

TINGKAT KESEHATAN BANK

Periode 31 Desember 2019

| No. | Keterangan | Rasio | NK | Bobot | NA | Benchmark | Predikat |
|--------------------------|--|-------|--------|-------|-------|-----------|-------------|
| A. CAPITAL | | | | | | | |
| 1 | CAR (SE.BI) | 16,18 | 100,00 | 30 | 30,00 | >=8% | SEHAT |
| 2 | CAR (SE.OJK) | 20,47 | 100,00 | 30 | 30,00 | >=8% | SEHAT |
| B. ASET PRODUKTIF | | | | | | | |
| 3 | KUALITAS AKTIVA PRODUKTIF (KAP) | 2,81 | 100,00 | 25 | 25,00 | <=10,35% | SEHAT |
| 4 | PENYISIHAN & PENGHAPUSAN AKTIVA PRODUKTIF (PPAP) | 67,75 | 67,75 | 5 | 3,39 | >=81% | CUKUP SEHAT |
| C. MANAJEMEN | | | | | | | |
| 5 | MANAJEMEN UMUM | 67,50 | 67,50 | 10 | 6,75 | >=81% | CUKUP SEHAT |
| 6 | MANAJEMEN RESIKO | 73,33 | 73,33 | 10 | 7,33 | >=81% | CUKUP SEHAT |
| D. RENTABILITAS | | | | | | | |
| 7 | RETURN ON ASSETS (ROA) | 6,14 | 100,00 | 5 | 5,00 | >=1,215% | SEHAT |
| 8 | BIAYA OPS. PENDAPATAN OPS. (BOPO) | 71,74 | 100,00 | 5 | 5,00 | <=93,52% | SEHAT |
| E. LIKUIDITAS | | | | | | | |
| 9 | CASH RATIO | 16,72 | 100,00 | 5 | 5,00 | >=4.05% | SEHAT |
| 10 | LOAN TO DEPOSIT RATIO (LDR) | 90,12 | 99,52 | 5 | 4,98 | <=94.75% | SEHAT |

| Dibuat | Diperiksa | Disahkan |
|--------|-----------|----------|
| | | |

Kesimpulan Nilai Akhir TKS adalah

Jika ATMR menggunakan dasar hitung dari SE.BI tahun 2006, maka NA = **92,45** dengan predikat **SEHAT**.

Jika ATMR menggunakan dasar hitung dari SE.OJK tahun 2016, maka NA = **92,45** dengan predikat **SEHAT**.

