

IKHTISAR KEUANGAN LIMA TAHUN (2015 – 2019)

Financial Highlights of Five Years (2015-2019)

Ikhtisar Keuangan Lima Tahun (2015-2019)

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Angka-angka pada seluruh tabel dan grafik menggunakan notasi bahasa Indonesia (Dalam Jutaan Rupiah kecuali Data Saham)

Numerical notation in all tables and graphs is in Indonesian format (In Million Rupiah, except for Shares Data)

Laporan Posisi Keuangan Konsolidasian	2019	2018	2017	2016	2015	Consolidated Statements of Financial Position
Total Aset	161.451.259	152.892.866	148.328.370	165.527.512	182.689.351	Total Assets
Total aset produktif	141.641.383	132.020.690	126.023.655	141.100.211	157.776.519	Total productive assets
Kredit yang diberikan - bruto	109.039.100	107.411.295	98.615.022	106.372.456	129.487.428	Loans - gross
Kredit yang diberikan - bersih	105.082.244	99.209.601	90.020.985	94.782.664	125.867.973	Loans – net
Efek-efek untuk tujuan investasi	13.801.606	14.989.712	22.820.908	27.401.825	14.909.196	Investment securities
Penempatan pada Bank Indonesia dan bank- bank lain	14.854.689	11.850.858	6.294.096	8.045.662	8.290.830	Placement with Bank Indonesia and other banks
Total Liabilitas	137.413.908	130.440.930	126.817.628	146.237.906	163.876.507	Total Liabilities
Simpanan dari nasabah	123.184.575	118.135.189	111.288.007	130.302.660	145.460.639	Deposits from customers
Giro	32.438.603	28.079.920	30.034.800	31.334.284	29.594.863	Demand deposits
Tabungan	29.845.502	28.809.247	27.822.715	29.441.550	25.524.180	Savings
Deposito	60.900.470	61.246.022	53.430.492	69.526.826	90.341.596	Time deposits

Laporan Posisi Keuangan Konsolidasian	2019	2018	2017	2016	2015	Consolidated Statements of Financial Position
Simpanan dari bank-bank lain	2.973.682	2.460.671	2.697.543	2.661.635	2.321.856	<i>Deposits from other banks</i>
Utang subordinasi	2.278.818	4.784.287	6.531.643	6.526.586	7.905.036	<i>Subordinated debts</i>
Total Ekuitas	24.037.351	22.451.936	21.510.742	19.289.606	18.812.844	Total Equity
Jumlah lembar saham yang ditempatkan dan disetor penuh (dalam satuan)	28.042.739.205	28.042.739.205	28.042.739.205	22.339.930.055	11.883.834.973	<i>Number of shares issued and fully paid (in unit)</i>

Laporan Laba Rugi dan Penghasilan Komprehensif Konsolidasian	2019	2018	2017	2016	2015	Consolidated Statements of Profit or Loss and Other Comprehensive income
Pendapatan bunga dan pendapatan syariah	5.720.968	5.400.185	5.224.226	5.883.441	6.196.899	<i>Net interest and shariah income</i>
Pendapatan provisi dan komisi - bersih dan pendapatan operasional lainnya	2.113.505	1.961.296	3.355.959	2.268.779	2.152.570	<i>Net fees and commission income and other operating income</i>
Kerugian penurunan nilai aset keuangan	(1.086.106)	(1.676.421)	(3.127.098)	(12.207.656)	(3.678.035)	<i>Impairment losses on financial assets</i>
Beban operasional lainnya	(4.737.632)	(4.465.833)	(4.501.955)	(4.578.598)	(4.377.899)	<i>Other operating expenses</i>
Laba sebelum pajak penghasilan	2.010.735	1.219.227	951.132	(8.634.034)	293.535	Income before tax
Beban pajak penghasilan	(510.315)	(317.975)	(202.699)	2.150.950	(46.423)	<i>Income tax expense</i>
Laba bersih	1.500.420	901.252	748.433	(6.483.084)	247.112	Net income
Penghasilan komprehensif lain, setelah pajak penghasilan	84.995	40.070	(22.747)	(35.684)	1.648.997	<i>Other comprehensive income, net of tax</i>
Jumlah laba komprehensif	1.585.415	941.322	725.686	(6.518.768)	1.896.109	Total comprehensive income

