

Financial Highlights

	2020	2019 ¹⁾	2018	2017
Balance Sheet (Rp million, unless otherwise stated)				
Total Assets	183,165,978	181,631,385	101,341,224	95,041,593
Earning Assets ¹⁾	176,915,917	173,854,020	94,345,608	88,263,211
Loans ²⁾	136,212,619	141,760,183	68,136,780	65,351,837
Deposits from Customers ³⁾	100,788,906	86,939,479	70,844,712	67,918,073
Borrowings	37,176,039	44,086,343	8,442,765	5,208,640
Securities Issued	993,045	3,190,628	1,197,442	2,543,401
Investment in Shares	22,522	22,522	22	22
Total Liabilities ³⁾	150,201,225	150,159,457	82,554,894	78,289,053
Total Shareholders' Equity ⁴⁾	32,964,753	31,471,928	18,786,330	16,752,540
Number of Shares Issued and Fully Paid (in units)	8,148,931,869	8,148,928,869	5,851,646,757	5,840,287,257
Income Statement (Rp million, unless otherwise stated)				
Interest Income	16,403,483	18,680,979	14,126,651	14,046,062
Interest Expenses	(5,779,055)	(7,689,284)	(4,526,243)	(4,524,452)
Net Interest Income	10,624,428	10,991,695	9,600,408	9,521,610
Other Operating Income	1,688,837	1,616,578	600,139	469,537
Other Operating Expenses	(6,883,113)	(7,129,872)	(5,877,519)	(6,915,102)
Allowance for Impairment Losses	(2,799,638)	(1,445,882)	(1,375,272)	(1,097,619)
Net Operating Income	2,630,514	4,032,519	2,947,756	1,978,426
Profit Before Income Tax	2,633,076	4,018,922	2,919,428	1,936,845
Net Profit For The Year	2,005,677	2,992,418	2,128,064	1,421,940
Net Profit Attributable to				
- Owners of the Parent	1,749,293	2,572,528	1,838,471	1,220,886
- Non-controlling interest	256,384	419,890	289,593	201,054
Other Comprehensive Income/Loss	24,198	(14,596)	238,280	(13,449)
Total Comprehensive Income For The Year, Net of Income Tax	2,029,875	2,977,822	2,366,344	1,408,491
Total Comprehensive Income Attributable to				
- Owners of the Parent	1,776,256	2,555,357	2,065,220	1,211,719
- Non-controlling Interest	253,619	422,465	301,124	196,772
Earning per Share (Full Amount)	217	327	320	213
Financial Ratios (in %)				
Capital				
Capital Adequacy Ratio (CAR) ⁵⁾	25.6	24.2	24.6	24.1
Earning Assets				
Non-performing earning assets and non-earning assets to total earning assets and non-earning assets	0.6	0.5	0.9	0.7
Non-performing assets to total earning assets	1.0	0.7	1.0	0.7
Allowance for Impairment Losses for Financial Assets to Productive Assets	2.0	0.9	1.3	1.0
NPL gross	1.2	0.8	1.2	0.9
NPL net	0.5	0.4	0.5	0.4

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	2020	2019 ¹¹⁾	2018	2017
Profitability				
Return on Assets (RoA) ⁶⁾	1.4	2.3	3.0	2.1
Return on Equity (RoE)	6.1	9.9	11.6	8.2
Net Interest Margin (NIM)	6.1	6.9	11.3	11.6
Liabilities to Assets Ratio	82.0	82.7	81.5	82.4
Liabilities to Equity Ratio	481.2	502.7	468.9	486.8
Operating Expenses to Operating Revenues ⁷⁾	89.5	83.4	80.1	86.5
Cost of Funds	3.8	5.4	5.9	6.1
Liquidity				
Loan to Deposit Ratio (LDR) ⁸⁾	134.2	163.0	96.2	96.2
Compliance				
Percentage Violation of Legal Lending Limit				
Related Parties	-	-	-	-
Non-Related Parties	-	-	-	-
Percentage Lending in Excess of the Legal Lending Limit				
Related Parties	-	-	-	-
Non-Related Parties	-	-	-	-
Primary Statutory Reserve	3.2	6.2	6.6	6.6
Foreign Currency Reserve	4.0	8.0	8.3	8.4
Net Open Position	0.4	0.1	0.4	0.4
Others				
Number of Branches ⁹⁾	536	579	795	939
Number of ATM and TCR	227	226	227	207
Number of Employees ¹⁰⁾	19,370	19,235	19,175	20,912

Notes:

1. Including Sharia financing/receivables, current accounts with BI and other banks, placements with BI and other banks, securities, investment in shares, acceptance receivables, reverse repo and derivative receivables
2. Including Sharia financing/receivables
3. Including temporary syirkah funds
4. Including non-controlling interest
5. Including credit and operational risks
6. RoA before tax
7. The BOPO ratio is calculated in accordance with new POJK (Antasena)
8. LDR (exclude Loan to Bank)
9. Including Payment Points & Functional Offices
10. Including BTPN Syariah
11. Certain accounts in the comparative information have been reclassified to conform with the presentation of the consolidated statements of profit or loss and other comprehensive income for the year ended 31 December 2020