



**LAMPIRAN**

Perhitungan *Loan to Deposit Ratio*

Kode Perusahaan	Tahun	Total Kredit	Dana Pihak Ketiga	LDR
AMAR	2019	2051558717	1829867698	112,12%
	2020	1715508593	2293841586	74,79%
	2021	2405868689	3179598306	75,67%
RABP	2019	7554481	8431272	89,60%
	2020	7122033	9206851	77,36%
	2021	8503664	11242321	75,64%
BBCA	2019	588251	698980	84,2%
	2020	575649	834284	69,00%
	2021	620640	968607	64,08%
BBNI	2019	556770947	631781213	88,13%
	2020	586206787	694738978	84,38%
	2021	582436230	749243637	77,74%
BBRI	2019	907388986	1021196659	88,86%
	2020	938373880	1121102149	83,70%
	2021	1042867454	1138743215	91,58%
BBTN	2019	255825159	273563730	93,52%
	2020	260114163	318860575	81,58%
	2021	274835291	330929015	83,05%
BDMN	2019	141460	114275	123,79%
	2020	103937	126211	82,35%
	2021	99966	123354	81,04%
BGTG	2019	2990042	3613089	82,76%
	2020	2637823	4121760	64,00%
	2021	2527795	6317788	40,01%
BINA	2019	2519213	4002762	62,94%
	2020	2931448	7104540	41,26%
	2021	3709335	12502036	29,67%
BJBR	2019	81887246	83339717	98,26%
	2020	89450934	99559020	89,85%
	2021	95813046	113528599	84,40%

	2020	676299		
	2021	678199	48594122	1,39%
NISP	2019	2037302	60740894	1,12%
	2020	2209268	118651323	1,72%
	2021	2843219	114549272	1,93%
NOBU	2019	148946	120500106	2,36%
	2020	15537	7140003	2,09%
	2021	56829	7428576	0,21%
PNBN	2019	4314133	9812089	0,58%
	2020	3633043	140682830	3,07%
	2021	4247889	121633509	2,99%
SDRA	2019	437920	118961550	3,57%
	2020	332446	26674450	1,64%
	2021	315461	30011903	1,11%
			33817250	0,93%



BJTM	2019	1060739	38352300	2,77%
	2020	1659124	41480766	4,00%
	2021	1916372	42749559	4,48%
BMRI	2019	18839262	792351117	2,38%
	2020	24855920	763603416	3,26%
	2021	23118888	828113863	2,79%
BNBA	2019	78802519264	5165685915268	1,53%
	2020	120430519015	4576091498751	2,63%
	2021	120767146574	3970764105463	3,04%
BNGA	2019	5334542	190983118	2,79%
	2020	6213417	171670391	3,62%
	2021	6211907	177157862	3,51%
BNII	2019	3836526	111611893	3,44%
	2020	3845832	97038850	3,96%
	2021	3575285	93807773	3,81%
BNLI	2019	2985825	108755570	2,75%
	2020	3336299	118610002	2,81%
	2021	4003470	126068158	3,18%
BSIM	2019	1800769	22497252	8,00%
	2020	993379	20477292	4,85%
	2021	849551	17931776	4,74%
BTPN	2019	1152605	141760183	0,81%
	2020	1642200	136212619	1,21%
	2021	2283279	135598774	1,68%
MASB	2019	326691394243	7773501920468	4,20%
	2020	236801072572	7380480347641	3,21%
	2021	195445661704	7775294590329	2,51%
MAYA	2019	2769272	71882087	3,85%
	2020	2304873	56294265	4,09%
	2021	2777790	70912355	3,92%
MCOR	2019	362981	13858412	2,62%
	2020	433162	14729081	2,94%
	2021	604728	13772663	4,39%
MEGA	2019	1305069	53022795	2,46%

BJTM	2019	38352300	58900363	65,11%
	2020	41480766	66641844	62,24%
	2021	42749559	81216072	52,64%
BMRI	2019	792351117	822196863	96,37%
	2020	763603416	920558669	82,95%
	2021	828113863	1034625016	80,04%
BNBA	2019	5165685915268	5935197703847	87,03%
	2020	4576091498751	5977369593274	76,56%
	2021	3970764105463	6319021675364	62,84%
BNGA	2019	190983118	195600300	97,64%
	2020	171670391	207529424	82,72%
	2021	177157862	241348510	73,40%
BNII	2019	111611893	113735065	98,13%
	2020	97038850	123239173	78,74%
	2021	93807773	120061138	78,13%
BNLI	2019	108755570	126158257	86,21%
	2020	118610002	148001373	80,14%
	2021	126068158	183233033	68,80%
BSIM	2019	22497252	28219857	79,72%
	2020	20477292	36756555	55,71%
	2021	17931776	44468918	40,32%
BTPN	2019	141760183	86939479	163,06%
	2020	136212619	100788906	135,15%
	2021	135598774	109380130	123,97%
MASB	2019	7773501920468	12553262154026	61,92%
	2020	7380480347641	19333045580628	38,18%
	2021	7775294590329	20176471983444	38,54%
MAYA	2019	71882087	77009109	93,34%
	2020	56294265	72357421	77,80%
	2021	70912355	98720992	71,83%
MCOR	2019	13858412	12861778	107,75%
	2020	14729081	18452403	79,82%
	2021	13772663	19274000	71,46%
MEGA	2019	53022795	78951272	67,16%

