

# Ikhtisar Keuangan

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Dalam Rp Miliar

| LAPORAN POSISI KEUANGAN                      | Pertumbuhan | 2020    | 2019    | 2018   | 2017   | 2016   |
|----------------------------------------------|-------------|---------|---------|--------|--------|--------|
| Total Aset                                   | 11,31%      | 112.203 | 100.804 | 83.762 | 82.297 | 70.532 |
| Penempatan pada Bank Indonesia dan bank lain | -51,04%     | 3.935   | 8.037   | 2.890  | 7.170  | 5.983  |
| Efek-efek dan tagihan lainnya                | 82,39%      | 47.160  | 25.857  | 25.618 | 26.702 | 23.741 |
| Kredit yang diberikan                        | -8,54%      | 48.487  | 53.015  | 42.253 | 35.223 | 28.277 |
| Simpanan pihak ketiga                        | 8,79%       | 79.186  | 72.790  | 60.735 | 61.283 | 51.073 |
| Total liabilitas                             | 10,24%      | 93.995  | 85.262  | 69.979 | 69.232 | 58.266 |
| Ekuitas                                      | 17,15%      | 18.208  | 15.542  | 13.783 | 13.065 | 12.266 |
| Laba bersih                                  | 50,21%      | 3.008   | 2.003   | 1.599  | 1.300  | 1.158  |

Dalam Rp Miliar

| LAPORAN LABA RUGI                          | Pertumbuhan | 2020  | 2019  | 2018  | 2017  | 2016  |
|--------------------------------------------|-------------|-------|-------|-------|-------|-------|
| Pendapatan bunga bersih                    | 9,21%       | 3.913 | 3.584 | 3.514 | 3.509 | 3.488 |
| Pendapatan selain bunga                    | 25,98%      | 2.919 | 2.317 | 2.017 | 2.179 | 1.734 |
| Laba sebelum pajak & kepentingan minoritas | 48,10%      | 3.715 | 2.508 | 2.002 | 1.649 | 1.545 |
| Laba bersih                                | 50,21%      | 3.008 | 2.003 | 1.599 | 1.300 | 1.158 |
| Total laba (rugi) komprehensif             | 53,28%      | 3.922 | 2.558 | 1.368 | 1.378 | 1.275 |

Dalam Rp Miliar

| LAPORAN POSISI KEUANGAN                           | 2020    | 2019    | 2018    | 2017    | 2016    |
|---------------------------------------------------|---------|---------|---------|---------|---------|
| Imbal aset (ROA)                                  | 3,64%   | 2,90%   | 2,47%   | 2,24%   | 2,36%   |
| Imbal ekuitas (ROE)                               | 19,42%  | 14,85%  | 13,76%  | 11,66%  | 10,91%  |
| Loan to deposit ratio (LDR)                       | 60,04%  | 69,67%  | 67,23%  | 56,47%  | 55,35%  |
| Kredit bermasalah (NPL) gross                     | 1,39%   | 2,46%   | 1,60%   | 2,01%   | 3,44%   |
| Rasio kecukupan modal                             | 31,04%  | 23,68%  | 22,79%  | 24,11%  | 26,21%  |
| Liabilitas terhadap ekuitas                       | 516,23% | 548,59% | 507,72% | 529,90% | 475,02% |
| Liabilitas terhadap total aset                    | 83,77%  | 84,58%  | 83,55%  | 84,12%  | 82,61%  |
| Beban operasional terhadap pendapatan operasional | 65,94%  | 74,10%  | 77,78%  | 81,28%  | 81,81%  |
| Net Interest Margin (NIM)                         | 4,42%   | 4,90%   | 5,19%   | 5,80%   | 7,01%   |

| DATA KARYAWAN & KANTOR CABANG | Pertumbuhan | 2020 | 2019 | 2018 | 2017 | 2016 |
|-------------------------------|-------------|------|------|------|------|------|
|-------------------------------|-------------|------|------|------|------|------|

|                       |        |       |       |       |       |       |
|-----------------------|--------|-------|-------|-------|-------|-------|
| Jumlah kantor cabang  | -2,71% | 377   | 377   | 369   | 364   | 349   |
| Jumlah karyawan tetap | -6,08% | 5.052 | 5.379 | 5.962 | 6.156 | 6.466 |

## Total Asset



## Laba Bersih



## Penyaluran Kredit



## DPK



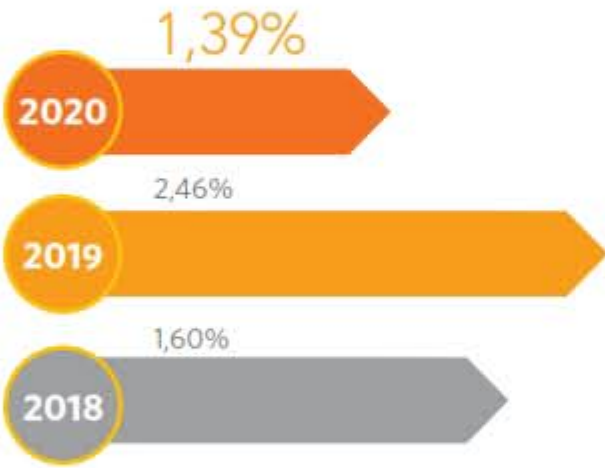
## Pendapatan Bunga Bersih



## Pendapatan Selain Bunga



## Kualitas NPL Gross



## BOPO

