

Ikhtisar Keuangan

Financial Highlights

(dalam miliar Rupiah)

(in billion Rupiah)

Keterangan	2021	2020	2019	Description
Laporan Posisi Keuangan Statement of Financial Position				
Total Aset	14.178	13.566	15.299	Total Assets
Total Liabilitas	12.129	11.720	13.485	Total Liabilities
Total Ekuitas	2.049	1.846	1.814	Total Equity
Laporan Laba Rugi dan Penghasilan Komprehensif Lain Statement of Profit or Loss and Other Comprehensive Income				
Total Pendapatan	1.931	2.383	2.415	Total Income
Total Beban	1.786	2.292	2.239	Total Expenses
Laba Sebelum Beban Pajak Final dan Beban Pajak Penghasilan	145	91	175	Income Before Final Tax Expense and Income Tax Expense
Beban Pajak Final	(1,9)	(6,9)	(0,6)	Final Tax Expense
Laba Sebelum Beban Pajak Penghasilan	143	84	175	Income Before Income Tax Expense
Beban Pajak Penghasilan - Neto	(29)	(14)	(43)	Income Tax Expense - Net
Laba Tahun Berjalan	114	70	131	Income for the Year
Laba (Rugi) Komprehensif Lain-Neto Setelah Pajak	123	(54)	(116)	Other Comprehensive Gain (loss)-Net of Tax
Total Penghasilan Komprehensif Tahun Berjalan	238	16	15	Total Comprehensive Income for the Year
Laba Tahun Berjalan per Saham Dasar (dalam Rp)	109.817	71.416	156.546	Basic Earning per Share (in Rp)
Jenis Rasio Types of Ratio				
Rasio Usaha			Operating Ratio	
Laba Sebelum Beban Pajak Final dan Beban Pajak Penghasilan/Total Pendapatan	7,4%	3,8%	7,3%	Income Before Final Tax Expense and Income Tax Expense/Total Income
Total Pendapatan/Total Aset	13,6%	17,6%	15,8%	Total Income/Total Assets
Laba Tahun Berjalan/Total Pendapatan	5,9%	2,9%	5,4%	Income for the Year/Total Income
Imbal Hasil atas Rata-Rata Aset	0,8%	0,5%	0,9%	Return on Average Assets
Imbal Hasil atas Rata-Rata Ekuitas	5,9%	3,8%	7,8%	Return on Average Equity
Rasio Keuangan			Financial Ratio	
Gearing Ratio (DER) (x)	5,7x	5,9x	7,2x	Gearing Ratio (DER) (x)
Total Liabilitas terhadap Total Aset (x)	0,9x	0,9x	0,9x	Debt to Assets Ratio (x)
Rasio Likuiditas (x)	1,2x	1,2x	1,1x	Liquidity Ratio (x)
NPF Neto* (%)	0,94%	1,86%	0,62%	NPF Net* (%)
NPF Gross (%)	0,96%	1,88%	1,01%	NPF Gross (%)

*NPF setelah dikurangi cadangan penyisihan penghapusan piutang berdasarkan POJK No. 35/POJK.05/2018.

*NPF net after allowance for impairment losses on receivables based on POJK No. 35/POJK.05/2018.