

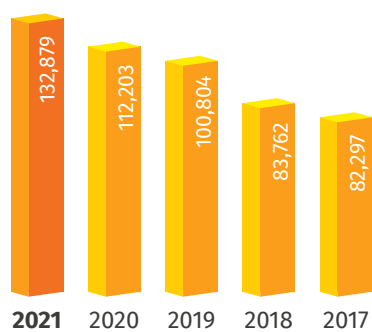
FINANCIAL HIGHLIGHTS

Financial Positions

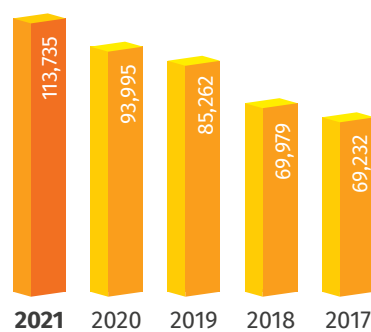
in billions of Rupiah

Description	2021	2020	2019	2018	2017
Total Assets	132,879	112,203	100,804	83,762	82,297
Placements with Bank Indonesia and Other Banks	9,811	3,935	8,037	2,890	7,170
Securities and Other Bills	46,051	47,160	25,857	25,618	26,702
Loans	60,677	48,487	53,015	42,253	35,223
Deposits from third parties	98,907	79,186	72,790	60,735	61,283
Total liabilities	113,735	93,995	85,262	69,979	69,232
Equity	19,144	18,208	15,542	13,783	13,065

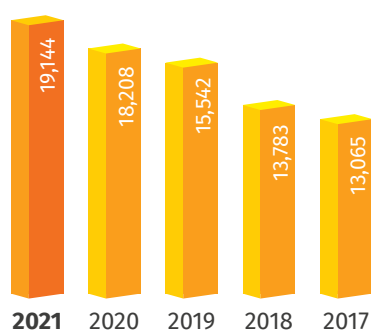
Total Assets
in billions of Rupiah



Total liabilities
in billions of Rupiah



Equity
in billions of Rupiah



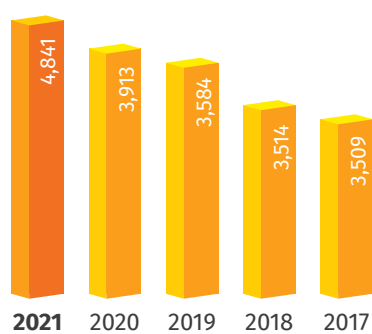
FINANCIAL HIGHLIGHTS

➤ Profit or Loss and Other Comprehensive Income

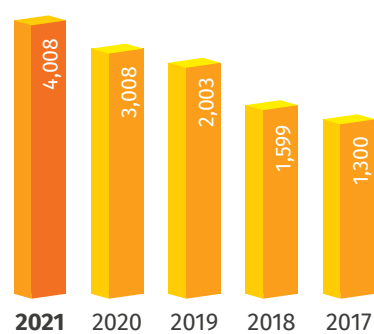
in billions of Rupiah

Description	2021	2020	2019	2018	2017
Net Interest Income	4,841	3,913	3,584	3,514	3,509
Non interest	3,140	2,919	2,317	2,017	2,179
Operational Income - Neto	4,943	3,735	2,476	1,953	1,604
Income before tax & minority interest	4,953	3,715	2,508	2,002	1,649
Net Income	4,008	3,008	2,003	1,599	1,300
Total comprehensive profit (loss)	3,036	3,922	2,558	1,368	1,378
Earnings per Share Basic	576	432	288	230	187

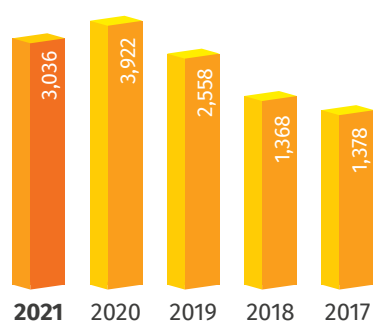
Net interest income
in billions of Rupiah



Net income
in billions of Rupiah



Total comprehensive profit (loss)
in billions of Rupiah



FINANCIAL HIGHLIGHTS

> Cash Flows

in billions of Rupiah

Description	2021	2020	2019	2018	2017
Net cash flows of (used in) operating activities	10,932,709	(545,449)	3,649,734	(3,199,929)	5,356,123
Net cash flows for financing activities	(2,095,950)	(670,350)	(799,650)	(793,800)	(982,175)
Net Increase (decrease) in cash and cash equivalents	9,901,178	(6,148,451)	5,997,796	(9,490,222)	2,673,894
Cash and cash equivalents at the beginning of the year	7,691,157	13,839,608	7,841,812	17,332,034	14,658,140
Cash and cash equivalents at the end of the year	17,592,335	7,691,157	13,839,608	7,841,812	17,332,034

> Financial Ratios

in %

Uraian	2021	2020	2019	2018	2017
Return on assets (ROA)	4.22%	3.64%	2.90%	2.47%	2.24%
Return on equity (ROE)	23.49%	19.42%	14.85%	13.76%	11.66%
Loan to deposit ratio (LDR)	60.96%	60.04%	69.67%	67.23%	56.47%
Non-Performing Loan (NPL) gross	1.12%	1.39%	2.46%	1.60%	2.01%
Capital adequacy ratio	27.30%	31.04%	23.68%	22.79%	24.11%
Liabilities on equity	594.10%	516.23%	548.59%	507.72%	529.90%
Liabilities on total assets	85.59%	83.77%	84.58%	83.55%	84.12%
Operational expenses on operational income	56.06%	65.94%	74.10%	77.78%	81.28%
Net Interest Margin (NIM)	4.75%	4.42%	4.90%	5.19%	5.80%