

Ikhtisar Keuangan dan Usaha

Business and Financial Summary

■ Ikhtisar Kinerja Keuangan Bank untuk 3 (tiga) tahun terakhir (*Audited*, untuk posisi atau tahun berakhir pada 31 Desember)
The Bank's Financial Highlights in the last 3 years (Audited, as of or for the year ended December 31st)

Laporan Posisi Keuangan / Statement of Financial Position

Dalam jutaan Rupiah / in millions of Rupiah

	FY2019	FY2018	FY2017
Jumlah Aset / Total Assets	65.287.412	61.634.442	48.398.180
Kredit yang diberikan (bersih) / Loans (net)	44.779.966	45.062.037	35.962.482
Surat-surat berharga (bersih) / Marketable Securities (net)	2.876.859	4.265.294	4.175.130
Penempatan pada Bank Indonesia dan Bank Lain (bersih) / Placements with Bank Indonesia and Other Banks (net)	9.926.203	4.118.888	2.740.504
Jumlah Liabilitas / Total Liabilities	55.478.094	52.457.009	39.827.926
Simpanan dari para nasabah / Deposits from Customers	24.229.475	23.081.741	19.221.129
Simpanan dari bank-bank lain / Deposits from Other Banks	2.616.472	1.786.931	3.130.458
Pinjaman yang diterima / Fund Borrowings	25.799.420	24.733.010	15.225.550
Ekuitas / Shareholders' Equity	9.809.318	9.177.433	8.570.254

Laporan Laba Rugi Komprehensif / Statement of Comprehensive Income

Dalam jutaan Rupiah / in millions of Rupiah

	FY2019	FY2018	FY2017
Pendapatan bunga bersih / Net Interest Income	1.191.157	1.064.522	973.710
Laba operasional / Income from Operations	1.095.206	1.008.631	1.023.665
Laba sebelum pajak / Income before Tax	1.095.215	1.009.030	1.023.715
Laba bersih / Net Profit	814.872	754.571	761.508
(Kerugian) Pendapatan komprehensif lain – setelah pajak / Other comprehensive (expense) income – net of tax	(20.801)	15.581	6.507
Total laba komprehensif / Total comprehensive income	794.071	770.152	768.015

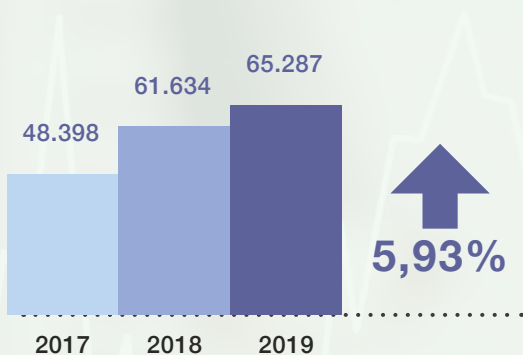
Rasio Keuangan Utama / Main Financial Ratio

	FY2019	FY2018	FY2017
Kewajiban Penyediaan Modal Minimum (KPMM) / Capital Adequacy Ratio (CAR)	20,67%	19,00%	20,84%
Rasio NPL Bruto / NPL Ratio Gross	0,22%	0,58%	0,82%
Rasio NPL Net / NPL Ratio Net	0,22%	0,56%	0,53%
Imbal Hasil Aset / Return on Assets (ROA)	1,70%	1,79%	2,30%
Imbal Hasil Ekuitas / Return on Equity (ROE)	9,31%	9,35%	9,84%
Marjin Bunga Bersih / Net Interest Margin (NIM)	2,17%	2,19%	2,46%
Beban Operasional terhadap Pendapatan Operasional (BOPO) / Operating Expense to Operating Income	65,92%	63,06%	52,21%
Loan to Deposit Ratio (LDR) / Loan to Deposit Ratio (LDR)	184,90%	195,55%	188,12%

