

## Ikhtisar Keuangan dan Usaha

### Financial and Business Summary

- Ikhtisar Kinerja Keuangan Bank untuk 3 (tiga) tahun terakhir (*Audited*, untuk posisi atau tahun berakhir pada 31 Desember)  
*The Bank's Financial Highlights in the last 3 years (Audited, as of or for the year ended December 31<sup>st</sup>)*

#### Laporan Posisi Keuangan / Statement of Financial Position

Dalam jutaan Rupiah / in millions of Rupiah

|  | FY2020     | FY2019     | FY2018     |
|--|------------|------------|------------|
| Jumlah Aset / Total Assets   | 63,207,443 | 65,287,412 | 61,634,442 |
| Kredit yang diberikan (bersih) / Loans (net)   | 42,761,681 | 44,779,966 | 45,062,037 |
| Surat-surat berharga (bersih) / Marketable Securities (net)  | 1,766,444  | 2,876,859  | 4,265,294  |
| Penempatan pada Bank Indonesia dan Bank Lain (bersih) / Placements with Bank Indonesia and Other Banks (net) | 11,023,293 | 9,926,203  | 4,118,888  |
| Jumlah Liabilitas / Total Liabilities  | 49,083,456 | 55,478,094 | 52,457,009 |
| Simpanan dari para nasabah / Deposits from Customers   | 25,394,396 | 24,229,475 | 23,081,741 |
| Simpanan dari bank-bank lain / Deposits from Other Banks   | 289,402    | 2,616,472  | 1,786,931  |
| Pinjaman yang diterima / Fund Borrowings   | 20,236,565 | 25,799,420 | 24,733,010 |
| Ekuitas / Shareholders' Equity   | 14,123,987 | 9,809,318  | 9,177,433  |

#### Laporan Laba Rugi Komprehensif / Statement of Comprehensive Income

Dalam jutaan Rupiah / in millions of Rupiah

|   | FY2020    | FY2019    | FY2018    |
|---|-----------|-----------|-----------|
| Pendapatan bunga bersih / Net Interest Income   | 1,239,700 | 1,191,157 | 1,064,522 |
| Laba operasional / Income from Operations   | 477,162   | 1,095,206 | 1,008,631 |
| Laba sebelum pajak / Income before Tax  | 467,707   | 1,095,215 | 1,009,030 |
| Laba bersih / Net Profit  | 369,395   | 814,872   | 754,571   |
| (Beban) Pendapatan komprehensif lain – setelah pajak / Other comprehensive (expense) income – net tax | (20,808)  | (20,801)  | 15,581    |
| Total laba komprehensif / Total comprehensive income  | 348,587   | 794,071   | 770,152   |

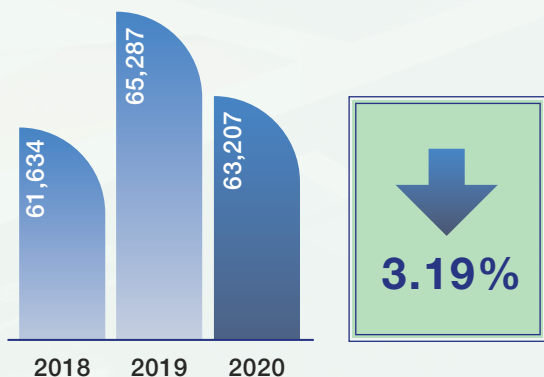
#### Rasio Keuangan Utama / Main Financial Ratios

|  | FY2020  | FY2019  | FY2018  |
|--|---------|---------|---------|
| Kewajiban Penyediaan Modal Minimum (KPMM) / Capital Adequacy Ratio (CAR)                         | 31.02%  | 20.67%  | 19.00%  |
| Rasio NPL Bruto / NPL Ratio Gross  | 0.83%   | 0.22%   | 0.58%   |
| Rasio NPL Net / NPL Ratio Net  | 0.35%   | 0.22%   | 0.56%   |
| Imbal Hasil Aset / Return on Assets (ROA)  | 0.69%   | 1.70%   | 1.79%   |
| Imbal Hasil Ekuitas / Return on Equity (ROE)   | 2.87%   | 9.31%   | 9.35%   |
| Net Interest Margin (NIM) / Net Interest Margin (NIM)  | 2.10%   | 2.17%   | 2.19%   |
| Beban Operasional terhadap Pendapatan Operasional (BOPO) / Operating Expense to Operating Income | 81.29%  | 64.99%  | 63.06%  |
| Loan to Deposit Ratio (LDR)  | 167.11% | 184.90% | 195.55% |
| Cost to Income Ratio (CIR)   | 33.03%  | 36.01%  | 39.06%  |

