

RIWAYAT HIDUP

a. Identitas Diri

1. Nama Lengkap : Rofiaatun Nafi'ah
2. Tempat dan Tanggal Lahir : Jepara, 27 Januari 1999
3. Alamat : Troso Rt 01/01 Pecangaan Jepara
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b. Riwayat Hidup

1. Pendidikan Formal

- a. RA Matholi'ul Huda Troso
- b. SD Negeri 6 Troso
- c. Mts Matholi'ul Huda Troso
- d. MA Matholi'ul Huda Troso
- e. Universitas Islam Nahdlatul Ulama (UNISNU) Jepara

LAMPIRAN LAMPIRAN

IKhtisar Data Keuangan Penting

Summary of Important Financial Data

IKHTISAR KEUANGAN Financial Highlights

Dalam jutaan Rupiah, kecuali dinyatakan lain
In million of Rupiah, unless stated otherwise

Keterangan	2018	2017	2016	2015*	2014*	2013*	Description
Neraca (Rp miliar)							Balance (Rp billion)
Total Aktiva	57.227	61.697	55.786	57.141	62.410	53.707	Total Assets
Total Aktiva Produktif	47.459	46.543	45.872	47.147	49.864	47.501	Earning Assets
Penempatan Surat Berharga	33.559	41.288	40.010	40.706	42.865	41.612	Financing
Penempatan Surat Berharga	12.185	3.821	3.836	4.510	4.927	3.597	Securities
Penyertaan	6	30	30	29	28	39	Placement
Dana Pihak Ketiga	45.636	48.686	41.920	45.078	51.206	41.790	Third Party Fund
Giro	3.601	5.573	3.900	4.872	5.051	5.279	Demand Deposits
Tabungan	14.201	12.929	11.939	12.454	14.768	11.871	Saving Deposits
Deposito	27.834	30.185	26.081	27.751	31.070	24.640	Time Deposits
Total Ekuitas	3.922	5.545	3.619	3.519	3.896	3.241	Total Equity
Laba Rugi (Rp miliar)							Income Loss (Rp billion)
Pendapatan Pengelolaan Dana Oleh Bank sebagai Mudharib	3.220	3.710	3.801	4.949	5.215	4.334	Revenue from Fund Management as Mudharib
Hak Pihak Ketiga Atas Bagi Hasil Dana Syirkah Temporer	(2.163)	(2.541)	(2.302)	(2.854)	(3.352)	(2.163)	Third Parties' Share on Return of Temporary Syirkah Funds
Hak Bagi Hasil Milik Bank	1.057	1.169	1.499	2.095	1.863	2.171	Bank's Share in Profit Sharing
Pendapatan Operasional Lainnya	349	476	325	312	314	441	Other Operating Revenue
Penyisihan Penghapusan Aktiva	352	(8)	(47)	(253)	(173)	(663)	Provision for Losses Expense
Beban Operasional Lainnya	(1.722)	(1.614)	(1.709)	(2.011)	(1.853)	(1.656)	Other Operating Expenses
Laba Operasional	69	43	86	167	150	293	Operating Income
Laba (Rugi) Non-Operasional	23	17	31	(58)	(51)	(54)	Non Operating Income (Loss)
Laba Sebelum Pajak	46	60	116	109	99	239	Income Before Tax
Laba Bersih	46	26	81	74	59	165	Net Income
Rasio Keuangan Penting (%)							Key Financial Ratio (%)
Rasio Kecukupan Modal	12,34%	13,62%	12,74%	12,00%	13,91%	14,05%	Capital Adequacy Ratio (CAR)
Aktiva Tetap Terhadap Modal	78,90%	43,30%	48,02%	48,31%	48,05%	24,35%	Fixed Assets to Capital
Aktiva Produktif Bermasalah	2,74%	3,79%	3,34%	3,87%	4,71%	3,63%	Non Performings Earning Assets
Pembiayaan Bermasalah Kotor	3,87%	4,43%	3,83%	7,11%	6,55%	4,69%	Non Performing Financing (NPF) Gross
Pembiayaan Bermasalah Bersih	2,58%	2,75%	1,40%	4,20%	4,85%	1,56%	Non Performing Financing (NPF) Nett
Tingkat Pengembalian Aset	0,08%	0,11%	0,22%	0,20%	0,17%	0,50%	Return on Assets (ROA)
Tingkat Pengembalian Ekuitas	1,16%	0,87%	3,00%	2,78%	2,20%	11,41%	Return on Equity (ROE)
Margin Pendapatan Bersih	2,22%	2,48%	3,21%	4,09%	3,36%	4,64%	Net Income Margin (NIM)
Beban Operasional Terhadap Pendapatan Operasional (BOPO)	98,24%	97,68%	97,76%	97,36%	97,33%	93,86%	Operating Expenses to Operating Revenues
Pembiayaan Terhadap Dana Pihak Ketiga	73,18%	84,41%	95,13%	90,30%	84,14%	99,99%	Financing to Deposits Ratio (FDR)
Giro Wajib Minimum (GWM)	5,41%	5,10%	5,58%	5,10%	5,12%	5,10%	Statutory Reserves
Posisi Devisa Netto	0,40%	0,21%	0,18%	13,50%	2,59%	8,01%	Net Open Position (NOP)