	2020	48594122	81138505	59,89%
	2021	60740894	101170693	60,04%
	2019	118651323	126121499	94,08%
NISP	2020	114549272	159036404	72,03%
	2021	120500106	168050732	71,70%
	2019	7140003	9026742	79,10%
NOBU	2020	7428576	9734959	76,31%
	2021	9812089	16012192	61,28%
	2019	140682830	135268296	104,00%
PNBN	2020	121633509	144402695	84,23%
	2021	118961550	135834937	87,58%
	2019	26674450	19065370	139,91%
SDRA	2020	30011903	18492074	162,30%
	2021	33817250	23848020	141,80%



*Perhitungan Return on Assets*

Kode Perusahaan	Tahun	Laba Bersih Sebelum Pajak	Total Aset	ROA
AMAR	2019	81506861	3452515470	2,36%
	2020	26105916	4057988611	0,64%
	2021	814543	5203044896	0,02%
BABP	2019	30339	10607879	0,29%
	2020	15954	11652904	0,14%
	2021	22547	14015360	0,16%
BBCA	2019	36288998	918989312	3,95%
	2020	33568507	1075570256	3,12%
	2021	38841174	1228344680	3,16%
BBNI	2019	19369106	845605208	2,29%
	2020	5112153	891337425	0,57%
	2021	12550987	964837692	1,30%
BBRI	2019	43364053	1416758840	3,06%
	2020	26724846	1511804628	1,77%
	2021	40992065	1678097734	2,44%
BBTN	2019	2270857	311776828	0,73%
	2020	1602358	361208406	0,44%
	2021	2993320	371868311	0,80%
BDMN	2019	5487790	193533970	2,84%
	2020	2067076	200890068	1,03%
	2021	2279920	192239698	1,19%
BGTG	2019	14526	4809743	0,30%
	2020	5002	5365456	0,09%
	2021	14651	8575950	0,17%
BINA	2019	9940	5262429	0,19%
	2020	28621	8437685	0,34%
	2021	50177	15055850	0,33%
BJBR	2019	1977962	123536474	1,60%
	2020	2168028	140934002	1,54%
	2021	2587582	158356097	1,63%

BTV	2019	104000	70758013	2,40%
	2020	120700	82619452	1,80%
	2021	140700	100723330	1,92%
BBI	2019	200000	141124002	2,50%
	2020	200000	1541964567	1,50%
	2021	200000	172061128	2,22%
BBA	2019	200000000	2007653715376	0,93%
	2020	547000000	20375240325854	0,70%
	2021	900000000	8666525828600	0,60%
BKA	2019	400000	274467227	1,80%
	2020	200000	280943605	1,05%
	2021	500000	310786960	1,67%
BZ	2019	200000	169082830	1,54%
	2020	100000	173224412	1,05%
	2021	212500	168758476	1,29%
BZU	2019	200000	161451259	1,25%
	2020	100000	197726097	0,82%
	2021	150000	234379042	0,67%
BDM	2019	8000	36559556	0,22%
	2020	116600	44612045	0,28%
	2021	159518	52671981	0,30%
BTPN	2019	400000	181631385	2,21%
	2020	2633076	183165978	1,44%
	2021	4007172	191917794	2,09%
MASB	2019	158800247217	144128759999590	1,10%
	2020	199218340679	21537936008109	0,74%
	2021	272354121974	23203123481350	1,17%
MAYA	2019	714688	93408831	0,77%
	2020	104448	92518025	0,11%
	2021	72211	119104185	0,06%
MCCR	2019	112336	18893684	0,59%
	2020	63703	25235573	0,25%
	2021	104014	26194548	0,40%
MEGA	2019	2508411	100803831	2,49%



NISP	2020	371.9053	112202693	3,01%
	2021	4952616	132079390	3,73%
	2019	3891439	180706987	2,15%
NOBU	2020	2784855	206297200	1,35%
	2021	3203792	214395608	1,49%
PNBN	2019	64005	13147503	0,49%
	2020	71279	13737934	0,52%
	2021	83994	20742643	0,41%
SDRA	2019	4595617	211287370	2,18%
	2020	4071792	218067091	1,87%
	2021	2514336	204462543	1,23%
SDRA	2019	672866	36940436	1,82%
	2020	692054	38053939	1,82%
	2021	820650	43801571	1,87%

