

PENCAPAIAN USAHA *BUSINESS PERFORMANCE*
POSISI KEUANGAN *FINANCIAL POSITION*

NERACA KEUANGAN	2021	2020	2019	2018	2017	FINANCIAL BALANCE
Aset	15.983.152	14.159.755	12.900.219	12.093.079	11.817.844	Asset
Kredit yang diberikan	7.948.979	7.195.565	7.791.537	7.274.825	6.783.699	Credit provided
Surat Berharga	6.433.708	5.804.656	3.212.723	2.565.739	3.337.891	Securities
Aset Produktif	14.551.753	13.046.970	11.550.481	10.858.407	10.617.508	Productive Assets
Aset Non Produktif	33	33	33	7.982	707	Non-productive assets
Aset lainnya	173.281	148.543	112.976	108.341	115.481	Other Assets
Liabilitas	11.693.332	10.150.492	9.419.749	9.005.066	8.735.205	Liability
Giro	1.154.453	907.219	936.716	828.382	908.100	Current Account
Tabungan	3.895.413	3.663.628	3.432.841	3.289.069	3.393.137	Savings
Simpanan Berjangka	6.121.608	5.324.372	4.501.452	4.251.333	4.072.064	Time Deposits
Pinjaman dari Bank Lain	176.054	5.273	52.030	9.123	6.921	Loans from other banks
Pinjaman yang diterima	0	0	0	0	0	Loans received
Ekuitas	4.289.820	4.009.263	3.480.470	3.088.013	3.082.639	Equity
Liabilitas dan Ekuitas	15.983.152	14.159.755	12.900.219	12.093.079	11.817.844	Liability and Equity
Biaya dana	295.051	326.617	358.086	339.168	317.531	Cost of fund
LABA RUGI KOMPREHENSIF	2021	2020	2019	2018	2017	COMPREHENSIVE PROFIT & LOSS
Pendapatan bunga	1.210.025	1.122.203	1.058.537	1.026.137	1.010.477	Interest income
Beban bunga	295.051	326.617	358.086	339.168	317.531	Interest expense
Pendapatan bunga bersih	914.974	795.586	700.451	686.969	692.946	Net interest income
Pendapatan operasional	162.959	159.437	104.668	101.719	129.658	Operating income
Beban operasional	414.004	535.047	473.418	428.802	469.587	Operating expense
Laba sebelum pajak	665.573	419.976	330.774	355.549	353.573	Profit before tax
Laba bersih tahun berjalan	519.580	325.932	247.574	265.863	264.240	Net profit for year
Laba yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali	519.580	325.932	247.574	265.863	264.240	Profit attributable to company owner and non controlling interest
Pendapatan komprehensif	(119.215)	298.697	145.361	(200.472)	196.626	Comprehensive income
Laba (rugi) komprehensif	400.365	624.190	392.935	65.391	460.866	Comprehensive Profit (Loss)
Pendapatan komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali	400.365	624.629	392.935	65.391	460.866	Comprehensive income attributable to company owner and non controlling interest
Laba bersih per saham dasar (dalam rupiah penuh)	129.02	80	60.53	65.00	64.61	Basic earning per shares
Dividen	0	0	0	60.002	60.002	Dividend
Jumlah lembar saham yang ditempatkan dan disetor	4.090.090.000	4.090.090.000	4.090.090.000	4.090.090.000	4.090.090.000	Total authorized and paid up share