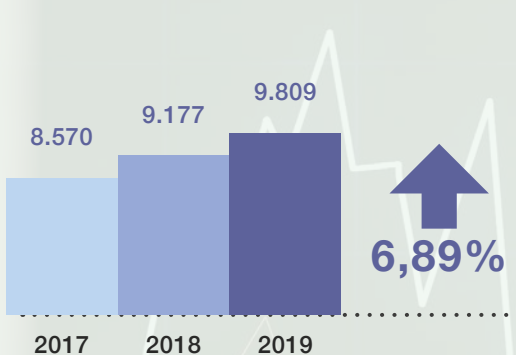
Rasio Keuangan Utama / Main Financial Ratio

	FY2019	FY2018	FY2017
Giro Wajib Minimum (GWM) Rupiah / <i>Minimum Reserve Requirement in Rupiah</i>	6,02%	6,67%	6,52%
Giro Wajib Minimum (GWM) Valuta Asing / <i>Minimum Reserve Requirement in Foreign Currencies</i>	8,00%	8,27%	8,25%
Posisi Devisa Neto (PDN) / <i>Net Open Position (NOP)</i>	0,26%	0,74%	0,22%
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah Terhadap Total Aset Produktif & Aset Non Produktif / <i>Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets & Non-Earning Assets</i>	0,25%	0,38%	0,55%
Aset Produktif Bermasalah Terhadap Total Aset Produktif / <i>Non-Performing Earning Assets to Total Earning Assets</i>	0,16%	0,45%	0,65%
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif / <i>Allowance for Impairment Losses for Financial Assets to Earning Assets</i>	0,04%	0,13%	0,44%

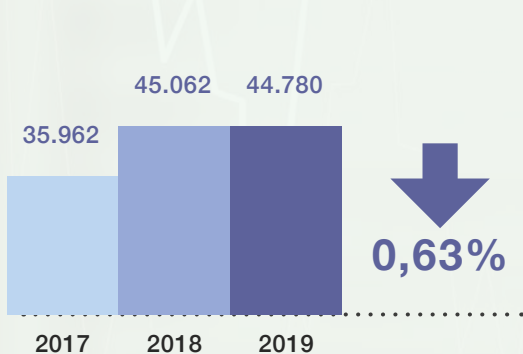
Total Aset (dalam miliar IDR) / Total Assets (in billion IDR)



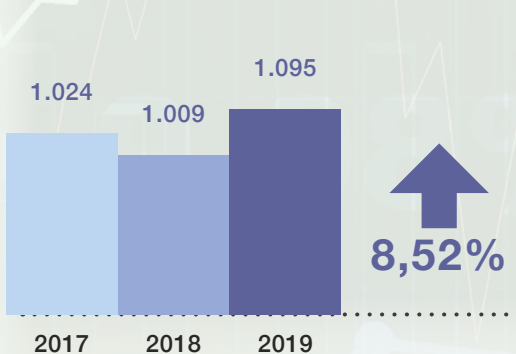
Total Ekuitas (dalam miliar IDR) / Total Equity (in billion IDR)



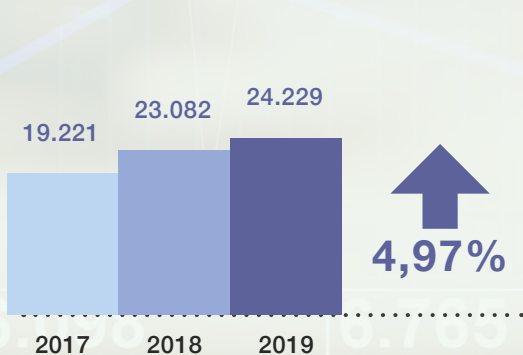
Total Kredit (neto) (dalam miliar IDR) / Total Loans (Net) (in billion IDR)