Perhitungan Return on Equity

Kode Perusahaan	Tahun	Labu Bersih Setelah Pajak	Total Ekuitas	ROE
AMAR	2019	61426524	1078408044	5,70%
	2020	8586126	1067030775	0,80%
	2021	4115012	1066584236	0,39%
BAPF	2019	20433	1559450	1,31%
	2020	10414	1551237	0,67%
	2021	12868	2365457	0,54%
BBCA	2019	28569974	174143156	16,41%
	2020	27147109	184714709	14,70%
	2021	31440159	202848934	15,50%
BISI	2019	15508583	125003948	12,41%
	2020	3321442	112872199	2,94%
	2021	10977051	126519977	8,68%
IBRI	2019	34413825	208784336	16,48%
	2020	18660393	199911376	9,33%
	2021	30755766	291786804	10,54%
BBTN	2019	411062	23836195	1,72%
	2020	209263	19987845	1,05%
	2021	2376227	21406647	11,10%
BDMN	2019	4240671	45417027	9,34%
	2020	1088942	43575499	2,50%
	2021	1669280	45083058	3,70%
BGTG	2019	11841	1140000	1,04%
	2020	3198	1139125	0,28%
	2021	10866	2148889	0,51%
BINA	2019	7115	1221096	0,58%
	2020	19376	1217144	1,59%
	2021	39748	2373675	1,67%
BJBR	2019	1564492	12042629	12,99%
	2020	1689996	12005800	14,08%
	2021	2018654	13084033	15,43%

BPTM	2019	1376505	9021558	15,26%
	2020	1488962	10094948	14,88%
	2021	1523070	10910539	13,96%
BMRI	2019	28455592	218852069	13,01%
	2020	18398728	204699668	8,99%
	2021	30551097	222111282	13,79%
BNBA	2019	51167901115	1523655563503	3,36%
	2020	35053333152	1509386122943	2,32%
	2021	44449400923	2233765261905	1,99%
BNGA	2019	3642935	43294166	8,41%
	2020	2011254	41053051	4,99%
	2021	4098604	43388358	9,45%
BNH	2019	1924180	26684916	7,21%
	2020	1284392	27223630	4,72%
	2021	1679754	28725123	5,85%
BNLI	2019	1500420	24037351	6,24%
	2020	721587	35071453	2,06%
	2021	1231127	36613715	3,36%
BSIM	2019	6752	6074463	0,11%
	2020	118522	6056844	1,96%
	2021	127748	7359416	1,74%
BTPN	2019	2992418	31471928	9,51%
	2020	2005677	32964753	6,08%
	2021	3104215	36078927	8,60%
MASB	2019	117911141906	1663999501948	7,09%
	2020	108191656140	1889840264160	5,72%
	2021	213129172158	2701057828826	7,89%
MAYA	2019	528114	12341969	4,28%
	2020	64164	12914476	0,50%
	2021	44127	13978280	0,32%
MCOR	2019	78967	2794858	2,83%
	2020	49979	6016716	0,83%
	2021	79392	6081204	1,31%
MEGA	2019	2002733	15541438	12,89%



	2020	3008311	18208150	16,52%
	2021	4008051	19144464	20,94%
	2019	2930243	27664803	10,62%
NSP	2020	2101671	29829316	7,05%
	2021	2519619	32327571	7,79%
	2019	45794	1464417	3,13%
NOBU	2020	53607	1519854	3,53%
	2021	64186	1764683	3,64%
	2019	3498299	44441714	7,87%
PNBN	2020	3124205	47460332	6,58%
	2021	1816976	48547747	3,74%
	2019	499791	6935590	7,21%
SIDRA	2020	536001	7270971	7,37%
	2021	629168	9257191	6,80%

Perhitungan Beban Operasional terhadap Pendapatan Operasional

Kode Perusahaan	Tahun	Beban Operasional	Pendapatan Operasional	BOPO
AMAR	2019	695034428	779662396	89,15%
	2020	796275914	825557489	96,43%
	2021	897434619	904477186	99,22%
BABP	2019	1224375	1288156	95,05%
	2020	1154615	1177311	98,07%
	2021	1123967	1149298	97,80%
BBCA	2019	48693898	84982896	57,30%
	2020	52838682	86407189	61,15%
	2021	49123596	87964770	55,84%
BBNI	2019	58916340	73941699	79,68%
	2020	69684507	71056540	98,07%
	2021	59364946	67644543	87,76%
BBRI	2019	89377625	155569163	57,45%
	2020	92981019	152605067	60,93%
	2021	111293716	191728919	58,05%
BBTN	2019	27307953	27829726	98,13%
	2020	25290102	27620387	91,56%
	2021	25123538	28157525	89,22%
BDMN	2019	22483614	25757028	87,29%
	2020	22008789	24279929	90,65%
	2021	19326751	21740570	88,90%
BGTG	2019	420683	437619	96,13%
	2020	394852	402540	98,09%
	2021	340260	358888	94,81%
BINA	2019	363744	373684	97,34%
	2020	474843	503464	94,32%
	2021	720529	770706	93,49%
BJBR	2019	11046640	13106133	84,29%
	2020	11866701	14078827	84,29%
	2021	12334075	14932690	82,60%

