

Financial Highlights

In Rp Billion

STATEMENT OF FINANCIAL POSITION	Growth	2020	2019	2018	2017	2016
Total Assets	11.31%	112,203	100,804	83,762	82,297	70,532
Placements with Bank Indonesia and other banks	-51.04%	3,935	8,037	2,890	7,170	5,983
Securities and other bills	82.39%	47,160	25,857	25,618	26,702	23,741
Loans	-8.54%	48,487	53,015	42,253	35,223	28,277
Deposits from third parties	8.79%	79,186	72,790	60,735	61,283	51,073
Total liabilities	10.24%	93,995	85,262	69,979	69,232	58,266
Equity	17.15%	18,208	15,542	13,783	13,065	12,266
Net income	50.21%	3,008	2,003	1,599	1,300	1,158

In Rp Billion

STATEMENT OF INCOME	Growth	2020	2019	2018	2017	2016
Net interest income	9.21%	3,913	3,584	3,514	3,509	3,488
Non-interest	25.98%	2,919	2,317	2,017	2,179	1,734
Income before tax & minority interest	48.10%	3,715	2,508	2,002	1,649	1,545
Net income	50.21%	3,008	2,003	1,599	1,300	1,158
Total comprehensive profit (loss)	53.28%	3,922	2,558	1,368	1,378	1,275

In Rp Billion

FINANCIAL RATIO	2020	2019	2018	2017	2016
Return on Assets (ROA)	3.64%	2.90%	2.47%	2.24%	2.36%
Return on Equity (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%
Non-Performing Loan (NPL) gross	1.39%	2.46%	1.60%	2.01%	3.44%
Capital Adequacy Ratio (CAR)	31.04%	23.68%	22.79%	24.11%	26.21%
Liabilities on Equity	516.23%	548.59%	507.72%	529.90%	475.02%
Liabilities on Total Assets	83.77%	84.58%	83.55%	84.12%	82.61%
Operational expense on operational income	65.94%	74.10%	77.78%	81.28%	81.81%
Net Interest Margin (NIM)	4.42%	4.90%	5.19%	5.80%	7.01%

EMPLOYEES & BRANCH OFFICE	Pertumbuhan	2020	2019	2018	2017	2016
Total branch office	-2.71%	377	377	369	364	349
Total permanent employees	-6.08%	5,052	5,379	5,962	6,156	6,466

Total Assets



Net Income



Loans



Third Party Funds



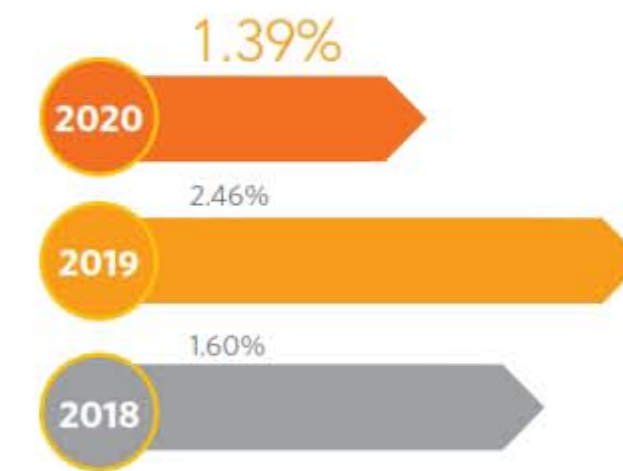
Net Interest Income



Non-Interest Income



Quality Gross NPL



BOPO

