *Total Equity*



Total Kredit – Gross *Total Credit - Gross*



Dana Pihak Ketiga *Third Party Fund*



Pendapatan Bunga *Interest Income*