B/ITM	2019	4316417	6312996	71,34%
	2020	4990336	6506613	76,70%
	2021	5870425	7461525	76,00%
B/MBI	2019	81467216	129129138	63,09%
	2020	89002303	137100984	64,92%
	2021	86896767	141635047	61,35%
B/NBA	2019	604992637727	675826398861	89,52%
	2020	599373277614	651706024863	91,97%
	2021	473570719804	535809965300	88,38%
B/NGA	2019	21012451	25946198	80,98%
	2020	21737251	24591106	88,39%
	2021	18223216	23341608	78,07%
B/NI	2019	15483261	18060127	85,73%
	2020	13360303	15211212	87,83%
	2021	10629680	12822260	82,90%
B/NLI	2019	11844833	13855568	85,49%
	2020	12617058	14232407	88,65%
	2021	12528547	14094068	88,89%
B/SIM	2019	5305247	9796390	54,16%
	2020	4871390	9374941	51,96%
	2021	4083839	8857901	46,10%
B/TPN	2019	16265038	20297557	80,13%
	2020	15461806	18092320	85,46%
	2021	12700210	16708388	76,01%
MASB	2019	894691782316	1053269701648	84,94%
	2020	1066972779552	1235868466693	86,33%
	2021	1068192814718	1353709284501	78,91%
MAYA	2019	8294690	9008760	92,07%
	2020	6566607	6672963	98,41%
	2021	7300771	7387454	98,83%
MCOB	2019	1254570	1369058	91,64%
	2020	1289884	1346940	95,76%
	2021	1203184	1312112	91,70%
MEGA	2019	7294742	9770836	74,66%



NISP	2020	7210366	119667623	60,94%
	2021	6306750	11290660	56,00%
	2019	11320926	15008667	75,77%
NOBU	2020	11913310	14739079	81,19%
	2021	10426395	13629718	76,50%
	2019	851827	916428	93,17%
PNBN	2020	823387	895141	92,08%
	2021	932903	1022061	91,29%
	2019	15220246	19636438	77,51%
SDRA	2020	15536747	19462616	79,83%
	2021	15008078	17457621	85,97%
	2019	2098390	2770817	75,75%
SDRA	2020	1990256	2681658	74,22%
	2021	1874023	2693729	69,57%

## Perhitungan Capital Adequacy Ratio

Kode Perusahaan	Tahun	Modal	ATMR	CAR
AGRO	2019	1052804	1892006	55,64%
	2020	1047384	2309850	45,34%
	2021	1048630	3513496	29,85%
BABP	2019	1267964	8365359	15,16%
	2020	1270983	8070167	15,75%
	2021	2110179	8679871	24,31%
BBCA	2019	167281590	702925299	23,80%
	2020	174351119	674968017	25,83%
	2021	188505072	734522161	25,66%
BBNI	2019	118095	598484	19,73%
	2020	103145	614633	16,78%
	2021	125616	636201	19,74%
BBRI	2019	195986650	869020388	22,55%
	2020	183337537	889596695	20,61%
	2021	241660763	955756191	25,28%
BBTN	2019	23350625	134844273	17,32%
	2020	24995226	129249781	19,34%
	2021	25706310	134340567	19,14%
BDMN	2019	41299	170789	24,18%
	2020	39278	157251	24,98%
	2021	40276	150732	26,72%
BGTG	2019	1131125	3444517	32,84%
	2020	1069953	2997161	35,70%
	2021	2106168	3136280	67,15%
BINA	2019	1175257	3141569	37,41%
	2020	1221295	3046829	40,08%
	2021	2362381	4445747	53,14%
BJBR	2019	11391189	64308062	17,71%
	2020	12796321	73923122	17,31%
	2021	14786544	82558110	17,91%

BJTM	2019	7997176	37675659	21,23%
	2020	8825829	40776010	21,64%
	2021	9712263	41286928	23,52%
BMRI	2019	188828259	882905621	21,39%
	2020	164657355	827461178	19,90%
	2021	175256894	894029247	19,60%
BNBA	2019	1527093938292	6485320612107	23,55%
	2020	1539559020116	5966972932277	25,80%
	2021	2270439702734	5440959552117	41,73%
BNGA	2019	44722747	208347385	21,47%
	2020	41041181	187244284	21,92%
	2021	42553288	187605561	22,68%
BNII	2019	26770455	125233908	21,38%
	2020	27146750	111661320	24,31%
	2021	28387820	105464909	26,92%
BNLI	2019	23136836	116351407	19,89%
	2020	42860774	120137222	35,68%
	2021	45207861	129404263	34,94%
BSIM	2019	5702574	32544205	17,52%
	2020	5864688	33916236	17,29%
	2021	6848594	23521960	29,12%
BTPN	2019	5226123	11725986	44,57%
	2020	5618766	11365610	49,44%
	2021	6839187	11737962	58,27%
MASB	2019	1728125607844	10503164847223	16,45%
	2020	2015249838114	10127078713607	19,90%
	2021	2832215566411	10720262716945	26,42%
MAYA	2019	12690303	78396553	16,19%
	2020	13983851	90482997	15,45%
	2021	13637746	94929537	14,37%
MCOR	2019	2852954	16412377	17,38%
	2020	5973602	16929677	35,28%
	2021	5915204	15582937	37,96%
MEGA	2019	14684721	62022061	23,68%