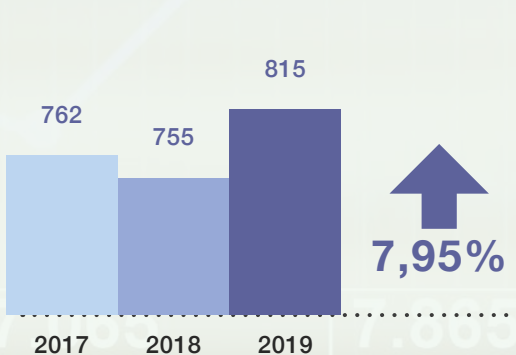
Pendapatan Operasional (dalam miliar IDR) / Operating Income (in billion IDR)



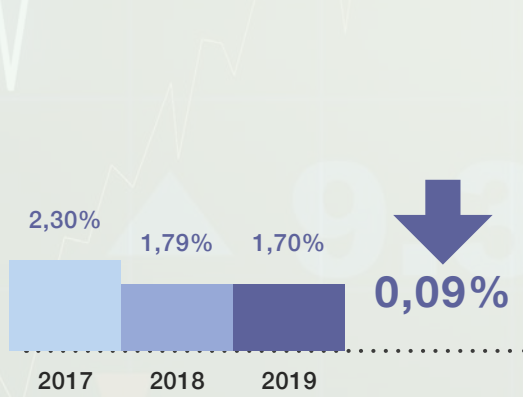
Dana Pihak Ketiga (dalam miliar IDR) / Third Party Funds (in billion IDR)



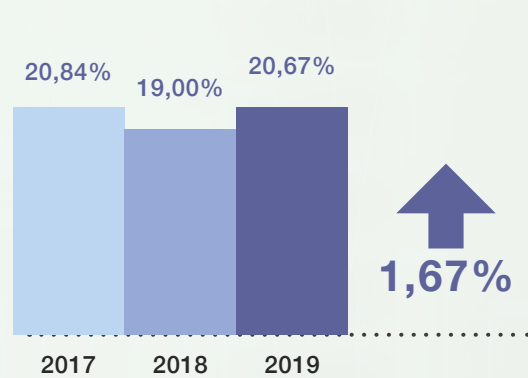
Laba Bersih (dalam miliar IDR) / Net Income (in billion IDR)



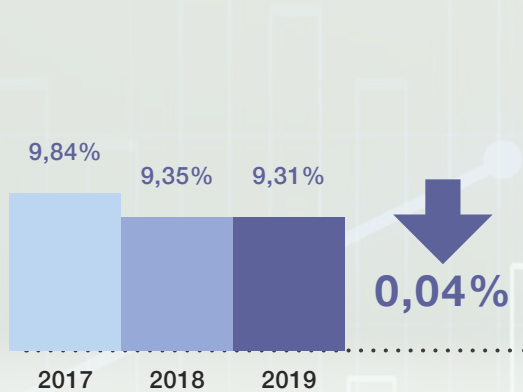
Imbal Hasil Aset / Return on Assets (ROA)



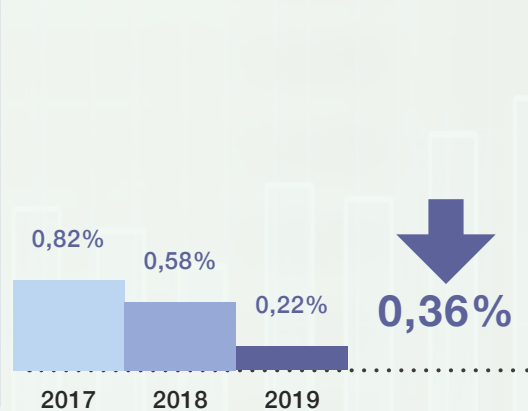
Rasio Kewajiban Penyediaan Modal Minimum (KPMM) / Capital Adequacy Ratio (CAR)



