Aspek Ekonomi: Ikhtisar Kinerja Keuangan
Economic Aspect: Financial Performance Highlights

Laporan Posisi Keuangan Dalam milyaran Rupiah	2020	2019	2018	Statements of Financial Position In billions of Rupiah
Jumlah Aset	17.453,28	16.686,36	14.884,07	Total Assets
Kredit yang Diberikan (Bruto)	11.705,57	11.567,78	10.347,61	Loans Receivable (Gross)
Cadangan Kerugian Penurunan Nilai	380,86	319,30	309,70	Allowance for Impairment Losses
Simpanan dari Nasabah dan Bank-bank Lain	13.584,96	12.608,53	10.175,83	Deposits from Customers and Other Banks
Jumlah Liabilitas	14.395,88	13.796,96	12.101,16	Total Liabilitites
Ekuitas	3.057,40	2.889,39	2.782,91	Equity

Laporan Laba Rugi Komprehensif Dalam milyaran Rupiah	2020	2019	2018	Statements of Comprehensive Income In billions of Rupiah
Pendapatan Bunga - Bersih	526,79	523,07	513,97	Net Interest Income
Pendapatan Operasional lainnya (Selain Bunga)	255,83	127,25	66,27	Other Operating Revenue (Non-Interest)
Beban Operasional	680,25	529,74	453,30	Operating Expenses
Laba Sebelum Pajak Penghasilan	102,37	120,59	126,94	Income Before Tax
Laba Bersih	68,48	78,82	90,79	Net Income
Penghasilan Komprehensif Lain Setelah Pajak	99,53	27,67	(8,21)	Other Comprehensive Income, Net of Tax
Jumlah Laba Komprehensif	168,01	106,49	82,58	Total Comprehensive Income

Rasio Keuangan Utama	2020	2019	2018	Key Financial Ratios
Permodalan				Capital
KPMM (Risiko Kredit)	31,22%	28,41%	29,43%	CAR including Credit Risk
KPMM (Risiko Kredit+Risiko Pasar+Risiko Operasional)	26,01%	23,87%	25,34%	CAR including Credit Risk, Market Risk and Operational Risk
Aktiva Tetap terhadap Modal	4,82%	4,62%	4,74%	Fixed Assets to Capital
Kualitas Aktiva				Earning Assets
Aktiva Produktif Bermasalah	0,86%	1,66%	1,86%	Non-Performing Productive Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	2,26%	2,05%	2,22%	Impairment Loss Reserves (CKPN) of Financial Assets to Productive Assets
Pemenuhan PPA Produktif	137,04%	138,35%	107,32%	Compliance of Allowance for Productive Assets
NPL Bruto	1,96%	2,29%	2,54%	NPL Gross
NPL Bersih	0,56%	0,81%	0,40%	NPL Net

Rasio Keuangan Utama	2020	2019	2018	Key Financial Ratios
Rentabilitas				**Rentability**
ROA	0,58%	0,79%	0,88%	ROA
ROE	2,42%	2,88%	3,49%	ROE
NIM	3,45%	3,91%	4,16%	NIM
Beban Operasi terhadap Pendapatan Operasi (BOPO)	92,23%	89,84%	95,33%	Operating Expenses to Operating Revenues

Likuiditas	2020	2019	2018	Liquidity
LDR	95,53%	104,57%	115,01%	LDR
Kepatuhan				**Compliance**
Persentase Pelanggaran Batas Maksimum Pemberian Kredit (BMPK)	nil	nil	nil	Percentage Violation of Legal Lending Limit (LLL)
Persentase Pelampauan BMPK	nil	nil	nil	Percentage Lending in Excess of LLL
Giro Wajib Minimum (Rupiah)	3,02%	6,03%	6,53%	Reserve Requirement (Rupiahs)
Posisi Devisa Neto (PDN)	3,03%	0,94%	1,58%	Net Open Position (NOP)