NSP	2020	18037950	58115367	31,04%
	2021	19026087	69694444	27,30%
	2019	26818277	147586674	18,17%
NOBU	2020	28965268	137632604	21,05%
	2021	32664182	141726981	23,05%
	2019	1393506	6462020	21,56%
PNBN	2020	1489154	6763441	22,02%
	2021	1719197	8220433	20,91%
	2019	44104733	188423308	23,41%
SORA	2020	48410745	163644601	29,58%
	2021	42453436	143157069	29,66%
	2019	4939254	24670377	20,02%
SORA	2020	5517300	27601205	19,99%
	2021	7581850	30975174	24,48%

PT BANK ABAM INDONESIA TBK  
LAPORAN POSISI KEUANGAN  
Tanggal 31 Desember 2020  
(Disajikan dalam ribuan Rupiah,  
kecuali dinyatakan lain)

PT BANK ABAM INDONESIA TBK  
STATEMENT OF FINANCIAL POSITION  
As of December 31, 2020  
(Expressed in thousands of Rupiah,  
unless otherwise stated)

ASET	2020		2019		ASSETS
		Catatan/ Notes			
Kas	3.067.100	1	3.170.000		Cash
Giro pada Bank Indonesia	67.873.023	6	109.364.196		Demand Deposits with Bank Indonesia
Giro pada Bank Lain	26.225.834	7	19.980.359		Demand Deposits with Other Banks
Cadangan kerugian penurunan nilai	(234)				Allowance for impairment losses
Bersih	29.225.790		19.980.359		Net
Penempatan pada Bank Indonesia dan Bank Lain	1.619.831.385	8	1.132.047.696		Placements with Bank Indonesia and Other Banks
Cadangan kerugian penurunan nilai	(710.488)				Allowance for impairment losses
Bersih	1.619.120.897		1.132.047.696		Net
Eduk-efek	367.139.054	9	101.434.181		Securities
Eduk-efek yang dibeli dengan janji dijual kembali	190.336.780	10			Securities Purchased Under Resale Agreement
Kredit		11			Loans
Prak beresasi	2.678.020	12	2.858.236		Reservated parties
Prak kelipa	1.712.830.573		2.048.702.481		Third parties
Cadangan kerugian penurunan nilai	(91.404.776)		(160.182.240)		Allowance for impairment losses
Bersih	1.624.103.817		1.897.378.481		Net
Aset Tetap - bersih	14.212.338	12a	14.388.373		Property and Equipment - net
Aset Hak Guna - bersih	11.389.426	12b			Right-of-Use Assets - net
Aset Tak Berwujud - bersih	266.197	13	320.675		Intangible Assets - net
Aset Pajak Tanggihan - bersih	28.130.903	31	40.951.331		Deferred Tax Assets - net
Aset Lain-lain - bersih	105.335.004	34	140.570.544		Other Assets - net
<b>JUMLAH ASET</b>	<b>4.057.988.611</b>		<b>3.452.575.476</b>		<b>TOTAL ASSETS</b>

	2020	Catatan/ Notes	2019	
<b>LIABILITAS DAN EKUITAS</b>				
<b>LIABILITAS</b>				
Emaspan	903.852	15	1.294.421	
Piutang Bersih	2.295.841.580	32	1.829.867.698	
Piutang jangka panjang	2.294.935.438		1.831.162.119	
Jumlah			457.836.333	
Emaspan dan Bank Lain	532.844.489	16	23.917.352	
Utang Pajak	4.448.296	17		
Suikan yang Masih Harus Dibayar dan Liabilitas Lain-lain	48.007.463	18	53.208.689	
Liabilitas Imbalan Pensiun Kerja	10.822.143	30	7.982.933	
<b>JUMLAH LIABILITAS</b>	<b>2.990.957.836</b>		<b>2.374.107.426</b>	
<b>EKUITAS</b>				
Moda Saham: nilai nominal Rp 100 per saham pada tanggal 31 Desember 2020 dan 2019 Modal dasar 20.000.000.000 saham pada tanggal 31 Desember 2020 dan 2019 Moda ditempatkan dan diantar peroleh 4.025.100.000 saham pada 31 Desember 2020 dan 2019	803.510.000	19	803.510.000	Capital Stock - per value of Rp 100 per share as of December 31, 2020 and 2019 Authorized - 20,000,000,000 shares as of December 31, 2020 and 2019 Subscribed and paid-up 8,025,100,000 shares as of December 31, 2020 and 2019
Tambahan Moda Diterima	225.757.500	20	225.757.500	
Penghasilan Komprehensif Lain	5.767.139	21	(5.254.872)	
Selis Laba Ditentukan penggunaannya Belum ditentukan penggunaannya	1.030.000 30.906.136		822.000 53.573.416	
<b>JUMLAH EKUITAS</b>	<b>1.087.030.775</b>		<b>1.078.408.044</b>	
<b>JUMLAH LIABILITAS DAN EKUITAS</b>	<b>4.057.988.611</b>		<b>3.452.515.470</b>	<b>TOTAL LIABILITIES AND EQUITY</b>