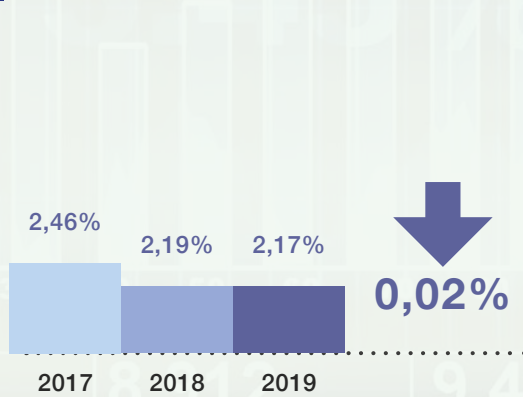
Imbal Hasil Ekuitas / Return on Equity (ROE)



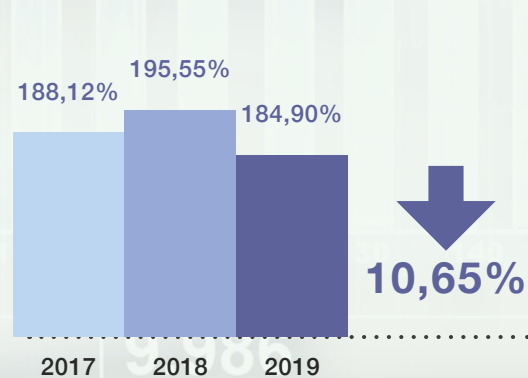
NPL (Bruto) / NPL (Gross)



Marjin Bunga Bersih / Net Interest Margin (NIM)



Kredit terhadap Dana Pihak Ketiga / Loan to Deposit (LDR)



Penghargaan Awards



Penghargaan diberikan dalam acara “Sinergi Transformasi Inovasi Menuju Indonesia Maju” oleh Bank Indonesia di Hotel Raffles, Jakarta, Kamis, 28 November 2019.

PT Bank Mizuho Indonesia memperoleh Penghargaan sebagai salah satu Bank dengan Kepatuhan Pelaporan Terbaik untuk Transaksi Valuta Asing.

The award was given by Bank Indonesia at the event of “Sinergi Transformasi Inovasi Menuju Indonesia Maju” (Synergy of Innovation Transformation towards Developed Indonesia) at Raffles Hotel, Jakarta on Thursday, November 28th, 2019.

PT Bank Mizuho Indonesia received the award as one of the Bank with Best Reporting Compliance in Foreign Exchange Transaction.

Peristiwa Penting 2019

Important events 2019

Rapat Umum Pemegang Saham (RUPS) 2019 *General Meeting of Shareholders (GMS) 2019*

Pada bulan April 2019, PT. Bank Mizuho Indonesia (“Bank”) telah menyelenggarakan RUPS Luar Biasa yang menyetujui pengunduran diri Naoshi Inomata sebagai Komisaris Bank.

In April 2019, PT. Bank Mizuho Indonesia (“the Bank”) held an Extraordinary GMS which approved the resignation of Naoshi Inomata as Commissioner of the Bank.

Pada bulan Juni 2019, Bank telah menyelenggarakan RUPS Tahunan yang antara lain menyetujui pembagian dividen dari laba tahun 2018 dan penunjukan Akuntan Publik Purwantono, Sungkoro & Surja, a member firm of Ernst & Young Global Limited, sebagai Akuntan Publik untuk melakukan audit atas Laporan Keuangan tahun berakhir 31 Desember 2019.

In June 2019, the Bank held an Annual GMS which, among others, approved the distribution of dividends from earnings in 2018 and the appointment of Public Accountant Purwantono, Sungkoro & Surja, a member firm of Ernst & Young Global Limited, as a Public Accountant to conduct audits of the Financial Statements of the year ending December 31, 2019.

Pada bulan Oktober 2019, Bank juga telah menyelenggarakan RUPS Luar Biasa yang menyetujui pengunduran diri Djadi sebagai Direktur Bank dan menyetujui pengangkatan Yuliani sebagai Direktur, serta pengangkatan Kohei Matsuoka sebagai Komisaris Bank.

In October 2019, the Bank also held an Extraordinary GMS which approved the resignation of Djadi as Director of the Bank and approved the appointment of Yuliani as Director of the Bank and appointment of Kohei Matsuoka as Commissioner of the Bank.