

IKHTISAR DATA KEUANGAN / *Financial Highlights*

dalam jutaan rupiah/in million rupiahs

No.	Uraian/Description	2019	2018	2017	2016	2015
1.	Pendapatan Bunga Bersih / <i>Net interest Income</i>	700.451	686.969	692.946	690.673	655.976
2.	Laba Operasional / <i>Operating profit</i>	331.701	359.886	353.017	239.185	327.104
3.	Laba Sebelum Pajak / <i>Profit before income tax</i>	330.774	355.549	353.573	239.866	322.436
4.	Laba Bersih / <i>Net profit</i>	247.574	265.863	264.240	179.261	240.772
5.	Laba Bersih Per Saham / <i>Net Profit per Share</i>	60.53	65.00	65.00	44.00	59.00
6.	Total Biaya Dana / <i>Total cost of funds</i>	358.086	339.168	317.531	334.636	323.722
7.	Jumlah Laba (rugi) yang dapat didistribusikan kepada / <i>Net income (loss) attributable to:</i>	247.574	265.863	264.240	179.261	240.772
	a. Pemilik Entitas Induk / <i>Equity holders of the parent entity</i>	247.574	265.863	264.260	179.261	240.772
	b. Kepentingan non pengendali / <i>Non-controlling interests</i>	0	0	0	0	0
8.	Jumlah Laba (rugi) Komprehensif / <i>Total comprehensive income (loss)</i>	392.935	65.391	460.865	477.941	193.372
9.	Jumlah Laba (rugi) Komprehensif yang dapat didistribusikan kepada / <i>Net income (loss) comprehensive attributable to:</i>	392.935	65.391	460.865	477.941	193.372
	a. Pemilik Entitas Induk / <i>Equity holders of the parent entity</i>	392.935	65.391	460.865	477.941	193.372
	b. Kepentingan non pengendali / <i>Non-controlling interests</i>	0	0	0	0	0
10.	Jumlah Aset / <i>Total assets</i>	12.900.219	12.093.079	11.817.844	10.587.951	9.409.597
11.	Jumlah Liabilitas / <i>Total liabilities</i>	9.419.749	9.005.066	8.735.206	7.906.177	7.145.162
12.	Jumlah Ekuitas / <i>Total equity</i>	3.480.470	3.088.013	3.082.638	2.681.774	2.263.835
13.	Aktiva Produktif / <i>Productive assets</i>	11.550.481	10.858.407	10.617.508	9,407,592	8,497,082
14.	Kredit Yang Diberikan / <i>Loan</i>	7.791.537	7.274.825	6.783.699	6,288,416	7,110,427
15.	Dana Pihak Ketiga / <i>Funding</i>	8.871.009	8.368.784	8.373.301	7,769,787	6,998,086
16.	Pinjaman Diterima / <i>Borrowings</i>	0	0	0	0	0
17.	Jumlah Lembar Saham Yang Di tempatkan dan Disetor (lembar) / <i>Total Authorized and Paid-up share.</i>	4.090.090.000	4.090.090.000	4.090.090.000	4.090.090.000	4.090.090.000

Rasio Keuangan / *Financial Ratio*

No.	Uraian/ <i>Description</i>	2019	2018	2017	2016	2015
1.	Permodalan / <i>Capital</i>					
	- Kewajiban Penyediaan Modal Minimum (KPMM) / <i>Capital Adequacy Ratio (CAR)</i>	38.60%	34.58%	35.36%	35.12%	28.26%
2.	Aktiva Produktif / <i>Productive Assets</i>					
	a. Aset Produktif Bermasalah dan Aset Non Produktif terhadap Total Aset produktif dan Non Produktif / <i>Non Performing Productive Asset and Non Productive Asset on Total Productive Asset and Non Productive Asset</i>	1.34%	1.36%	1.48%	2.07%	1.67%
	b. Aset Produktif Bermasalah terhadap Total Aset Produktif / <i>Non Performing Productive Asset on Total Productive Asset</i>	1.52%	1.56%	1.66%	2.40%	1.91%
	c. CKPN terhadap Aset Produktif / <i>CKPN toward Productive assets</i>	1.24%	1.44%	1.28%	1.23%	1.33%
	d. NPL Gross / <i>Non Performing Loan Gross</i>	2.26%	2.33%	2.58%	3.59%	2.26%
	e. NPL Net / <i>Non Performing Loan Net</i>	0.63%	1.04%	1.32%	2.18%	1.36%
3.	Rentabilitas / <i>Rentability</i>					
	a. ROA / <i>Return of Assets</i>	2.72%	2.96%	3.19%	2.30%	3.53%
	b. ROE / <i>Return of Equity</i>	7.50%	9.01%	9.55%	6.95%	11.24%
	c. NIM / <i>Net Interest Margin</i>	6.45%	6.41%	7.08%	7.48%	8.13%
	d. BOPO / <i>BOPO</i>	71.48%	68.09%	69.04%	78.48%	68.58%
4.	Likuiditas / <i>Liquidity</i>					
	- LDR / <i>Loan Deposit Ratio</i>	88.06%	86.93%	81.02%	80.93%	101.61%
5.	Kepatuhan / <i>Compliance</i>					
	a. Persentase Pelanggaran BMPK / <i>Rate of Non Compliance to Legal Lending Limits (BMPK)</i>	0	0	0	0	0
	i. Pihak Terkait / <i>Related Parties</i>	0	0	0	0	0
	ii. Pihak tidak Terkait / <i>Non-Related Parties</i>	0	0	0	0	0

	b. Persentase Pelampauan BMPK / Rate of Exceeding to Legal Lending Limits (BMPK)					
	i. Pihak Terkait / Related Parties	0	0	0	0	0
	ii. Pihak tidak Terkait / Non-Related Parties	0	0	0	0	0
	c. Giro Wajib Minimum (GWM) / Minimum Required Current Account					
	i. GWM utama rupiah / Rupiah Primary Reserve Requirement	6.01%	6.51%	6.52%	6.53%	7.57%
	ii. GWM Valas / Foreign Exchange Reserve Requirement	8.12%	8.82%	8.54%	9.95%	9.21%
	d. Posisi Devisa Neto (PDN) / Net Foreign Exchange Positon	0.46%	1.71%	4.54%	1.03%	2.92%