

Financial Highlights

	2019	2018 ⁹⁾	2017 ⁹⁾
Balance Sheet (in millions of Rupiah)			
Total Assets	181,631,385	101,341,224	95,041,593
Earning Assets ¹⁾	173,854,020	94,345,608	88,263,211
Loans ²⁾	141,760,183	68,136,780	65,351,837
Deposits from Customers ³⁾	86,939,479	70,844,712	67,918,073
Borrowings	44,086,343	8,442,765	5,208,640
Securities Issued	3,190,628	1,197,442	2,543,401
Investment in Shares	22,522	22	22
Total Liabilities ³⁾	150,159,457	82,554,894	78,289,053
Total Shareholders' Equity ⁴⁾	31,471,928	18,786,330	16,752,540
Number of Shares Issued and Fully Paid (in units)	8,148,928,869	5,851,646,757	5,840,287,257
Income Statement (in millions of Rupiah)			
Interest Income	19,084,410	14,126,651	14,046,062
Interest Expenses	(8,036,646)	(4,526,243)	(4,524,452)
Net Interest Income	11,047,764	9,600,408	9,521,610
Other operating income	1,560,509	600,139	469,537
Operating Expenses	(7,129,872)	(5,877,519)	(6,915,102)
Allowance for Impairment Losses	(1,445,882)	(1,375,272)	(1,097,619)
Net Operating Income	4,032,519	2,947,756	1,978,426
Profit Before Tax	4,018,922	2,919,428	1,936,845
Net Profit For The Year	2,992,418	2,128,064	1,421,940
Profit Attributable to :			
Owners of the Parent	2,572,528	1,838,471	1,220,886
Non-Controlling Interest	419,890	289,593	201,054
Other Comprehensive Income	(14,596)	238,280	(13,449)
Total Comprehensive Income	2,977,822	2,366,344	1,408,491
Total Comprehensive Income Attributable to :			
Owners of the Parent	2,555,357	2,065,220	1,211,719
Non-Controlling Interest	422,465	301,124	196,772
Earning per Share (Full Value)	327	320	213
Financial Ratios (%)			
Capital			
Capital Adequacy Ratio (CAR) ⁵⁾	24.2	24.6	24.1
Earning Assets			
Non Performing Earning Assets and Non Productive Assets to Total Earnings and Non Productive Assets	0.5	0.9	0.7
Non Performing Earning Assets to Total Productive Assets	0.7	1.0	0.7
Allowance for Impairment Losses for Financial Assets to Productive Assets	0.9	1.3	1.0
Gross NPL	0.8	1.2	0.9
Net NPL	0.4	0.5	0.4

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	2019	2018 ⁹⁾	2017 ⁹⁾
Profitability			
Return on Assets (RoA) ⁶⁾	2.3	3.0	2.1
Return on Equity (RoE)	9.9	11.6	8.2
Net Interest Margin (NIM)	6.9	11.3	11.6
Liabilities to Assets Ratio	83	81	82
Liabilities to Equity Ratio	503	469	487
Operating Expenses to Operating Revenues	84	80	86
Cost of Funds	5.4	5.9	6.1
Liquidity			
Loan to Deposit Ratio (LDR)	163.1	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	6.2	6.6	6.6
Foreign Currency Reserve	8.0	8.3	8.4
Net Open Position	0.1	0.4	0.3
Others			
Number of Branch Offices ⁷⁾	579	795	939
Number of ATM & TCR	226	227	207
Number of Employees ⁸⁾	19,235	19,175	20,912

Note:

1. Including Loan and Sharia financing/receivables, current account with BI and other banks, placement with BI and other banks, marketable securities, investment in shares, acceptance receivables, reverse repo and derivatives 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. Including Payment Service Points & Operational Function Offices
8. Including BTPN Syariah
9. The comparative information presented in the consolidated financial statements of 2019 has been re-presented for the account of the credit insurance prepaid expense, credit insurance expense and retained earnings, caused by the revision of the calculation of insurance costs of pension credit and the process of reconciliation on the prepaid charge of pension credit insurance. Profit loss year 2017 is not re-presented.