RASIO KEUANGAN (%)	2021	2020	2019	2018	2017	FINANCIAL RATIO
Kewajiban penyediaan modal minimum (KPMM)	48,12	46,49	38,60	34,58	35,36	<i>Obligation to provide minimum capital (KPMM)</i>
Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset	0,56	0,81	1,34	1,36	1,48	<i>Problematic productive assets and non-productive assets which have problems with total assets</i>
Aset produktif bermasalah terhadap total aset produktif	0,56	0,81	1,52	1,56	1,66	<i>Productive assets which have problems with total productive assets</i>
Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif	1,06	1,18	1,24	1,44	1,28	<i>Allowance for impairment losses (CKPN) of financial assets toward productive assets</i>
Non performing loan gross (NPL Gross)	1,18	1,69	2,26	2,33	2,58	<i>Non performing loan gross (NPL Gross)</i>
Non performing loan net (NPL Net)	0,34	0,75	0,63	1,04	1,32	<i>Non performing loan net (NPL Net)</i>
Return of aset (ROA)	4,31	3,17	2,72	2,96	3,19	<i>Return of aset (ROA)</i>
Return of equity (ROE)	12,50	9,35	7,50	9,01	9,55	<i>Return of equity (ROE)</i>
Net interest margin (NIM)	6,54	6,66	6,45	6,41	7,08	<i>Net interest margin (NIM)</i>
Biaya operasional pendapatan operasional (BOPO)	51,70	67,59	71,48	68,09	69,04	<i>Biaya operasional pendapatan operasional (BOPO)</i>
Cost to Income Ratio (CIR)	35,31	39,85	-	86,93	81,02	<i>Cost to Income Ratio</i>
Loan to deposit ratio (LDR)	71,15	72,72	88,06	34,58	35,36	<i>Loan to deposit ratio (LDR)</i>
Net Stable Funding Ratio secara Individu	0,00	0,00	0,00	-	-	<i>Individual Net Stable Funding Ratio</i>
Leverage Ratio secara Individu (Pengungkit)	24,79	26,24	0,00	-	-	<i>Individual Leverage Ratio</i>
RENTABILITAS (%)	2021	2020	2019	2018	2017	RENTABILITY
Rasio laba (rugi) terhadap jumlah aset	3,25	2,30	1,92	2,20%	2,24%	<i>Profit (loss) ratio of total assets</i>
Rasio laba (rugi) terhadap ekuitas	12,11	8,13	7,11	8,61%	8,57%	<i>Ratio of profit (loss) to equity</i>
Rasio laba (rugi) terhadap pendapatan/penjualan	37,84	25,43	21,28	23,57%	23,18%	<i>Profit (loss) to income / sales ratio</i>
Rasio Lancar	65,35	65,17	49,78	36,02%	38,80%	<i>Current Ratio</i>
Rasio liabilitas terhadap ekuitas	272,58	253,18	270,65	291,61%	283,37%	<i>Liability to equity ratio</i>
Rasio liabilitas terhadap jumlah aset	73,16	71,69	73,02	74,46%	73,92%	<i>Liability ratio to total assets</i>
Margin bunga bersih	6,54	6,66	6,45	6,41%	7,08%	<i>Net interest margin</i>
Biaya operasional terhadap pendapatan	51,70	67,59	71,48	68,09%	69,04%	<i>Operational costs toward income</i>
EKUIDITAS (%)	2021	2021	2020	2019	2018	EQUIDITY
Rasio kredit terhadap dana pihak ketiga	71,15	72,72	88,06	86,93%	81,02%	<i>Credit ratio to third party funds</i>
Rasio dana murah	45,20	46,19	49,26	49,20%	51,37%	<i>Low Cost Rasio</i>
Rasio lancar	47,04	65,17	35,88	36,02%	38,80%	<i>Current Rasio</i>

KEPATUHAN (%)	2021	2020	2019	2018	2017	COMPLIANCE
a. Pihak terkait	0	0	0	0.00	0,00	<i>a. Related Parties</i>
b. Pihak tidak terkait	0	0	0	0.00	0,00	<i>b. Unrelated Parties</i>
a. Pihak terkait	0	0	0	0.00	0,00	<i>a. Related Parties</i>
b. Pihak tidak terkait	0	0	0	0.00	0,00	<i>b. Unrelated Parties</i>
a. GWM utama rupiah	5,99	3,06	6.01	6.51	6,52	<i>a. Rupiah primary reserve requirement</i>
b. GWM valuta asing	4,45	6,44	8,12	8.82	8,54	<i>b. Foreign exchange reserve requirement</i>
Posisi devisa neto (PDN)	0,53	0,53	0,46	1.71	4,54	<i>Net open position (NOP)</i>