

**IKHTISAR KINERJA KEUANGAN**  
**FINANCIAL HIGHLIGHTS**

**Laporan Posisi Keuangan**

Statement of Financial Position

(Dalam miliar Rupiah/In billion Rupiah)

Uraian	2021	2020	2019	Descriptions
Total Aset	17.603,09	17.453,28	16.686,36	Total Assets
Kredit yang Diberikan (Bruto)	12.940,07	11.705,57	11.567,78	Loans Receivable (Gross)
Cadangan Kerugian Penurunan Nilai	444,53	380,86	319,30	Allowance for Impairment Losses
Total Liabilitas	14.587,64	14.395,88	13.796,96	Total Liabilities
Simpanan dari Nasabah dan Bank-bank Lain	13.597,67	13.584,96	12.608,53	Deposits from Customers and Other Banks
Pinjaman yang diterima	428,02	-	527,65	Borrowings
Total Ekuitas	3.015,45	3.057,40	2.889,39	Total Equity
Aset produktif	17.311,99	17.217,58	16.428,53	Productive Assets

**Laporan Laba Rugi Komprehensif**

Statements of Comprehensive Income

(Dalam miliar Rupiah/In billion Rupiah)

Uraian	2021	2020	2019	Descriptions
Pendapatan Bunga - Bersih	631,38	526,79	523,07	Net Interest Income
Pendapatan Operasional dan Non-Operasional (Selain Bunga)	217,16	255,83	127,25	Other Operating and Non-Operating Revenue (Non-Interest)
Beban Operasional dan Non-Operasional (Selain Bunga)	832,01	680,25	529,74	Operating and Non-Operating Expenses (Non-Interest)
Laba Operasional	18,00	102,28	120,54	Operating Profit
Laba Sebelum Pajak Penghasilan	16,53	102,37	120,59	Income Before Tax
Laba Bersih	8,29	68,48	78,82	Net Income
Penghasilan Komprehensif Lain Setelah Pajak	(50,23)	99,53	27,67	Other Comprehensive Income, Net of Tax
Jumlah Laba Komprehensif	(41,95)	168,01	106,49	Total Comprehensive Income
Laba bersih per saham	-	-	-	Earnings per Share

**Rasio-Rasio Keuangan Utama**  
Key Financial Ratios

Uraian	2021	2020	2019	Descriptions
<b>Permodalan</b>				<b>Capital</b>
KPMM (Risiko Kredit)	27,53%	31,22%	28,41%	CAR including Credit Risk
KPMM (Risiko Kredit+Risiko Pasar+Risiko Operasional)	23,88%	26,01%	23,87%	CAR including Credit Risk, Market Risk, and Operational Risk
Aktiva Tetap terhadap Modal	6,73%	4,82%	4,62%	Fixed Assets to Capital
<b>Kualitas Aktiva</b>				<b>Earning Assets</b>
Aktiva Produktif Bermasalah	1,18%	0,86%	1,66%	Non-Performing Productive Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	2,62%	2,26%	2,05%	Impairment Loss Reserves (CKPN) of Financial Assets to Productive Assets
Pemenuhan PPA Produktif	110,10%	137,04%	138,35%	Compliance of Allowance for Productive Assets
NPL Bruto	2,51%	1,96%	2,29%	NPL Gross
NPL Bersih	0,74%	0,56%	0,81%	NPL Net
<b>Rentabilitas</b>				<b>Rentability</b>
ROA	0,10%	0,58%	0,79%	ROA
ROE	0,29%	2,42%	2,88%	ROE
NIM	4,07%	3,45%	3,91%	NIM
Beban Operasi terhadap Pendapatan Operasi (BOPO)	98,48%	92,23%	89,84%	Operating Expenses to Operating Revenues
Cost to Income Ratio (CIR)	60,14%	58,44%	58,78%	Cost to Income Ratio (CIR)
<b>Likuiditas</b>				<b>Liquidity</b>
LDR	96,47%	95,53%	104,57%	LDR
<b>Kepatuhan</b>				<b>Compliance</b>
Persentase Pelanggaran Batas Maksimum Pemberian Kredit (BMPK)	-	-	-	Percentage Violation of Legal Lending Limit (LLL)
Persentase Pelampauan BMPK	-	-	-	Percentage Lending in Excess of LLL
Giro Wajib Minimum (Rupiah)	3,62%	3,02%	6,03%	Reserve Requirement (Rupiahs)
Posisi Devisa Neto (PDN)	2,94%	3,03%	0,94%	Net Open Position (NOP)