

Ikhtisar Data Keuangan Penting

SIGNIFICANT FINANCIAL SUMMARY

Dalam Juta Rupiah

In Million Rupiah

IKHTISAR KEUANGAN	2020	2019	2018	2017	2016	FINANCIAL SUMMARY
Neraca						Balance Sheet
Total Aset	92,518,025	93,408,831	86,971,893	74,745,570	60,839,102	Total Assets
Total Aset Produktif	69,244,617	87,836,454	81,273,165	69,099,266	59,249,000	Total Performing Assets
Kredit – Gross	56,294,265	71,882,087	65,669,810	56,420,080	47,197,276	Credit - Gross
Total Liabilitas	79,603,549	81,066,862	76,183,319	66,202,194	53,785,630	Total Liabilities
Dana Pihak Ketiga:	72,357,421	77,009,109	71,510,536	62,633,496	51,640,346	Third Party Fund:
Giro	3,354,897	3,500,692	3,024,383	2,883,260	3,626,901	Current Accounts
Tabungan	12,722,680	17,923,804	13,475,827	6,875,231	4,315,187	Saving Deposits
Deposito Berjangka	56,279,844	55,584,613	55,009,829	52,872,043	43,696,776	Time Deposits
Sertifikat Deposito	-	-	497	2,962	1,482	Certificate of Deposits
Obligasi Subordinasi	2,043,642	2,738,334	2,731,782	1,933,309	940,883	Subordinated Bonds
Total Ekuitas	12,914,476	12,341,969	10,788,574	8,543,376	7,053,472	Total Equity
Laba/Rugi						Profit/Loss
Pendapatan Bunga	5,194,786	8,938,464	7,994,584	6,984,499	6,029,021	Interest Income
Pemulihan Kerugian						Reversal of Impairment
Penurunan Nilai Aset	1,307,078	0	0	0	0	Losses on Assets
Pendapatan Operasional Lainnya	171,099	70,296	65,932	49,025	41,511	Other Operating Income
Pembentukan Cadangan Kerugian Penurunan Nilai Aset	0	(744,052)	(1,100,985)	(548,765)	(394,024)	Provision for Impairment Losses on Assets
Beban Bunga	(5,024,154)	(6,018,642)	(5,025,008)	(4,384,398)	(3,611,373)	Interest Expense
Biaya Operasional Lainnya	(1,542,453)	(1,531,996)	(1,334,287)	(1,197,733)	(1,025,901)	Other Operating Expenses
Laba Sebelum Beban Pajak	104,448	714,688	600,930	910,146	1,087,200	Income Before Tax Expense
Laba Tahun Berjalan	64,164	528,114	437,412	675,405	820,191	Income for the Year
Penghasilan (Biaya) Komprehensif Lainnya	160,674	27,942	80,484	14,253	746,556	Other Comprehensive Income (Expense)
Total Penghasilan Komprehensif Tahun Berjalan	224,838	556,056	517,896	689,658	1,566,748	Total Comprehensive Income for the Year
Laba per Saham Dasar (nilai penuh)	9.39	82.17	76.66	134.55	176.82	Basic Earning per Share (full amount)
RASIO KEUANGAN						FINANCIAL RATIO
Permodalan						Capital
Rasio Kecukupan Modal (CAR)	15.45%	16.18%	15.82%	14.11%	13.34%	Capital Adequacy Ratio (CAR)
Aset Produktif & Non Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non Produktif	2.79%	3.30%	4.59%	4.73%	1.95%	Performing & Non-Performing Assets to Total Performing & Non-Performing Assets
Aset Produktif Bermasalah terhadap Total Aset Produktif	3.33%	3.15%	4.47%	4.61%	1.79%	Non-Performing Assets to Total Performing Assets
CKPN Aset Keuangan terhadap Aset Produktif	3.45%	3.20%	2.56%	1.55%	0.94%	Allowance for Impairment Losses on Financial Assets to Earning Assets
Kredit Bermasalah						Non-Performing Loan (NPL)
- Gross	4.09%	3.85%	5.54%	5.65%	2.11%	Gross -
- Net	1.60%	1.63%	3.26%	4.20%	1.22%	Net -
ROA	0.12%	0.78%	0.73%	1.30%	2.03%	ROA
ROE	0.58%	5.92%	5.75%	10.64%	19.00%	ROE
NIM	0.47%	3.61%	4.09%	4.26%	5.16%	NIM
BOPO	98.41%	92.16%	92.61%	87.20%	83.08%	BOPO

Likuiditas						Liquidity
LDR	77.80%	93.34%	91.83%	90.08%	91.40%	LDR
LFR	77.80%	93.34%	91.83%	90.08%	91.40%	LFR
Solvabilitas						Solvability
Rasio Kewajiban terhadap Jumlah Aktiva	86.04%	86.79%	87.60%	88.57%	88.41%	Debt to Total Assets Ratio
Rasio Kewajiban terhadap Ekuitas	616.39%	656.84%	706.15%	774.90%	762.54%	Debt to Equity Ratio
Kepatuhan Compliance						Compliance
Persentase Pelanggaran BMPK :						Percentage of Legal Lending Limit (LLL) Violation:
Pihak Terkait	Nihil	Nihil	Nihil	Nihil	Nihil	Related Parties
Pihak Tidak Terkait	Nihil	Nihil	Nihil	Nihil	Nihil	Non-Related Parties
Persentase Pelampauan BMPK :						Percentage of Excess of LLL:
Pihak Terkait	Nihil	Nihil	Nihil	Nihil	Nihil	Related Parties
Pihak Tidak Terkait	Nihil	Nihil	Nihil	Nihil	Nihil	Non-Related Parties
Giro Wajib Minimum (GWM) :						Statutory Reserve:
GWM Utama Rupiah	3.01%	6.01%	6.66%	6.51%	6.51%	Rupiah Statutory Reserve
GWM Sekunder Rupiah	7.41%	6.82%	6.93%	8.35%	5.47%	Rupiah Secondary Reserve
GWM Valuta asing	4.26%	8.60%	8.89%	8.31%	8.14%	Foreign Currency Statutory Reserve
Posisi Devisa Neto	1.86%	0.38%	0.21%	0.17%	0.15%	Net Open Position

