

IKHTISAR KINERJA EKONOMI

ECONOMIC PERFORMANCE HIGHLIGHTS

Uraian (Dalam miliar Rupiah)	2020	2019	2018	Description (In billion Rupiah)
LAPORAN POSISI KEUANGAN		STATEMENT OF FINANCIAL POSITION		
Total Aset	13.566	15.299	13.563	Total Assets
Total Liabilitas	11.720	13.485	11.996	Total Liabilities
Total Ekuitas	1.846	1.814	1.567	Total Equity
LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN		STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME		
Total Pendapatan	2.383	2.415	2.099	Total Revenue
Total Beban	2.292	2.239	1.946	Total Expenses
Laba Sebelum Beban Pajak Final dan Beban Pajak Penghasilan	91	175	153	Income Before Final Tax Expense and Income Tax Expense
Beban Pajak Final	(6,9)	(0,6)	(0,8)	Final Tax Expense
Laba Sebelum Beban Pajak	84	175	152	Income Before Tax Expense
Beban Pajak - Neto	(14)	(43)	(38)	Tax Expense- Net
Laba Tahun Berjalan	70	131	115	Income for the Year
Penghasilan (Rugi) Komprehensif Lain - Neto Setelah Pajak	(54)	(116)	34	Other Comprehensive Income (loss) - Net of Tax
Laba Komprehensif Tahun Berjalan	16	15	148	Comprehensive Income for the Year
Laba Tahun Berjalan per Saham Dasar (dalam Rp)	71.416	156.546	176.463	Basic Earning per Share (in Rp)

Uraian	2020	2019	2018	Description
JENIS RASIO		TYPES OF RATIO		
Rasio Usaha (%)		Operating Ratio (%)		
Laba Sebelum Beban Pajak/ Total Pendapatan	3,8%	7,3%	7,3%	Income Before Tax Expenses/ Total Revenue
Total Pendapatan/Total Aset	17,6%	15,8%	15,5%	Total Revenue/Total Assets
Laba Tahun Berjalan/Total Pendapatan	2,9%	5,4%	5,5%	Income for the Year/Total Revenue
Imbal Hasil atas Rata-Rata Aset	0,5%	0,9%	1,0%	Return on Average Assets
Imbal Hasil atas Rata-Rata Ekuitas	3,8%	7,8%	7,7%	Return on Average Equity
Rasio Keuangan (x)		Financial Ratio (x)		
Gearing Ratio (DER)	5,9x	7,2x	7,5x	Gearing Ratio (DER)
Total Liabilitas terhadap Total Aset	0,9x	0,9x	0,9x	Debt to Assets Ratio
Rasio Likuiditas	1,2x	1,1x	1,1x	Liquidity Ratio
NPF Neto* (%)	1,86%	0,62%	1,86%	NPF Net* (%)
NPF Gross (%)	1,88%	1,01%	2,17%	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