

IKHTISAR DATA KEUANGAN PENTING

SIGNIFICANT FINANCIAL SUMMARY

Ikhtisar Data Keuangan Penting Significant Financial Summary

Dalam Juta Rupiah
In Million Rupiah

Ikhtisar Keuangan Financial Summary	2021	2020	2019	2018	2017
Neraca Balance Sheet					
Total Aset <i>Total Assets</i>	119,104,185	92,518,025	93,408,831	86,971,893	74,745,570
Total Aset Produktif <i>Total Performing Assets</i>	98,589,539	69,244,617	87,836,454	81,273,165	69,099,266
Kredit – Gross <i>Credit – Gross</i>	70,912,355	56,294,265	71,882,087	65,669,810	56,420,080
Total Liabilitas <i>Total Liabilities</i>	105,125,905	79,603,549	81,066,862	76,183,319	66,202,194
Dana Pihak Ketiga <i>Third-Party Fund:</i>	98,720,992	72,357,421	77,009,109	71,510,536	62,633,496
- Giro <i>Current Accounts</i>	4,817,673	3,354,897	3,500,692	3,024,383	2,883,260
- Tabungan <i>Saving Deposits</i>	16,448,083	12,722,680	17,923,804	13,475,827	6,875,231
- Deposito Berjangka <i>Time Deposits</i>	77,455,236	56,279,844	55,584,613	55,009,829	52,872,043
- Sertifikat Deposito <i>Certificate of Deposits</i>	-	-	-	497	2,962
Obligasi Subordinasi <i>Subordinated Bonds</i>	1,791,503	2,043,642	2,738,334	2,731,782	1,933,309
Total Ekuitas <i>Total Equity</i>	13,978,280	12,914,476	12,341,969	10,788,574	8,543,376
Laba/Rugi Profit/Loss					
Pendapatan Bunga <i>Interest Income</i>	6,334,857	5,194,786	8,938,464	7,994,584	6,984,499
Pendapatan Operasional Lainnya <i>Other Operating Income</i>	1,052,597	171,099	70,296	65,932	49,025
Beban Bunga <i>Interest Expense</i>	5,929,054	5,024,154	6,018,642	5,025,008	4,384,398
Biaya Operasional Lainnya <i>Other Operating Expenses</i>	1,371,717	1,542,453	2,276,048	2,435,272	1,746,498
Laba Sebelum Beban Pajak <i>Income Before Tax Expense</i>	72,211	104,448	714,688	600,930	910,146
Laba Tahun Berjalan <i>Income for the Year</i>	44,127	64,164	528,114	437,412	675,405
Penghasilan (Biaya) Komprehensif Lainnya <i>Other Comprehensive Income (Expense)</i>	33,942	160,674	27,942	80,484	14,253
Total Penghasilan Komprehensif Tahun Berjalan <i>Total Comprehensive Income for The Year</i>	78,069	224,838	556,056	517,896	689,658
Laba per Saham Dasar (Nilai Penuh) <i>Basic Earning per Share (Full Amount)</i>	3.99	9.39	82.17	76.66	134.55
Rasio Keuangan Financial Ratio					
Permodalan <i>Capital</i>					
Rasio Kecukupan Modal (CAR) <i>Capital Adequacy Ratio (CAR)</i>	14.37%	15.45%	16.18%	15.82%	14.11%

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>	2.59%	2.79%	3.30%	4.59%	4.73%
Aset Produktif Bermasalah Terhadap Total Aset Produktif <i>Non-Performing Assets to Total Performing Assets</i>	2.71%	3.33%	3.15%	4.47%	4.61%
CKPN Aset Keuangan Terhadap Aset Produktif <i>Allowance for Impairment Losses on Financial Assets to Earning Assets</i>	1.40%	3.45%	3.20%	2.56%	1.55%
Kredit Bermasalah (NPL) <i>Non-Performing Loan (NPL)</i>					
- Gross	3.93%	4.09%	3.85%	5.54%	5.65%
- Net	2.17%	1.60%	1.63%	3.26%	4.20%
ROA	0.07%	0.12%	0.78%	0.73%	1.30%
ROE	0.35%	0.58%	5.92%	5.75%	10.64%
NIM	0.69%	0.47%	3.61%	4.09%	4.26%
BOPO	98.83%	98.41%	92.16%	92.61%	87.20%
Likuiditas <i>Liquidity</i>					
LDR	71.65%	77.80%	93.34%	91.83%	90.08%
LFR	71.65%	77.80%	93.34%	91.83%	90.08%
Solvabilitas <i>Solvability</i>					
Rasio Kewajiban Terhadap Jumlah Aktiva <i>Debt to Total Assets Ratio</i>	88.26%	86.04%	86.79%	87.60%	88.57%
Rasio Kewajiban Terhadap Ekuitas <i>Debt to Equity Ratio</i>	752.07%	616.39%	656.84%	706.15%	774.90%
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>	3.51%	3.01%	6.01%	6.66%	6.51%
- GWM Sekunder Rupiah <i>Rupiah Secondary Reserve</i>	7.37%	7.41%	6.82%	6.93%	8.35%
- GWM Valuta asing <i>Foreign Currency Statutory Reserve</i>	4.48%	4.26%	8.60%	8.89%	8.31%
Posisi Devisa Netto <i>Net Open Position</i>	0.36%	1.86%	0.38%	0.21%	0.17%