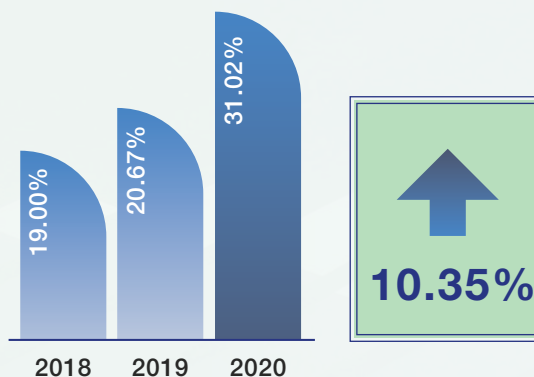
**Rasio Keuangan Utama / Main Financial Ratios**

|  | FY2020 | FY2019 | FY2018 |
|--|--------|--------|--------|
| Giro Wajib Minimum (GWM) Rupiah / <i>Minimum Reserve Requirement in Rupiah</i>   | 8.80%  | 6.02%  | 6.67%  |
| Giro Wajib Minimum (GWM) Valuta Asing / <i>Minimum Reserve Requirement in Foreign Currencies</i>   | 4.14%  | 8.00%  | 8.27%  |
| Posisi Devisa Neto (PDN) / <i>Net Open Position (NOP)</i>  | 2.35%  | 0.26%  | 0.74%  |
| Aset Produktif Bermasalah dan Aset Non Produktif Bermasalah Terhadap Total Aset Produktif & Aset Non Produktif / <i>Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets &amp; Non-Earning Assets</i> | 0.43%  | 0.25%  | 0.38%  |
| Aset Produktif Bermasalah Terhadap Total Aset Produktif / <i>Non-Performing Earning Assets to Total Earning Assets</i>   | 0.62%  | 0.16%  | 0.45%  |
| Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif / <i>Allowance for Impairment Losses for Financial Assets to Earning Assets</i>   | 1.32%  | 0.04%  | 0.13%  |

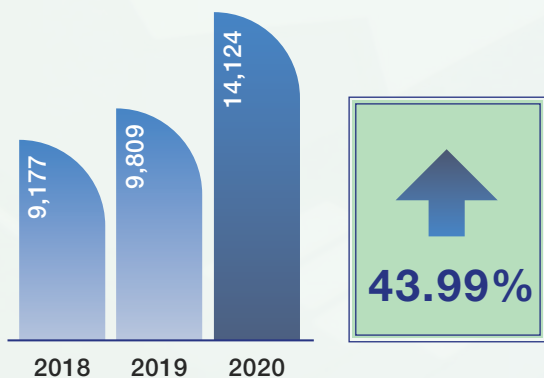
**Total Aset (dalam milyar IDR) / Total Assets (in billion IDR)**



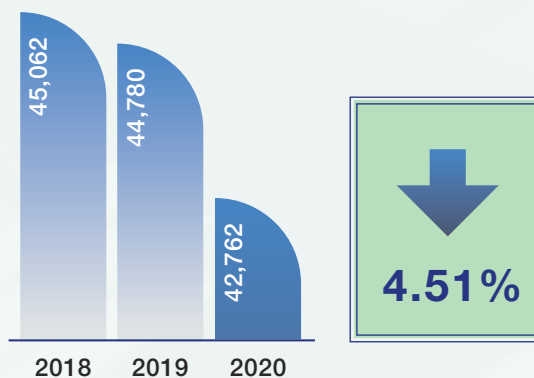
**Rasio Kewajiban Penyediaan Modal Minimum (KPMM) / Capital Adequacy Ratio (CAR)**



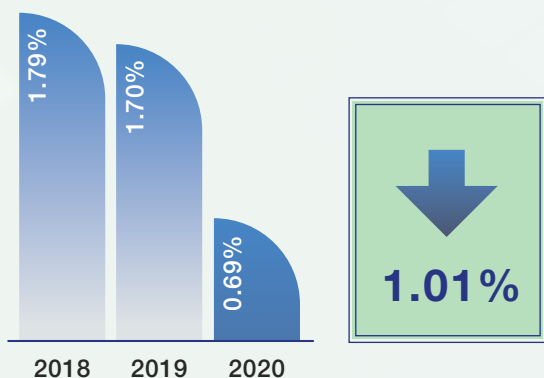
**Total Ekuitas (dalam milyar IDR) / Total Equity (in billion IDR)**



