

## Financial Highlights

	2021	2020	2019	2018
<b>Balance Sheet (Rp million, unless otherwise stated)</b>				
Total Assets	191,917,794	183,165,978	181,631,385	101,341,224
Earning Assets <sup>1)</sup>	187,244,554	176,915,917	173,854,020	94,345,608
Loans <sup>2)</sup>	135,598,774	136,212,619	141,760,183	68,136,780
Deposits from Customers <sup>3)</sup>	109,380,130	100,788,906	86,939,479	70,844,712
Borrowings	37,615,236	37,176,039	44,086,343	8,442,765
Securities Issued	996,089	993,045	3,190,628	1,197,442
Investment in Shares	22,522	22,522	22,522	22
Total Liabilities <sup>3)</sup>	155,838,867	150,201,225	150,159,457	82,554,894
Total Shareholders' Equity <sup>4)</sup>	36,078,927	32,964,753	31,471,928	18,786,330
Number of Shares Issued and Fully Paid (in units)	8,149,106,869	8,148,931,869	8,148,928,869	5,851,646,757
<b>Income Statement (Rp million, unless otherwise stated)</b>				
Interest Income	14,748,604	16,403,483	18,680,979	14,126,651
Interest Expenses	(3,605,564)	(5,779,055)	(7,689,284)	(4,526,243)
Net Interest Income	11,143,040	10,624,428	10,991,695	9,600,408
Other Operating Income	1,959,784	1,688,837	1,616,578	600,139
Other Operating Expenses	(6,982,870)	(6,883,113)	(7,129,872)	(5,877,519)
Allowance for Impairment Losses	(2,111,776)	(2,799,638)	(1,445,882)	(1,375,272)
Net Operating Income	4,008,178	2,630,514	4,032,519	2,947,756
Profit Before Income Tax	4,007,172	2,633,076	4,018,922	2,919,428
Net Profit For The Year	3,104,215	2,005,677	2,992,418	2,128,064
Net Profit Attributable to				
- Owners of the Parent	2,664,714	1,749,293	2,572,528	1,838,471
- Non-controlling interest	439,501	256,384	419,890	289,593
Other Comprehensive Income For The Year, Net of Income Tax	78,604	24,198	(14,596)	238,280
Total Comprehensive Income For The Year, Net of Income Tax	3,182,819	2,029,875	2,977,822	2,366,344
Total Comprehensive Income Attributable to				
- Owners of the Parent	2,742,035	1,776,256	2,555,357	2,065,220
- Non-controlling Interest	440,784	253,619	422,465	301,124
Earning per Share (Full Amount)	331	217	327	320
<b>Financial Ratios (in %)</b>				
<b>Capital</b>				
Capital Adequacy Ratio (CAR) <sup>5)</sup>	26.2	25.6	24.2	24.6
<b>Earning Assets</b>				
Non-performing earning assets and non-earning assets				
to total earning assets and non-earning assets	0.8	0.6	0.5	0.9
Non-performing assets to total earning assets	1.3	1.0	0.7	1.0
Allowance for Impairment Losses for				
Financial Assets to Productive Assets	2.2	2.0	0.9	1.3
NPL gross	1.7	1.2	0.8	1.2
NPL net	0.4	0.5	0.4	0.5

## Financial Highlights

	2021	2020	2019	2018
<b>Profitability</b>				
Return on Assets (RoA) <sup>6)</sup>	2.2	1.4	2.3	3.0
Return on Equity (RoE)	8.6	6.1	9.9	11.6
Net Interest Margin (NIM)	6.6	6.1	6.9	11.3
Liabilities to Assets Ratio	81.2	82.0	82.7	81.5
Liabilities to Equity Ratio	458.8	481.2	502.7	468.9
Operating Expenses to Operating Revenues <sup>7)</sup>	80.5	89.5	83.4	80.1
Cost of Funds	2.5	3.8	5.4	5.9
<b>Liquidity</b>				
Loan to Deposit Ratio (LDR) <sup>8)</sup>	123.1	134.2	163.0	96.2
<b>Compliance</b>				
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	3.7	3.2	6.2	6.6
Foreign Currency Reserve	4.0	4.0	8.0	8.3
Net Open Position	0.1	0.4	0.1	0.4
<b>Others</b>				
Number of Branches <sup>9)</sup>	477	536	579	795
Number of ATM and TCR	224	227	226	227
Number of Employees <sup>10)</sup>	19,334	19,370	19,235	19,175

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 and derivative receivables
2. Including Sharia financing/receivables
3. Including temporary syirkah funds
4. Including non-controlling interests
5. Including credit, operational and market 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