FINANCIAL RATIOS

IN BILLION RUPIAH, UNLESS OTHERWISE STATED	2021	2020	YOY 2020-2021 (%)		2019	2018	2017
Capital							
Common Equity Tier 1 (CET1) Ratio	16.4	15.7	0.7	▲	18.7	17.4	17.5
Tier 1 Ratio	17.7	15.7	2.0	▲	18.7	17.4	17.5
Tier 2 Ratio	2.0	1.1	0.9	▲	1.1	1.0	1.1
Minimum Capital Adequacy Ratio	19.7	16.8	2.9	▲	19.7	18.5	18.5
Fixed Assets Against Capital	21.1	25.1	(4.0)	▼	22.0	24.5	21.4
Asset Quality							
Distressed Earning Assets and Distressed Non-Earning Assets to Total Earning Assets and Non-Earning Assets	2.8	3.1	(0.3)	▼	1.8	1.4	1.5
Distressed Earning Assets to Total Earning Assets	2.6	2.9	(0.3)	▼	1.6	1.4	1.5
Allowance for Impairment Losses (CKPN) of Financial Assets to Earning Assets	6.5	6.2	0.3	▲	2.2	1.9	2.1
LLR/NPL Gross (Coverage Ratio)	233.4	182.4	51.0	▲	133.5	152.9	148.0
CKPN Fulfillment for Earning Assets	5.9	2.9	3.0	▲	2.2	2.1	2.7
CKPN Fulfillment for Non Earning Assets	29.4	13.9	15.5	▲	14.8	16.3	20.0
Gross NPL	3.7	4.3	(0.6)	▼	2.3	1.9	2.3
Net NPL	0.7	0.9	(0.2)	▼	1.2	0.8	0.7
Loans to Total Earning Assets	63.2	66.9	(3.7)	▼	65.5	62.1	59.2
Core Debtor Loans to Total Loans	31.2	30.3	0.9	▲	29.0	20.2	26.6
Foreclosed Collateral to Total Loans	0.3	0.3	0.0		0.0	0.2	0.1
Profitability							
Return on Assets (ROA)	[illegible]	[illegible]	[illegible]	▲	[illegible]	[illegible]	[illegible]

Dipindai dengan CamScanner

OTORITAS JASA KEUANGAN

Laporan Publikasi
Perhitungan Rasio Keuangan
31 Maret 2021

PT BANK NEGARA INDONESIA (PERSERO), Tbk (Emiten tidak diaudit)

PT BANK NEGARA INDONESIA (PERSERO), Tbk

UNAUDITED BY OTORITAS JASA KEUANGAN

(Dalam Prosentase)

Komponen Modal	Maret 2021	Maret 2020
I. Rasio Kinerja		
1. Kewajiban Penyediaan Modal Minimum (KPMM)	18.07	16.07
2. Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset produktif dan aset non produktif	2.98	1.92
3. Aset produktif bermasalah terhadap total aset produktif	2.87	1.80
4. Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif	6.32	4.17
5. NPL gross	4.12	2.38
6. NPL net	1.03	0.52
7. Return on Asset (ROA)	1.46	2.63
8. Return on Equity (ROE)	9.65	16.94
9. Net Interest Margin (NIM)	4.90	4.88
10. Beban Operasional terhadap Pendapatan Operasional (BOPO)	81.57	73.15
11. Cost to Income Ratio (CIR)	40.62	43.85
12. Loan to Deposit Ratio (LDR)	87.24	92.26
II. Kepatuhan (Compliance)		
1. a. Persentase Pelanggaran BMPK		
i. Pihak terkait	0.00	0.00
ii. Pihak tidak terkait	0.00	0.00
b. Persentase Pelampauan BMPK		
i. Pihak terkait	0.00	0.00