Ikhtisar Kinerja Keuangan
Statement of Financial Position

Ikhtisar Laporan Posisi Keuangan
Financial Position Highlight

(Dalam Miliar Rupiah/In Billions of Rupiah)

Uraian	2024	2023	2022	Description
Total Aset	25.975,10	22.858,46	20.738,65	Total Assets
Kredit yang Diberikan (Bruto)	17.329,21	15.658,65	13.960,83	Loans Receivable (Gross)
Cadangan Kerugian Penurunan Nilai	743,55	769,11	655,63	Allowance for Impairment Losses
Total Liabilitas	22.661,37	19.708,85	17.762,23	Total Liabilities
Simpanan dari Nasabah dan Bank-bank Lain	20.662,19	17.550,14	14.881,96	Deposits from Customers and Other Banks
Pinjaman yang Diterima	80,50	462,18	1.168,28	Borrowings
Pinjaman Subordinasi Perpetual (Modal Inti Tambahan *Tier* 1)	482,85	461,91	467,03	Perpetual Subordinated Loan (Additional Tier 1 Capital)
Total Ekuitas	3.313,73	3.149,61	2.976,41	Total Equity
Aset Produktif	25.515,08	22.492,37	20.391,05	Productive Assets

Ikhtisar Laporan Laba Rugi Komprehensif
Statement of Comprehensive Income (Loss)

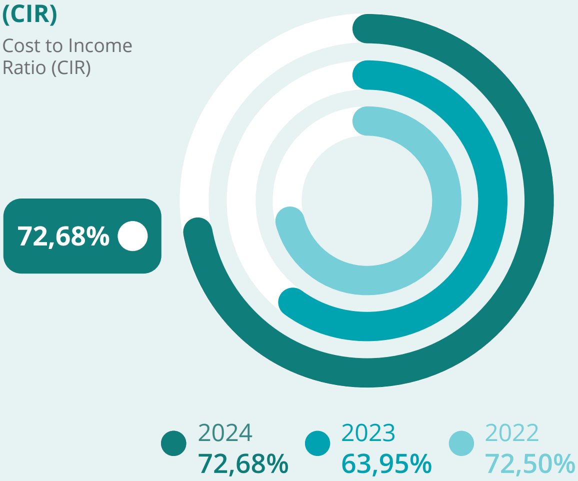
(Dalam Miliar Rupiah/In Billions of Rupiah)

Uraian	2024	2023	2022	Description
Pendapatan Bunga - Bersih	829,15	790,27	703,54	Interest Income - Net
Pendapatan Operasional dan Non Operasional (Selain Bunga)	128,00	169,49	200,84	Operating and Non-Operating Revenue (Non-Interest)
Beban Operasional dan Non Operasional (Selain Bunga)	(712,88)	(739,18)	(844,16)	Operating and Non-Operating Expenses (Non-Interest)
Laba Operasional	244,33	220,48	60,11	Operating Income
Laba sebelum Pajak Penghasilan	244,27	220,59	60,22	Income before Tax
Laba Bersih	189,69	169,31	41,60	Net Income
Penghasilan Komprehensif Lain setelah Pajak	(25,57)	3,88	(80,64)	Other Comprehensive Income, Net of Tax
Jumlah Laba Komprehensif	164,12	173,19	(39,04)	Total Comprehensive Income
Laba bersih per Saham	-	-	-	Earnings per Share

Rasio-Rasio Keuangan Utama
Key Financial Ratios

Uraian	2024	2023	2022	Description
Permodalan				Capital
KPMM (Risiko Kredit)	29,89%	29,79%	26,56%	CAR (Credit Risk)
KPMM (Risiko Kredit)+(Risiko Pasar)+(Risiko Operasional)	27,04%	27,00%	23,45%	CAR (Credit Risk)+(Market Risk)+(Operational Risk)
Aktiva Tetap terhadap Modal	5,98%	6,05%	6,24%	Fixed Assets to Capital
Kualitas Aktiva				Earning Assets
Aktiva Produktif Bermasalah	0,88%	0,96%	1,21%	Non-Performing Productive Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	2,96%	3,42%	3,24%	Allowance for Impairment Losses (CKPN) of Financial Assets to Productive Assets
Pemenuhan PPA Produktif	160,06%	174,50%	151,04%	Compliance of Allowance for Productive Assets
NPL Bruto	2,04%	2,14%	2,62%	NPL Gross
NPL Bersih	0,16%	0,10%	0,18%	NPL Net
Rentabilitas				Rentability
ROA	0,99%	1,05%	0,31%	ROA
ROE	5,36%	5,04%	1,40%	ROE
NIM	3,69%	4,12%	3,96%	NIM
Beban Operasi terhadap Pendapatan Operasi (BOPO)	86,39%	85,82%	95,29%	Operating Expenses to Operating Revenues
Likuiditas				Liquidity
LDR	87,04%	93,48%	95,35%	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)	6,14%	8,34%	8,33%	Minimum Reserve Requirements (Rupiah)
Giro Wajib Minimum (Valuta Asing)	4,59%	4,57%	4,02%	Minimum Reserve Requirements (Foreign Currency)
Posisi Devisa Neto (PDN)	0,91%	3,05%	3,56%	Net Open Position (NOP)

Cost to Income Ratio (CIR)
Cost to Income Ratio (CIR)



Rasio Laba/(Rugi) terhadap Pendapatan
Profit/(Loss) Income Ratio