Tahun yang Berakhir pada Tanggal 31 Desember  
Year Ended December 31

**PENDAPATAN DAN BEBAN OPERASIONAL**

	2020	Catatan/Notes	2019
Pendapatan bunga	652.080.568	24, 32	661.966.426
Beban bunga	(189.127.670)	25, 32	(145.814.028)
<b>Pendapatan Bunga - Bersih</b>	<b>462.947.918</b>		<b>506.152.398</b>
Pendapatan Operasional Lainnya	173.471.901	26	127.695.500
Beban Kerugian Penurunan Nilai: Aset keuangan	(344.750.878)	11	(317.134.428)
Aset non-keuangan	5.650.000	14	(22.100.623)
<b>Jumlah Beban Kerugian Penurunan Nilai</b>	<b>(339.100.878)</b>		<b>(339.235.051)</b>
Beban Operasional Lainnya	(145.001.902)	27	(118.683.211)
Beban tenaga kerja	(123.035.404)	28	(91.221.028)
Beban umum dan administrasi	(268.037.366)		(209.904.939)
Jumlah Beban Operasional Lainnya - Bersih	(433.666.343)		(421.524.940)

**LABA OPERASIONAL**

<b>PENDAPATAN (BEBAN) NON-OPERASIONAL</b>	<b>29.281.578</b>		<b>34.827.968</b>
Labai atas penjualan aset tetap Lain-lain - Bersih	(3.175.659)	12	80.000
<b>BEBAN NON-OPERASIONAL - BERSIH</b>	<b>(3.175.659)</b>		<b>(3.251.107)</b>
<b>LABA SEBELUM BEBAN PAJAK</b>	<b>26.105.916</b>		<b>81.506.861</b>
<b>BEBAN PAJAK - BERSIH</b>	<b>(17.519.790)</b>	31	<b>(20.080.337)</b>
<b>LABA BERSIH TAHUN BERJALAN</b>	<b>8.586.126</b>		<b>61.426.524</b>

**OPERATING REVENUES AND EXPENSES**

Interest revenue	661.966.426
Interest expenses	(145.814.028)
<b>Total Interest Revenues - Net</b>	<b>506.152.398</b>
Other Operating Revenues	127.695.500
Provision for impairment losses Financial assets	(317.134.428)
Non-financial assets	(22.100.623)
<b>Total Provision for Impairment Losses</b>	<b>(339.235.051)</b>
Other Operating Expenses Personnel expenses	(118.683.211)
General and administrative expenses	(91.221.028)
<b>Total Other Operating Expenses</b>	<b>(209.904.939)</b>
<b>Other Operating Expenses - Net</b>	<b>(421.524.940)</b>
<b>INCOME FROM OPERATIONS</b>	<b>54.627.968</b>
<b>NON-OPERATING INCOME (EXPENSES)</b>	
Gain on sale of premises and equipment	80.000
Others - net	(3.251.107)
<b>NON-OPERATING EXPENSES - NET</b>	<b>(3.171.107)</b>
<b>NET PROFIT BEFORE TAX</b>	<b>81.506.861</b>
<b>TAX EXPENSE - NET</b>	<b>(20.080.337)</b>
<b>PROFIT FOR THE YEAR</b>	<b>61.426.524</b>

Tahun yang Berakhir pada Tanggal 31 Desember  
Year Ended December 31

	2020	Catatan/ Notes	2019
<b>PENDAPILAN (RUGI) KOMPREHENSIF LAIN</b>			
Item yang tidak akan direklasifikasi ke laba rugi			
Remeasurmen kembali atas kewajiban manfaat pensiun	(527.652)	30	(523.568)
Pajak penghasilan terkait pada yang tidak akan direklasifikasi ke laba rugi	124.028	31	153.892
Sub-jumlah	(503.624)		(467.676)
Item yang akan direklasifikasi ke laba rugi			
Kurangnya yang belum direalisasi atas efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain	8.203.620	9	3.039.444
Pajak penghasilan terkait pada yang akan direklasifikasi ke laba rugi tahun ini	(1.640.720)	31	(759.661)
Sub-jumlah	6.562.899		2.279.783
Jumlah penghasilan komprehensif lain tahun berjalan setelah pajak	6.059.275		1.811.907
<b>JUMLAH LABA KOMPREHENSIF TAHUN BERJALAN</b>	<b>14.645.382</b>		<b>63.238.431</b>
<b>LABA PER SAHAM</b> (dalam Rupiah penuh) Dasar/Diluted	1,07	23	9,25