* Restatement

Ikhtisar Kinerja Keuangan

Financial Performance Highlights

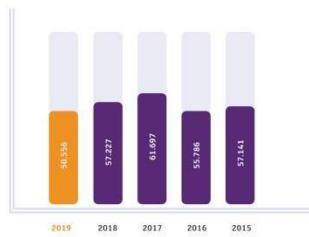
dalam miliar rupiah
in billion rupiah

Uraian Description	2019	2018	2017	2016	2015
Total Aset / Total Asset	50.556	57.227	61.697	55.786	57.141
Investasi pada Surat Berharga / Investments in Marketable Securities	11.333	12.185	3.821	3.831	4.505
Pembiayaan / Financing	29.867	33.559	41.288	40.010	40.706
Giro / Demand Deposits	3.663	3.601	5.573	3.900	4.872
Tabungan / Saving Deposits	14.781	14.201	12.929	11.939	12.454
Deposito / Time Deposits	21.913	27.834	30.185	26.081	27.751
Dana Pihak Ketiga / Third-party Fund	40.357	45.636	48.686	41.920	45.078
Total Liabilitas / Total Liabilities	46.618	53.306	56.152	52.168	53.622
Total Ekuitas / Total Equity	3.937	3.922	5.545	3.619	3.519
Pendapatan Pengelolaan Dana / Revenue from Fund Management	2.780	3.220	3.710	3.801	4.949
Bagi Hasil Dana Syirkah Temporer / Share on Return of Temporary Syirkah Funds	(2.397)	(2.242)	(2.541)	(2.302)	(2.854)
Hak Bagi Hasil Milik Bank / Bank's Share in Profit Sharing	383	978	1.169	1.499	2.095
Pendapatan Operasional Lainnya / Other Operating Revenue	647	349	476	325	312
Beban Operasional Lainnya / Other Operating Expenses	(1.550)	(1.643)	(1.614)	(1.709)	(2.011)
Beban Cadangan Kerugian / Reserve Loss Cost	507	352	(8)	(47)	(253)
Laba Operasional / Operational Profit	20	69	43	86	167
Pendapatan (Beban) Non Operasional-Neto / Non - Operational Income - Net	7	(23)	17	31	(58)
Laba sebelum Beban Pajak / Profits Before Tax Expenses	26	46	60	116	109
Laba Neto / Net Profit	16	46	26	81	74
Laba Komprehensif / Comprehensive Income	16	41	249	100	150
Laba (Rugi) per Saham / Earnings (Loss) per Share	1,60	4,51	2,56	7,89	7,30
Tingkat Pengembalian Aset / Return on Assets (ROA)	0,05%	0,08%	0,04%	0,14%	0,13%
Tingkat Pengembalian Ekuitas / Return on Equity (ROE)	0,45%	1,17%	0,47%	2,22%	2,12%
Laba (Rugi) Net terhadap Pendapatan / Net Profit (Loss) toward Income	0,48%	1,30%	0,62%	1,94%	1,43%
Aset Lancar terhadap Total Aset / Current Assets toward Total Assets	7,22%	11,83%	13,53%	12,74%	13,82%
Liabilitas terhadap Ekuitas / Liabilities toward Equity	1184,05%	1359,26%	1012,58%	1441,59%	1523,96%
Liabilitas terhadap Aset / Liabilities toward Asset	92,21%	93,15%	91,01%	93,51%	93,84%

dalam miliar rupiah
in billion rupiah

Uraian Description	2019	2018	2017	2016	2015
Rasio Kecukupan Modal / Capital Adequacy Ratio	12,42%	12,34%	13,62%	12,74%	12,00%
Pembiayaan Bermasalah Bersih / Non Performing Financing (NPF) Net	4,30%	2,58%	2,75%	1,40%	4,20%
Pembiayaan terhadap Dana Pihak Ketiga / Financing to Deposits Ratio (FDR)	73,51%	73,18%	84,41%	95,13%	90,30%
Margin Pendapatan Bersih / Net Income Margin (NIM)	0,83%	2,22%	2,48%	3,21%	4,09%
Beban Operasional terhadap Pendapatan Operasional (BOPO) / Operating Expenses to Operating Revenues	99,50%	98,24%	97,68%	97,76%	97,36%
Giro Wajib Minimum (GWM) / Statutory Reserves	4,82%	5,41%	5,10%	5,58%	5,10%
Posisi Devisa Netto / Net Open Position (NOP)	0,21%	0,40%	0,21%	0,18%	13,50%

