



Ikhtisar Keuangan dan Usaha Financial and Business 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

	FY2021	FY2020	FY2019
Jumlah Aset / Total Assets	56.878.961	63.207.443	65.287.412
Kredit yang diberikan (bersih) / Loans (net)	37.858.380	42.761.681	44.779.966
Surat-surat berharga (bersih) / Marketable Securities (net)	1.649.624	1.766.444	2.876.859
Penempatan pada Bank Indonesia dan Bank Lain (bersih) / Placements with Bank Indonesia and Other Banks (net)	9.329.368	11.023.293	9.926.203
Jumlah Liabilitas / Total Liabilities	42.206.826	49.083.456	55.478.094
Simpanan dari para nasabah / Deposits from Customers	28.761.863	25.394.396	24.229.475
Simpanan dari bank-bank lain / Deposits from Other Banks	662.637	289.402	2.616.472
Pinjaman yang diterima / Fund Borrowings	9.976.750	20.236.565	25.799.420
Ekuitas / Shareholders' Equity	14.672.135	14.123.987	9.809.318

Laporan Laba Rugi Komprehensif / Statement of Comprehensive Income

Dalam jutaan Rupiah / in millions of Rupiah

	FY2021	FY2020	FY2019
Pendapatan bunga bersih / Net Interest Income	931.041	1.239.700	1.191.157
Labanya operasional / Income from Operations	812.907	477.162	1.095.206
Labanya sebelum pajak / Income before Tax	804.539	467.707	1.095.215
Labanya bersih / Net Profit	570.257	369.395	814.872
(Beban) Pendapatan komprehensif lain – setelah pajak / Other comprehensive (expense) income – net tax	(3.639)	(20.808)	(20.801)
Total laba komprehensif / Total comprehensive income	566.618	348.587	794.071

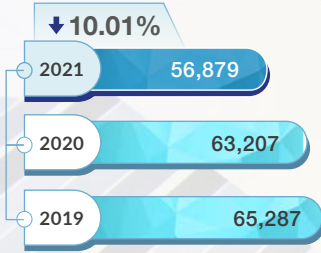
Rasio Keuangan Utama / Main Financial Ratios

	FY2021	FY2020	FY2019
Kewajiban Penyediaan Modal Minimum (KPMM) / Capital Adequacy Ratio (CAR)	32,98%	31,02%	20,67%
Rasio NPL Bruto / NPL Ratio Gross	0,70%	0,83%	0,22%
Rasio NPL Bersih / NPL Ratio Net	0,29%	0,35%	0,22%
Imbal Hasil Aset / Return on Assets (ROA)	1,37%	0,69%	1,70%
Imbal Hasil Ekuitas / Return on Equity (ROE)	4,08%	2,87%	9,31%
Marjin Bunga Bersih / Net Interest Margin (NIM)	1,91%	2,10%	2,17%
Beban Operasional terhadap Pendapatan Operasional (BOPO) / Operating Expense to Operating Income	57,57%	81,29%	64,99%
Cost to Income Ratio (CIR)	43,02%	33,03%	36,01%
Loan to Deposit Ratio (LDR)	132,39%	167,11%	184,90%

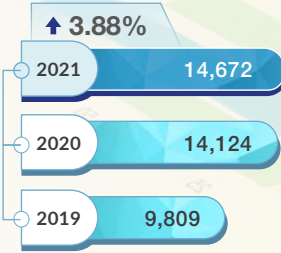
Rasio Keuangan Utama / Main Financial Ratios

	FY2021	FY2020	FY2019
Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah Terhadap Total Aset Produktif & Aset Non Produktif / Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets & Non-Earning Assets	0,75%	0,51%	0,25%
Aset Produktif Bermasalah Terhadap Total Aset Produktif / Non-Performing Earning Assets to Total Earning Assets	1,47%	0,58%	0,16%
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif / Allowance for Impairment Losses for Financial Assets to Earning Assets	1,32%	1,32%	0,04%
Giro Wajib Minimum (GWM) Rupiah / Minimum Reserve Requirement in Rupiah	9,68%	8,80%	6,02%
Giro Wajib Minimum (GWM) Valuta Asing / Minimum Reserve Requirement in Foreign Currencies	4,41%	4,14%	8,00%
Posisi Devisa Neto (PDN) / Net Open Position (NOP)	0,12%	2,35%	0,26%
Persentase Pelanggaran BMPK/ Percentage of Legal Lending Limit Violations			
a. Pihak Terkait / Related parties	0,00%	0,00%	0,00%
b. Pihak Tidak Terkait / Not Related parties	0,00%	0,00%	0,00%
Persentase Pelampauan BMPK / Percentage of Legal Lending Limit Exceeding Percentage			
a. Pihak Terkait / Related parties	0,00%	0,00%	0,00%
b. Pihak Tidak Terkait / Not Related parties	0,00%	0,00%	0,00%