**OTHER COMPREHENSIVE INCOME (LOSS)**

Item that will not be reclassified subsequently to profit or loss  
Remeasurement of defined benefits obligation  
Income tax relating to item that will not be reclassified subsequently to profit or loss

Sub total

Item that will be reclassified subsequently to profit or loss

Unrealized gain of securities classified as fair value through other comprehensive income  
Income tax relating to item that will be reclassified subsequently to profit or loss this year

Sub total

Total other comprehensive income for the current year net of tax

**TOTAL COMPREHENSIVE INCOME FOR THE YEAR**

**EARNINGS PER SHARE**  
(in full Rupiah amount)  
Basic/Diluted

	Laba rugi		Penghasilan komprehensif lain		Laba rugi komprehensif		Laba per saham dasar	Laba per saham dasar setelah pajak	Laba per saham dasar dan setelah pajak setelah penghapusan pengaruh minoritas	Laba per saham dasar dan setelah pajak setelah penghapusan pengaruh minoritas (Dasar/Diluted)	Laba per saham dasar dan setelah pajak setelah penghapusan pengaruh minoritas (Dasar/Diluted)
	2020	2019	2020	2019	2020	2019					
Saldo per 31 Desember 2018	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000
Saldo awal tahun	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	
Saldo per 31 Desember 2019	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	
Saldo per 31 Desember 2020	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	80.000.000	

Saldo awal tahun merupakan saldo awal tahun berjalan yang akan direklasifikasi ke laba rugi tahun ini.

The accompanying notes to the financial statements form an integral part of these financial statements taken as a whole.

**ARUS KAS DARI AKTIVITAS OPERASI**

Peremajaan bunga, provisi, dan komisi  
 Pembayaran bunga  
 Pembayaran beban tenaga kerja  
 Pembayaran beban umum dan administrasi  
 Peremajaan pendapatan operasional lainnya  
 Pembayaran beban non-operasional  
 Pembayaran pajak penghasilan

Arus Kas Operasi sebelum Perubahan Modal Kerja

Penurunan (kenaikan) aset operasi  
 Penempatan pada Bank Indonesia dan bank lain  
 Kredit yang diberikan  
 Aset lain-lain  
 Efek-efek yang dibeli dengan yang dijual kembali

Kenaikan liabilitas operasi  
 Simpanan  
 Simpanan dari bank lain  
 Beban yang masih harus dibayar dan liabilitas lain-lain

Arus Kas Bersih Diperoleh dari Aktivitas Operasi

**ARUS KAS DARI AKTIVITAS INVESTASI**

Pembelian aset tetap  
 Pembelian aset takberwujud  
 Penempatan efek tersedia untuk dijual  
 Pencairan efek tersedia untuk dijual

Hasil penjualan aset tetap

Arus Kas Bersih Digunakan untuk Aktivitas Investasi

	2020	2019
	672.571.716	611.484.503
	(167.119.561)	(149.425.213)
	(541.674.377)	(116.221.885)
	(101.283.160)	(80.388.571)
	173.471.901	127.514.856
	(3.175.859)	(3.201.107)
	(26.495.643)	(35.969.782)
	386.095.217	373.792.801
	5.000.000	(5.000.000)
	(83.963.342)	(822.354.188)
	4.488.918	(14.413.748)
	(190.336.780)	
	463.673.319	734.838.166
	175.008.156	440.736.333
	(14.343.056)	7.222.371
	745.702.430	614.821.756
	(4.651.049)	(7.149.591)
	(324.988.946)	(15.000.000)
	75.280.000	5.100.000
		80.000
	(254.379.995)	(17.079.991)

**CASH FLOWS FROM OPERATING ACTIVITIES**

Interest, fees and commissions received  
 Payment of interest expenses  
 Payment of personnel expenses  
 Payment of general and administrative expenses  
 Other operating revenues received  
 Non-operating expenses paid  
 Payment of income taxes

Operating Cash Flows before Working Capital Changes

Decrease (increase) in operating assets  
 Placements with Bank Indonesia and other banks  
 Loans  
 Other assets  
 Securities purchased under resale agreements

Increase in operating liabilities  
 Deposits  
 Deposits from other banks

Accruals and other liabilities

Net Cash Provided by Operating Activities

**CASH FLOWS FROM INVESTING ACTIVITIES**

Acquisitions of premises and equipment  
 Acquisitions of intangible assets  
 Placements in available-for-sale securities  
 Proceeds from settlement of available-for-sale securities  
 Proceeds from sale of premises and equipment

