

Ikhtisar Kinerja Keuangan

Financial Highlights

Laporan Posisi Keuangan

Statement of Financial Position

Dalam miliar Rupiah/In billion Rupiah

Uraian	2023	2022	2021	Descriptions
Total Aset	22.858,46	20.738,65	17.603,09	Total Assets
Kredit yang Diberikan (Bruto)	15.658,65	13.960,83	12.940,07	Loans receivable (Gross)
Cadangan Kerugian Penurunan Nilai	769,11	655,63	444,53	Allowance for impairment losses
Total Liabilitas	19.708,85	17.762,23	14.587,64	Total Liabilities
Simpanan dari Nasabah dan Bank-bank Lain	17.550,14	14.881,96	13.597,67	Deposits from customers & other banks
Pinjaman yang diterima	462,18	1.168,28	428,02	Borrowings
Pinjaman Subordinasi Perpetual (Modal Inti Tambahan Tier 1)	461,91	467,03	-	Perpetual Subordinated Loan (Additional Tier 1 Capital)
Total Ekuitas	3.149,61	2.976,41	3.015,45	Total Equity
Aset produktif	22.492,37	20.391,05	17.311,99	Productive Assets

Laporan Laba Rugi Komprehensif

Statement of Comprehensive Income (Loss)

Dalam miliar Rupiah/In billion Rupiah

Uraian	2023	2022	2021	Descriptions
Pendapatan Bunga - Bersih	790,27	703,54	631,38	Net Interest Income
Pendapatan Operasional dan Non-Operasional (Selain Bunga)	169,49	200,84	217,17	Operating and Non-Operating Revenue (Non-Interest)
Beban Operasional dan Non-Operasional (Selain Bunga)	(739,18)	(844,16)	(832,01)	Operating and Non-Operating Expenses (Non-Interest)
Laba Operasional	220,48	60,11	18,00	Operating Income
Laba Sebelum Pajak Penghasilan	220,59	60,22	16,53	Income Before Tax
Laba Bersih	169,31	41,60	8,29	Net Income
Penghasilan Komprehensif Lain Setelah Pajak	3,88	(80,64)	(50,23)	Other Comprehensive Income, Net of Tax
Jumlah Laba Komprehensif	173,19	(39,04)	(41,95)	Total Comprehensive Income
Laba bersih per saham	-	-	-	Earnings per share

Rasio-Rasio Keuangan Utama

Key Financial Ratios

Uraian	2023	2022	2021	Descriptions
Permodalan				Capital
KPMM (Risiko Kredit)	29,79%	26,56%	27,53%	CAR (Credit Risk)
KPMM (Risiko Kredit+Risiko Pasar+Risiko Operasional)	27,00%	23,45%	23,88%	CAR (credit risk+market risk+Operational Risk)
Aktiva Tetap terhadap Modal	6,05%	6,24%	6,73%	Fixed Assets to Capital
Kualitas Aktiva				Earning Assets
Aktiva Produktif Bermasalah	0,96%	1,21%	1,18%	Non-Performing Productive Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	3,42%	3,24%	2,62%	Allowance for Impairment Losses (CKPN) of Financial Assets to Productive Assets
Pemenuhan PPA Produktif	174,50%	151,04%	110,10%	Compliance of Allowance for Productive Assets
NPL Bruto	2,14%	2,62%	2,51%	NPL Gross
NPL Bersih	0,10%	0,18%	0,74%	NPL Net
Rentabilitas				Rentability
ROA	1,05%	0,31%	0,10%	ROA
ROE	5,04%	1,40%	0,29%	ROE
NIM	4,12%	3,96%	4,07%	NIM
Beban Operasi terhadap Pendapatan Operasi (BOPO)	85,82%	95,29%	98,48%	Operating Expenses to Operating Revenues
Likuiditas				Liquidity
LDR	93,48%	95,35%	96,47%	LDR
Kepatuhan				Compliance
Persentase Pelanggaran Batas Maksimum Pemberian Kredit (BMPK)	Nil	Nil	Nil	Percentage of Legal Lending Limit (LLL) Violations
Persentase Pelampauan BMPK	Nil	Nil	Nil	Percentage of LLL Exceeding
Giro Wajib Minimum (Rupiah)	8,34%	8,33%	3,62%	Reserve Requirement (Rupiah)
Giro Wajib Minimum (Valuta Asing)	4,57%	4,02%	4,07%	Minimum Reserve Requirements (Foreign Currency)
Posisi Devisa Neto (PDN)	3,05%	3,56%	2,94%	Net Open Position (NOP)

Rasio Lainnya

Other Ratios

Uraian	2023	2022	2021	Descriptions
Cost to Income Ratio (CIR)	63,95%	72,50%	60,14%	Cost to Income Ratio (CIR)
Rasio Laba/(Rugi) terhadap Pendapatan	17,64%	4,60%	0,98%	Profit/(Loss) Income Ratio