Grafik Pertumbuhan Aset 2015-2019
Asset Growth Chart in 2015-2019
(Dalam miliar Rupiah/in billion Rp)



Pembiayaan
Financing
(Dalam miliar Rupiah/in billion Rp)



Dana Pihak Ketiga
Third-party Fund
(Dalam miliar Rupiah/in billion Rp)



Grafik Pertumbuhan Ekuitas 2015-2019
Equity Growth Chart in 2015-2019
(Dalam miliar Rupiah/in billion Rp)



Ikhtisar Keuangan

Financial Highlights

(Rp miliar, kecuali dinyatakan lain)

(Rp billion, except otherwise stated)

Uraian	2020	2019	2018	2017	2016	Description
Total Aset	51.241	50.556	57.227	61.697	55.786	Total Assets
Investasi pada Surat Berharga	12.170	11.333	12.185	3.821	3.831	Investments in Marketable Securities
Pembiayaan	29.084	29.877	33.566	41.332	40.050	Financing
Giro	4.106	3.663	3.601	5.573	3.900	Demand Deposits
Tabungan	14.543	14.781	14.201	12.929	11.939	Savings
Deposito	22.776	21.913	27.834	30.185	26.081	Time Deposits
Dana Pihak Ketiga	41.424	40.357	45.636	48.686	41.920	Third-party Funds
Total Liabilitas	47.275	46.618	53.306	56.152	52.168	Total Liabilities
Total Ekuitas	3.967	3.937	3.922	5.545	3.619	Total Equity
Pendapatan Pengelolaan Dana	2.432	2.780	3.220	3.710	3.801	Revenue from Fund Management
Bagi Hasil Dana Syirkah Temporer	(1.610)	(2.397)	(2.242)	(2.541)	(2.302)	Share on Return of Temporary Syirkah Funds
Hak Bagi Hasil Milik Bank	822	383	978	1.169	1.499	Bank's Share in Profit Sharing
Pendapatan Operasional Lainnya	575	647	349	476	325	Other Operating Revenue
Beban Operasional Lainnya	(1.346)	(1.550)	(1.643)	(1.614)	(1.709)	Other Operating Expenses
Beban Cadangan Kerugian	(64)	507	352	(8)	(47)	Reserve Loss Cost
Laba Operasional	16	20	69	43	86	Operational Profit
Pendapatan (Beban) Non Operasional-Neto	(1)	7	(23)	17	31	Non-Operational Income-Net
Laba sebelum Beban Pajak	15	26	46	60	116	Profits before Tax Expenses
Laba Neto	10	16	46	26	81	Net Profit
Laba Komprehensif	30	16	41	249	100	Comprehensive Income
Laba (Rugi) per Saham (Rupiah)	0,98	1,60	4,51	2,56	7,89	Earning (Loss) per Share (Rupiah)
Tingkat Pengembalian Aset	0,03%	0,05%	0,08%	0,11%	0,14%	Return on Assets (ROA)
Tingkat Pengembalian Ekuitas	0,29%	0,45%	1,16%	0,87%	2,22%	Return on Equity (ROE)
Laba (Rugi) Net terhadap Pendapatan	0,33%	0,48%	1,30%	0,62%	1,94%	Net Profit (Loss) toward Income
Aset Lancar terhadap Total Aset	7,93%	7,22%	11,83%	13,53%	12,74%	Current Assets toward Total Assets
Liabilitas terhadap Ekuitas	1.191,79%	1.184,05%	1.359,26%	1.012,58%	1.441,59%	Liabilities toward Equity
Liabilitas terhadap Aset	92,26%	92,21%	93,15%	91,01%	93,51%	Liabilities toward Asset
Rasio Kecukupan Modal	15,21%	12,42%	12,34%	13,62%	12,74%	Capital Adequacy Ratio (CAR)
Pembiayaan Bermasalah Bersih	3,95%	4,30%	2,58%	2,75%	1,40%	Non Performing Financing (NPF) Net
Pembiayaan terhadap Dana Pihak Ketiga	69,84%	73,51%	73,18%	84,41%	95,13%	Financing to Deposits Ratio (FDR)
Margin Pendapatan Bersih	1,94%	0,83%	2,22%	2,48%	3,21%	Net Income Margin (NIM)
Beban Operasional terhadap Pendapatan Operasional (BOPO)	99,45%	99,50%	98,24%	97,68%	97,76%	Operating Expenses to Operating Revenues
Giro Wajib Minimum (GWM)	3,24%	4,82%	5,41%	5,10%	5,58%	Statutory Reserves
Posisi Devisa Netto	0,15%	0,21%	0,40%	0,21%	0,18%	Net Open Position (NOP)