| A. Modal Inti | | Saldo Bruto | | Bobot | Nilai |
|---|----------|----------------|-----------------|-------|----------------|
| 1. Modal disetor | | 11.765.000.000 | | 100 | 11.765.000.000 |
| 2. Agio | | 0 | | 100 | 0 |
| 3. Disagio (-/-) | | 0 | | 100 | 0 |
| 4. Modal sumbangan | | 0 | | 100 | 0 |
| 5. Dana setoran modal | | 0 | | 100 | 0 |
| 6. Cadangan umum | | 211.767.931 | | 100 | 211.767.931 |
| 7. Cadangan khusus | | 0 | | 100 | 0 |
| 8. Laba ditahan | | 0 | | 100 | 0 |
| 9. Laba tahun lalu | | -9.115.388.616 | | 100 | -9.115.388.616 |
| 10. Laba tahun berjalan | | 1.311.304.860 | | 50 | 655.652.430 |
| 11. Taksiran pajak (-/-) * | | -186.540.033 | | 50 | -93.270.017 |
| 12. Kekurangan PPAP (-/-) | | 115.623.018 | | -100 | -115.623.018 |
| 13. Pajak tangguhan (-/-) | | 0 | | -100 | 0 |
| 14. Goodwill (-/-) | | 0 | | -100 | 0 |
| 15. AYDA lebih dari 1 tahun (-/-) | | 0 | | -100 | 0 |
| | SubTotal | 4.101.767.160 | | | 3.308.138.711 |
| B. Modal Pelengkap | | Saldo Bruto | | Bobot | Nilai |
| 1. Modal pinjaman | | 0 | | 50 | 0 |
| 2. Surplus revaluasi aktiva tetap | | 0 | | 100 | 0 |
| 3. PPAP umum maks 1,25% dari ATMR | | 99.987.763 | | 100 | 99.987.763 |
| | SubTotal | 99.987.763 | | | 99.987.763 |
| C. Aktiva Tertimbang Menurut Resiko (ATMR) versi SE.BI | | Saldo Bruto | Saldo Netto *) | Bobot | Nilai |
| 1. Kas | | 32.286.500 | 32.286.500 | 0 | 0 |
| 2. Sertifikat Bank Indonesia (SBI) | | 0 | 0 | 0 | 0 |
| 3. Kredit dengan agunan likuid, emas / logam mulia | | 544.228.158 | 544.228.158 | 0 | 0 |
| 4. Antar Bank Aktiva | | 4.288.145.043 | 4.288.145.043 | 20 | 857.629.009 |
| 5. Kredit Perumahan Rakyat | | 0 | 0 | 40 | 0 |
| 6. Kredit kepada pegawai/pensiunan | | 0 | 0 | 50 | 0 |
| 7. Kredit kepada Usaha Mikro dan Kecil (UMK) | | 6.611.909.427 | 6.533.269.416 | 85 | 5.553.279.004 |
| 8. Kredit lainnya | | 14.032.946.068 | 13.995.636.228 | 100 | 13.995.636.228 |
| 9. Aktiva Tetap dan Inventaris | | 391.749.348 | 391.749.348 | 100 | 391.749.348 |
| 10. PPAP Umum (-/-) | | -99.987.763 | -99.987.763 | 100 | -99.987.763 |
| 11. PPAP Khusus (-) | | -115.949.851 | 0 | 0 | 0 |
| 12. Rupa-rupa aktiva | | 361.362.948 | 361.362.948 | 100 | 361.362.948 |
| | SubTotal | 26.046.689.878 | 26.046.689.878 | | 21.059.668.773 |
| D. Aktiva Tertimbang Menurut Resiko (ATMR) versi SE.OJK | | Saldo Bruto | Saldo Netto **) | Bobot | Nilai |
| 1. Kas | | 32.286.500 | 32.286.500 | 0 | 0 |
| 2. Sertifikat Bank Indonesia (SBI) | | 0 | 0 | 0 | 0 |
| 3. Kredit dengan agunan likuid | | 319.624.986 | 318.271.376 | 0 | 0 |
| 4. AYDA 1 tahun atau lebih | | 0 | 0 | 0 | 0 |
| 5. Kredit dengan agunan emas / logam mulia | | 224.603.172 | 224.603.172 | 15 | 33.690.476 |
| 6. Penempatan pada bank lain | | 4.288.145.043 | 4.288.145.043 | 20 | 857.629.009 |
| 7. Kredit yang dijamin BUMN/D | | 0 | 0 | 20 | 0 |
| 8. Kredit yang dijamin bank/pemda | | 0 | 0 | 20 | 0 |
| 9. Kredit dengan tanah/bangunan (pengikatan APHT) | | 3.427.065.880 | 3.357.700.145 | 30 | 1.007.310.044 |
| 10. Kredit kepada pegawai/pensiunan | | 0 | 0 | 50 | 0 |
| 11. Kredit dengan tanah/bangunan (pengikatan SKM) | | 1.074.951.592 | 1.057.777.739 | 50 | 528.888.870 |
| 12. Kredit kepada Usaha Mikro dan Kecil (UKM) | | 3.881.216.167 | 3.825.851.441 | 70 | 2.678.096.009 |
| 13. Kredit dengan agunan Fidusia | | 3.561.773.755 | 3.491.135.798 | 70 | 2.443.795.059 |
| 14. Kredit lainnya | | 8.116.679.086 | 7.965.717.850 | 100 | 7.965.717.850 |
| 15. Kredit sudah jatuh tempo atau macet | | 583.169.015 | 478.892.160 | 100 | 478.892.160 |
| 16. Aktiva Tetap dan Inventaris | | 391.749.348 | 391.749.348 | 100 | 391.749.348 |