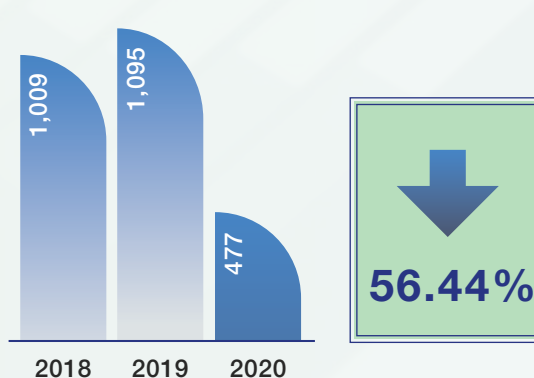
**Total Kredit (Bersih) (dalam milyar IDR) / Total Loans (Net) (in billion IDR)**



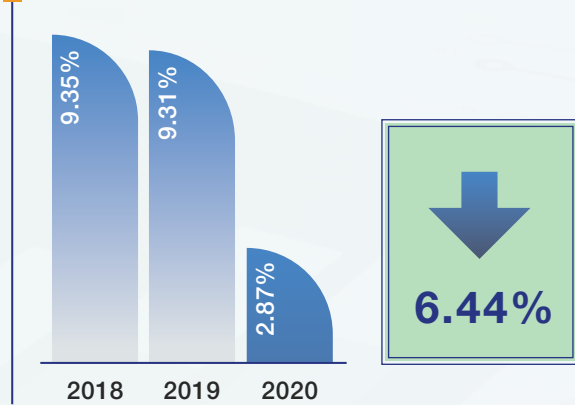
**Imbal Hasil Aset / Return on Assets (ROA)**



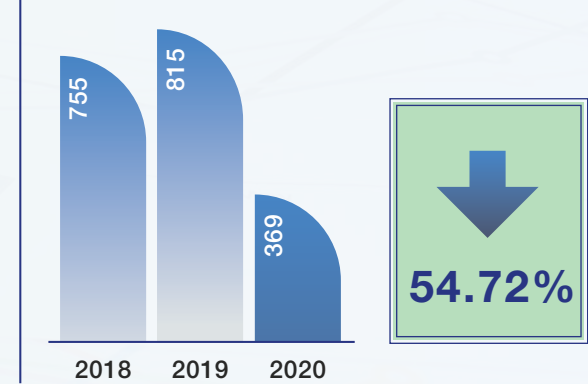
**Pendapatan Operasional (dalam milyar IDR) / Operating Income (in billion IDR)**



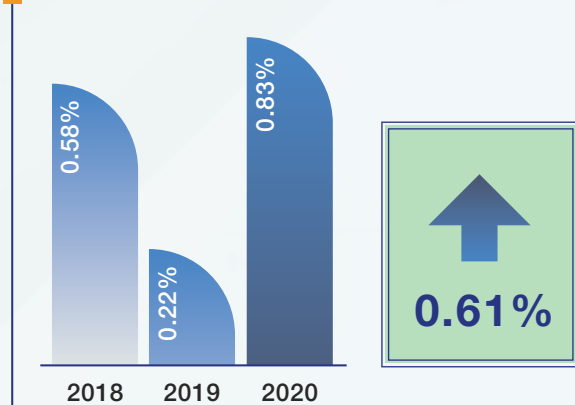
Imbal Hasil Ekuitas / Return on Equity (ROE)



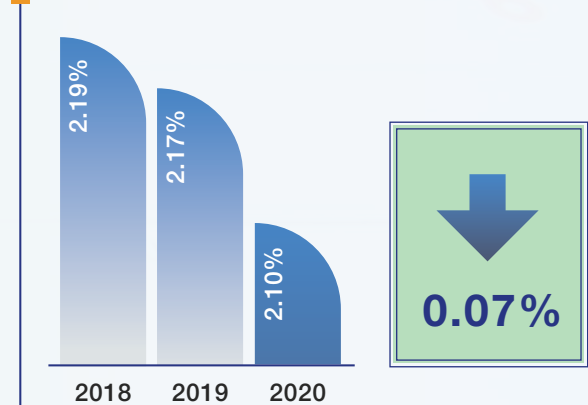
Laba Bersih (dalam milyar IDR) / Net Income (in billion IDR)



