



FINANCIAL HIGHLIGHTS

IDR Billion

Statement of Financial Position	Growth	2019	2018	2017	2016	2015
Total Assets	20.35%	100,804	83,762	82,297	70,532	68,225
Placements with Bank Indonesia and other banks	178.10%	8,037	2,890	7,170	5,983	8,673
Securities and other bills	0.93%	25,857	25,618	26,702	23,741	14,858
Loans	25.47%	53,015	42,253	35,223	28,277	32,398
Deposits from third parties	19.85%	72,790	60,735	61,283	51,073	49,740
Total liabilities	21.84%	85,262	69,979	69,232	58,266	56,708
Equity	12.76%	15,542	13,783	13,065	12,266	11,517
Net income	25.22%	2,003	1,599	1,300	1,158	1,053

IDR Billion

Profit (Loss) for The Year Attributable to	2019	2018	2017	2016	2015
Profit (loss) for the year attributable to equity holders	2,003	1,599	1,300	1,158	1,053
Total comprehensive income(Loss) for the year attributable to equity holders	2,558	1,368	1,378	1,275	4,648

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IDR Billion

Statement of Financial Position	Growth	2019	2018	2017	2016	2015
Net interest income	1.98%	3,584	3,514	3,509	3,488	3,303
Non-interest	18.48%	2,390	2,017	2,179	1,734	1,935
Income before tax & minority interest	25.29%	2,508	2,002	1,649	1,545	1,239
Net income	25.22%	2,003	1,599	1,300	1,158	1,053
Total comprehensive profit (loss)	87.01%	2,558	1,368	1,378	1,275	4,648

FINANCIAL RATIO	2019	2018	2017	2016	2015
Return on Assets (ROA)	2.90%	2.47%	2.24%	2.36%	1.97%
Return on Equity (ROE)	14.85%	13.76%	11.66%	10.91%	15.30%
Loan to Deposit Ratio (LDR)	69.67%	67.23%	56.47%	55.35%	65.05%
Non-Performing Loan (NPL) gross	2.46%	1.60%	2.01%	3.44%	2.81%
Capital Adequacy Ratio (CAR)	23.68%	22.79%	24.11%	26.21%	22.85%
Liabilities on Equity	548.59%	507.72%	529.90%	475.02%	492.39%
Liabilities on Total Assets	84.58%	83.55%	84.12%	82.61%	83.12%
Operational expense on operational income	74.10%	77.78%	81.28%	81.81%	85.72%
Net Interest Margin (NIM)	4.90%	5.19%	5.80%	7.01%	6.04%

Employees & Branch Offices	Growth	2019	2018	2017	2016	2015
Total branch offices	2.71%	377	369	364	349	345
Total permanent employees	-9.78%	5,379	5,962	6,156	6,466	6,850