| | | | | |
|--|-------------------------|-------------------|-----------------|-----------------------|
| 17. AYDA kurang dari 1 tahun | 0 | 0 | 100 | 0 |
| 18. PPAP Umum (-/-) | -99.987.763 | -99.987.763 | 100 | -99.987.763 |
| 19. PPAP Khusus (-) | -115.949.851 | 0 | 0 | 0 |
| 20. Pendapatan Yang Akan Diterima (PYAD) | 200.096.343 | 200.096.343 | 100 | 200.096.343 |
| 21. Beban Yang Ditangguhkan (BYD) | 0 | 0 | 0 | 0 |
| 22. Aset lainnya | 161.266.605 | 161.266.605 | 100 | 161.266.605 |
| | SubTotal | 26.046.689.878 | 25.693.505.757 | 16.647.144.008 |
| E. Aktiva Produktif yang diklasifikasikan | Aktiva Produktif | | Bobot | AP Klasifikasi |
| 1. ABA - Lancar (tidak termasuk giro) | 1.720.027.673 | | 0 | 0 |
| 2. ABA - Kurang Lancar (tidak termasuk giro) | 0 | | 50 | 0 |
| 3. ABA - Macet (tidak termasuk giro) | 0 | | 100 | 0 |
| 4. Kredit - Lancar | 19.981.617.666 | | 0 | 0 |
| 5. Kredit - Dalam Pengawasan | 525.373.879 | | 0 | 0 |
| 6. Kredit - Kurang Lancar | 51.541.728 | | 50 | 25.770.864 |
| 7. Kredit - Diragukan | 47.936.917 | | 75 | 35.952.688 |
| 8. Kredit- Macet | 582.613.463 | | 100 | 582.613.463 |
| | SubTotal | 22.909.111.326 | | 644.337.015 |
| F. Rekap Aktiva Produktif | Aktiva Produktif | PPAP-WD | | |
| 1. Penempatan (tidak termasuk giro) | 1.720.027.673 | 8.600.138 | | |
| 2 .Kredit | 21.189.083.653 | 310.119.907 | | |
| | SubTotal | 318.720.045 | | |
| G. Return On Assets | Laba Kotor | Aset | | |
| December 2019 | 218.228.147 | 25.693.505.757 | | |
| November 2019 | 166.650.081 | 24.967.314.155 | | |
| October 2019 | 168.247.500 | 24.891.373.514 | | |
| September 2019 | 109.125.693 | 25.912.709.797 | | |
| August 2019 | 146.666.742 | 25.148.519.833 | | |
| July 2019 | 70.409.348 | 23.370.895.541 | | |
| June 2019 | 174.116.386 | 21.381.805.103 | | |
| May 2019 | -32.256.826 | 21.192.384.025 | | |
| April 2019 | 92.228.346 | 20.839.833.897 | | |
| March 2019 | 130.818.941 | 21.189.039.952 | | |
| February 2019 | 60.778.328 | 20.382.472.247 | | |
| January 2019 | 104.961.696 | 20.589.786.736 | | |
| | SubTotal | 1.409.974.382 | 275.559.640.557 | |
| | Rata-rata | | 22.963.303.380 | |
| H. Biaya Operasional Pendapatan Operasional | Biaya Ops. | Pend. Ops. | | |
| December 2019 | 456.498.091 | 657.070.943 | | |
| November 2019 | 316.543.190 | 580.495.436 | | |
| October 2019 | 338.450.436 | 507.000.391 | | |
| September 2019 | 335.163.469 | 450.113.841 | | |
| August 2019 | 324.950.528 | 473.385.365 | | |
| July 2019 | 314.410.120 | 398.930.260 | | |
| June 2019 | 295.748.844 | 493.057.053 | | |
| May 2019 | 407.038.573 | 417.637.253 | | |
| April 2019 | 300.712.837 | 402.228.366 | | |
| March 2019 | 311.792.741 | 440.016.474 | | |
| February 2019 | 311.182.741 | 373.005.858 | | |
| January 2019 | 316.477.016 | 423.068.730 | | |
| | SubTotal | 5.616.009.970 | | |
| I. Alat Likuid | Saldo | | | |
| 1. Kas | 32.286.500 | | | |

| | | | | | |
|--------------------------------|-----------------|----------------|--|--|--|
| 2. ABA Giro | | 2.568.117.370 | | | |
| 3. ABA Tabungan | | 17.064.905 | | | |
| 4. ABP Tabungan (-/-) | | 0 | | | |
| | <i>SubTotal</i> | 2.617.468.775 | | | |
| J. Hutang Lancar | | Saldo | | | |
| 1. Kewajiban Segera | | 129.256.352 | | | |
| 2. Tabungan | | 3.503.707.775 | | | |
| 3. Deposito | | 12.018.500.000 | | | |
| | <i>SubTotal</i> | 15.651.464.127 | | | |
| K. Komponen Dana | | Saldo | | | |
| 1. Tabungan | | 3.503.707.775 | | | |
| 2. Deposito | | 12.018.500.000 | | | |
| 3. Pinjaman diterima > 3 bulan | | 82.004.000 | | | |
| 4. ABP Deposito > 3 bulan | | 4.600.000.000 | | | |
| 5. ABP Pinjaman > 3 bulan | | 0 | | | |
| 6. Modal Pinjaman | | 0 | | | |
| 7. Modal Inti | | 3.308.138.711 | | | |
| | <i>SubTotal</i> | 23.512.350.486 | | | |
| L. Manajemen | | Nilai | | | |
| Manajemen Umum | | 27 | | | |
| Manajemen Resiko | | 44 | | | |
| | <i>SubTotal</i> | 71 | | | |

*) Saldo Netto (SE.BI) = Saldo bruto - PPAP Khusus (-)

**) Saldo Netto (SE.OJK) = Saldo bruto - Provisi - Administrasi - PYD Restruk + By. Transaksi + PPAP Restruk (-) + PPAP Khusus (-)