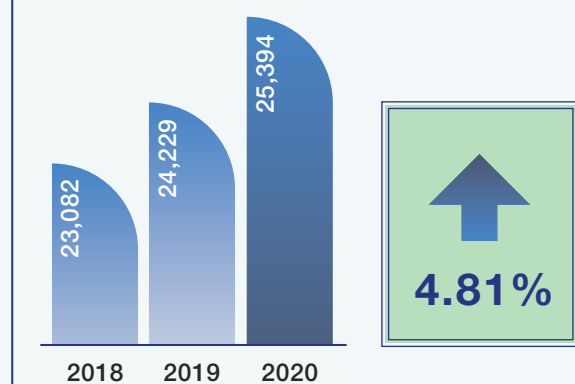
NPL (Bruto) / NPL (Gross)



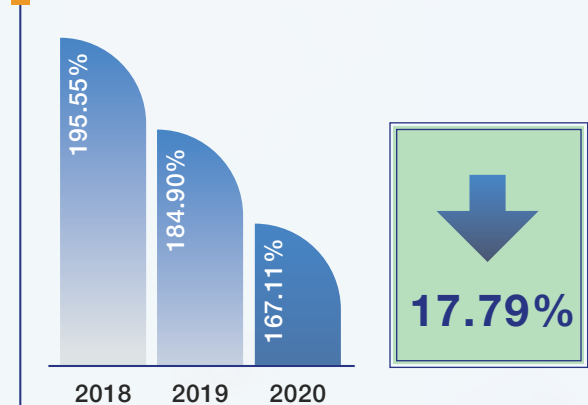
Marjin Bunga Bersih / Net Interest Margin (Net)



Dana Pihak Ketiga (dalam milyar IDR) / Third Party Funds (in billion IDR)



Kredit Terhadap Pihak Ketiga / Loan to Deposit (LDR)



## Peristiwa Penting 2020

### Important Events 2020

#### Rapat Umum Pemegang Saham (RUPS) 2020 General Meeting of Shareholders (GMS) 2020

Pada bulan Maret 2020, PT. Bank Mizuho Indonesia ("Bank") telah menyelenggarakan RUPS Luar Biasa yang menyetujui Peningkatan Modal Disetor dan Ditempatkan.

Pada bulan Juni 2020, Bank telah menyelenggarakan RUPS Tahunan yang antara lain menyetujui pembagian dividen dari laba tahun 2019 dan penunjukan Akuntan Publik Purwantono, Sungkoro & Surja, a member firm of *Ernst & Young Global Limited*, sebagai Akuntan Publik untuk melakukan audit atas Laporan Keuangan tahun berakhir 31 Desember 2020.

Pada bulan Juli 2020, Bank telah menyelenggarakan RUPS Luar Biasa yang menyetujui pengunduran diri Katsutoshi Toba sebagai anggota Dewan Komisaris Bank.

In March 2020, PT. Bank Mizuho Indonesia ("the Bank") held an Extraordinary GMS which approved the increased of Issued and Paid-up Capital of the Bank.

In June 2020, the Bank held an Annual GMS which, among others, approved the distribution of dividends from earnings in 2019 and the appointment of Public Accountant Purwantono, Sungkoro & Surja, a member firm of *Ernst & Young Global Limited*, as a Public Accountant to conduct audits of the Financial Statements of the year ending December 31, 2020.

In July 2020, the Bank held an Extraordinary GMS which approved the resignation of Katsutoshi Toba as member of Board of Commissioner of the Bank.

Pada bulan September 2020, Bank telah menyelenggarakan RUPS Luar Biasa yang menyetujui pencalonan Kohei Matsuoka sebagai Presiden Direktur Bank.

Pada bulan Oktober 2020, Bank telah menyelenggarakan RUPS Luar Biasa yang menyetujui pengangkatan Seiji Tate sebagai anggota Dewan Komisaris Bank dan menyetujui pengunduran diri Kohei Matsuoka sebagai anggota Dewan Komisaris Bank.

Pada bulan Oktober 2020, Bank juga telah menyelenggarakan RUPS Luar Biasa yang menyetujui pengunduran diri Tsuyoshi Yokota sebagai Presiden Direktur Bank dan menyetujui pengangkatan Kohei Matsuoka sebagai Presiden Direktur Bank.

In September 2020, the Bank held an Extraordinary GMS which approved the nomination of Kohei Matsuoka as President Director of the Bank.

In October 2020, the Bank held an Extraordinary GMS which approved the appointment of Seiji Tate as member of Board of Commissioner of the Bank and approved the resignation of Kohei Matsuoka as a member of Board of Commissioner.

In October 2020, the Bank also held an Extraordinary GMS which approved the resignation of Tsuyoshi Yokota as President Director of the Bank and approved the appointment of Kohei Matsuoka as President Director of the Bank.