Net Cash Used in Investing Activities



	2020	2019	
<b>ARUS KAS DARI AKTIVITAS PENDANAAN</b>			<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>
Bekas modal	(22.094.262)		Issuance of shares
Revisi/penjualan		314.308.329	Payment for share dividend
Arus Kas Bersih (Dipotong untuk Operasi dan Aktiva/Perawatan)	(22.094.262)	314.308.329	Net Cash (Used by/Provided by Financing Activities)
<b>KEMAIKAN BERSIH KAS DAN SETARA KAS</b>	<b>468.428.280</b>	<b>912.388.480</b>	<b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>
<b>KAS DAN SETARA KAS AWAL TAHUN</b>	<b>1.258.863.398</b>	<b>345.882.705</b>	<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b>
<b>KAS DAN SETARA KAS AKHIR TAHUN</b>	<b>1.718.181.751</b>	<b>1.258.863.398</b>	<b>CASH AND CASH EQUIVALENTS AT END OF YEAR</b>
<b>KAS DAN SETARA KAS TERDIRI DARI</b>			<b>CASH AND CASH EQUIVALENTS CONSIST OF</b>
Kas	1.081.129	1.170.656	Cash
Giro pada Bank Indonesia	67.073.523	108.364.186	Demand deposits with Bank Indonesia
Giro pada Bank Lain	26.225.834	19.967.659	Demand deposits with Other Banks
Penempatan pada Bank Indonesia dan Bank Lain jangka waktu satu tempo tiga bulan atau kurang sejak tanggal penempatan	1.679.821.365	1.127.047.698	Placements with Bank Indonesia and Other Banks maturing within three months or less from the acquisition date
<b>Jumlah</b>	<b>1.718.181.751</b>	<b>1.258.863.398</b>	<b>Total</b>

	31 Desember/December 31, 2020		31 Desember/December 31, 2019	
	Kredit <b>Non-performing loans</b>	Catatan kerugian penurunan nilai Allowance for impairment losses	Kredit <b>Non-performing loans</b>	Catatan kerugian penurunan nilai Allowance for impairment losses
Rumah tangga	43.473.256	14.639.327	46.269.505	36.226.074
Pertambangan besar dan menengah	43.761.282	14.569.788	46.264.758	36.207.965
Lembaga keuangan	26.930.581	6.941.567	-	-
Komersial	1.000.000	112.265	-	-
<b>Jumlah</b>	<b>118.168.119</b>	<b>36.263.871</b>	<b>92.534.263</b>	<b>72.434.039</b>

	31 Desember/December 31, 2020	31 Desember/December 31, 2019
Lancar	1.459.634.980	1.652.179.622
Dalam perhatian khusus	137.708.514	305.942.529
Kurang lancar	36.644.683	42.620.018
Diragukan	38.381.094	34.044.784
Macet	43.139.342	15.771.764
<b>Jumlah</b>	<b>1.715.508.593</b>	<b>2.051.558.717</b>

	31 Desember December 31, 2020	31 Desember December 31, 2019
Modal inti (Tier 1)		
Modal inti Utama (CET 1)		
Modal inti Tambahan (AT-1)	1.029.580	1.037.429
Jumlah Modal Inti	1.029.580	1.037.429
Modal Pelengkap (Tier 2)	17.804	18.375
Jumlah Modal	1.047.384	1.055.804
Aseset tertimbang memuhul risiko:		
ATMR untuk risiko kredit **)	1.414.300	1.583.516
ATMR untuk risiko pasar **)	266.300	22.686
ATMR untuk risiko operasional ***)	629.160	285.804
Jumlah ATMR	2.309.860	1.892.006



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Tipe: **Permohonan Uji Uraut Menghasilkan Penelitian**  
Kopas: **Uji Rantai Nilai Program Bursa Efek Indonesia (BEI)**

**Dengan hormat,**  
Sebagai salah satu persyaratan untuk menyelesaikan studi pada Program Studi ..., maka mahasiswa diwajibkan untuk menyusun dan mempertahankan skripsi sebagai hasil penyempurnaan teori serta praktik yang diperoleh berdasarkan penelitian. Selaras dengan hal tersebut, maka dengan ini kami mohon perhatian Bapak / Ibu untuk memberikan izin kepada mahasiswa

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Untuk melakukan penelitian pada **BANK YANG TERDAFTAR DI BURSA EFEK INDONESIA** untuk memperoleh data sesuai dengan Skripsi yang sedang disusunnya dengan judul **"ANALISIS KESEHATAN BANK DENGAN METODE RUCI PADA BANK YANG TERDAFTAR DI BURSA EFEK INDONESIA PERIODE 2019-2021"**

Demikian permohonan kami, atas perhatiannya kami sampaikan terima kasih

Surabaya, 1 April 2023



**Much Rafl Sadam Pratama Indira Sutrisno, MSi, Ak, CA**  
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