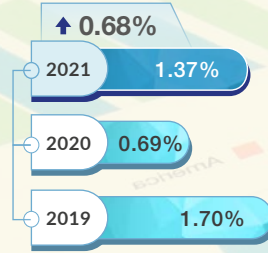
Total Aset (dalam milyar IDR)
Total Assets (in billion IDR)



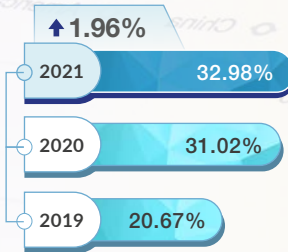
Total Ekuitas (dalam milyar IDR)
Total Equity (in billion IDR)



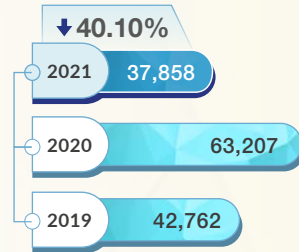
Imbal Hasil Aset
Return on Assets (ROA)



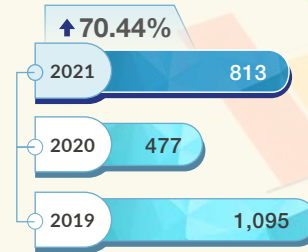
Rasio Kewajiban Penyediaan Modal Minimum (KPMM)
Capital Adequacy Ratio (CAR)



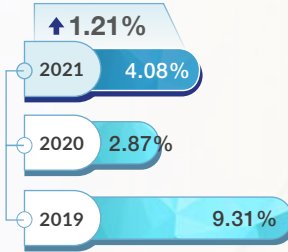
Total Kredit (Bersih) (dalam milyar IDR)
Total Loans (Net) (in billion IDR)



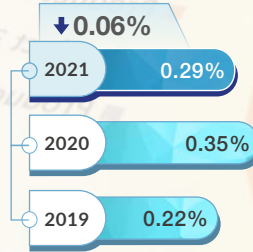
Pendapatan Operasional (dalam milyar IDR)
Operating Income (in billion IDR)



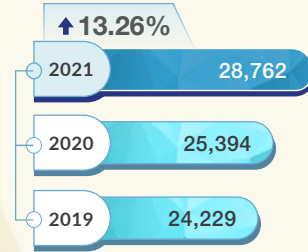
Imbal Hasil Ekuitas
Return on Equity (ROE)



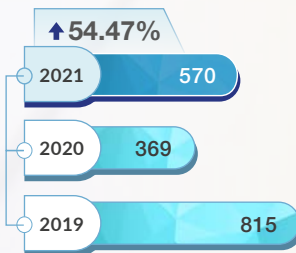
NPL (Bruto)
NPL (Gross)



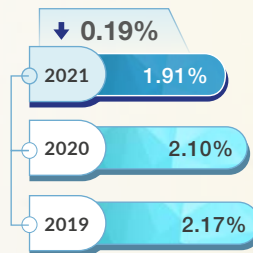
Dana Pihak Ketiga (dalam milyar IDR)
Third Party Funds (in billion IDR)



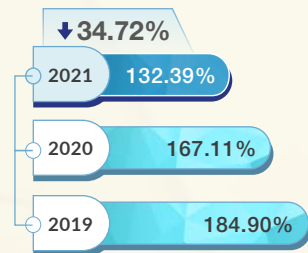
Laba Bersih (dalam milyar IDR)
Net Income (in billion IDR)



Marjin Bunga Bersih
Net Interest Margin (Net)



Kredit Terhadap Pihak Ketiga
Loan to Deposit (LDR)



Peristiwa Penting 2021

Important Events 2021

Rapat Umum Pemegang Saham (RUPS) 2021

General Meeting of Shareholders (GMS) 2021

Pada bulan Juni 2021, Bank telah menyelenggarakan RUPS Tahunan yang antara lain menyetujui pembagian dividen dari laba tahun 2020 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 2021.

Pada bulan September 2021, Bank telah menyelenggarakan RUPS Luar Biasa yang menyetujui Pengangkatan Sdri. Sachiyo Jotaki sebagai anggota Dewan Komisaris Bank.

In June 2021, the Bank held an Annual GMS which, among others, approved the distribution of dividends from earnings in 2020 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, 2021.

In September 2021, the Bank held an Extraordinary GMS which approved the Appointment of Ms. Sachiyo Jotaki as member of Board of Commissioner of the Bank.