Laporan Laba Rugi dan Penghasilan Komprehensif Konsolidasian	2019	2018	2017	2016	2015	Consolidated Statements of Profit or Loss and Other Comprehensive income
Laba bersih yang dapat diatribusikan kepada:						Net income attributable to:
a. Pemilik entitas induk	1.500.420	901.251	748.433	(6.483.084)	247.112	a. Equity holders of the parent entity
b. Kepentingan non-pengendali	-	1	-	-	-	b. Non-controlling interests
Laba komprehensif yang dapat diatribusikan kepada:						Comprehensive income attributable to:
a. Pemilik entitas induk	1.585.415	941.321	725.686	(6.518.768)	1.896.109	a. Equity holders of the parent entity
b. Kepentingan non-pengendali	-	1	-	-	-	b. Non-controlling interests
Laba bersih per saham dasar dan dilusian yang dapat diatribusikan kepada pemilik entitas induk (Rupiah penuh)	54	32	29	(368)	21	Basic and diluted earnings per share attributable to equity holders of the parent entity (whole Rupiah)

Rasio Keuangan (Entitas Induk Saja)	2019	2018	2017	2016	2015	Financial Ratios (Parent Entity Only)
Rasio Kinerja						Performance Ratio
Kewajiban Penyediaan Modal Minimum (KPMM)	19,9%	19,4%	18,1%	15,6%	15,0%	Capital Adequacy Ratio (CAR)
Aset produktif bermasalah dan aset non- produktif bermasalah terhadap total aset produktif dan aset non-produktif	1,8%	2,8%	2,7%	5,0%	1,7%	Non-performing earning assets and non- productive assets to total earnings and non-productive assets
Aset produktif bermasalah terhadap total aset produktif	2,2%	3,5%	3,3%	6,3%	2,2%	Non-performing earning assets to total productive assets
Cadangan Kerugian Penurunan Nilai (CKPN) aset keuangan terhadap aset produktif	2,9%	6,1%	6,4%	7,7%	2,7%	Allowance for impairment of financial assets to total productive assets
NPL-bruto	2,8%	4,4%	4,6%	8,8%	2,7%	NPL-gross
NPL-neto	1,3%	1,7%	1,7%	2,2%	1,4%	NPL-net
Imbal hasil aset (ROA)	1,3%	0,8%	0,6%	(4,9%)	0,2%	Return on Assets (ROA)
Imbal hasil ekuitas (ROE)	7,2%	5,0%	4,8%	(38,3%)	1,8%	Return on Equity (ROE)
Margin pendapatan bunga bersih (NIM)	4,4%	4,1%	4,0%	3,9%	4,0%	Net Interest Margin (NIM)

Rasio Keuangan (Entitas Induk Saja)	2019	2018	2017	2016	2015	Financial Ratios (Parent Entity Only)
Biaya Operasional terhadap Pendapatan Operasional (BOPO)	87,0%	93,4%	94,8%	150,8%	98,9%	<i>Operating expenses to operating Revenues (BOPO)</i>
<i>Loan to Deposit Ratio (LDR)</i>	86,3%	90,1%	87,5%	80,5%	87,8%	<i>Loan to Deposit Ratio (LDR)</i>
<i>Liquidity Coverage Ratio (LCR)</i>	203,6%	228,7%	274,5%	256,0%	N/A	<i>Liquidity Coverage Ratio (LCR)</i>
<i>Net Stable Funding Ratio (NSFR)</i>	114,2%	120,07%	N/A	N/A	N/A	<i>Net Stable Funding Ratio (NSFR)</i>
Rasio liabilitas terhadap ekuitas	579,0%	589,3%	597,3%	769,1%	883,5%	<i>Liabilities to equity ratio</i>
Rasio liabilitas terhadap aset	85,3%	85,5%	85,7%	88,5%	89,8%	<i>Liabilities to assets ratio</i>