

# IKHTISAR KEUANGAN

## Financial Highlights

Laporan Laba Rugi Komprehensif (dalam miliar Rupiah)	2019	2018	Statements of Comprehensive Income (in billion Rupiah)
Pendapatan Bunga-Bersih	523,07	513,97	Net Interest Income
Pendapatan Operasional lainnya (Selain Bunga)	127,25	66,27	Other Operating Income
Pendapatan Operasional	650,33	580,24	Operating Income
Beban Operasional	529,74	453,30	Operating Expenses
Laba Sebelum Pajak Penghasilan	120,59	126,94	Income Before Tax
Laba Bersih	78,82	90,79	Net Income
Penghasilan Komprehensif Lain Setelah Pajak	27,67	(8,21)	Other Comprehensive Income, Net of Tax
Jumlah Laba Komprehensif	106,49	82,58	Total Comprehensive Income

Laporan Posisi Keuangan (dalam miliar Rupiah)	2019	2018	Statements of Financial Position (in billion Rupiah)
Jumlah Aset	16.686,36	14.884,07	Total Assets
Kredit yang Diberikan (Bruto)	11.567,78	10.347,61	Loans receivable (Gross)
Cadangan Kerugian Penurunan Nilai	319,30	309,70	Allowance for impairment losses
Simpanan dari Nasabah dan Bank-bank Lain	12.608,53	10.175,83	Deposits from customers & other banks
Jumlah Liabilitas	13.796,96	12.101,16	Total Liabilities
Ekuitas	2.889,39	2.782,91	Equity

Laporan Arus Kas (dalam miliar Rupiah)	2019	2018	Statements of Cash Flows (in billion Rupiah)
Arus Kas Bersih yang diperoleh dari (digunakan untuk) Aktivitas Operasi	1.104,08	(191,17)	Net Cash Flows Provided by (Used for) Operating Activities
Arus Kas Bersih yang diperoleh (digunakan untuk) Aktivitas Investasi	(1.052,44)	(327,18)	Net Cash Flows Provided by (Used for) Investing Activities
Arus Kas Bersih yang diperoleh dari Aktivitas Pendanaan	(452,74)	611,75	Net Cash Flows Provided by (Used for) Financing Activities
Kenaikan (Penurunan) Bersih Kas dan Setara Kas	(401,10)	93,40	Net Increase (Decrease) in Cash and Cash Equivalents
Kas dan Setara Kas Awal Tahun	1.723,57	1.593,54	Cash and Cash Equivalents at the Beginning of the Year
Kas dan Setara Kas Akhir Tahun	1.304,34	1.723,57	Cash and Cash Equivalents at the End of the Year

Rasio Keuangan Utama	2019	2018	Key Financial Ratios
<b>Permodalan</b>			<b>Capital</b>
KPMM (risiko kredit)	28,41%	29,43%	CAR including credit risk
KPMM (risiko kredit + risiko pasar + risiko operasional)	23,87%	25,34%	CAR including credit risk, market risk and operational risk
Aktiva tetap terhadap modal	4,62%	4,74%	Fixed Assets to Capital
<b>Kualitas Aktiva</b>			<b>Earning Assets</b>
Aktiva produktif bermasalah	1,66%	1,86%	Non-Performing Productive Assets
Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif	2,05%	2,22%	Impairment loss reserves (CKPN) of financial assets to productive assets

Rasio Keuangan Utama	2019	2018	Key Financial Ratios
<b>Kualitas Aktiva</b>			<b>Earning Assets</b>
Pemenuhan PPA produktif	138,35%	107,32%	Compliance of Allowance for Productive Assets
NPL bruto	2,29%	2,54%	NPL Gross
NPL bersih	0,81%	0,40%	NPL Net
<b>Rentabilitas</b>			<b>Rentability</b>
ROA	0,79%	0,88%	ROA
ROE	2,88%	3,49%	ROE
NIM	3,91%	4,16%	NIM
Beban Operasi terhadap Pendapatan Operasi (BOPO)	94,56%	95,33%	Operating Expenses to Operating Income
<b>Likuiditas</b>			<b>Liquidity</b>
LDR	104,57%	115,01%	LDR
<b>Kepatuhan</b>			<b>Compliance</b>
Persentase Pelanggaran Batas Maksimum Pemberian Kredit (BMPK)	Null	Null	Percentage Violation of Legal Lending Limit (LLL)
Persentase Pelampauan BMPK	Null	Null	Percentage Lending in Excess of LLL
Giro Wajib Minimum (Rupiah)	6,03%	6,53%	Reserve Requirement (Rupiahs)
Posisi Devisa Neto (PDN)	0,94%	1,59%	Net Open Position (NOP)