

Ikhtisar Kinerja Keuangan

Financial Performance Highlights

Ikhtisar Laporan Posisi Keuangan

Highlights of Statement of Financial Position

(Dalam Miliar Rupiah/In Billions of Rupiah)

| Uraian | 2025 | 2024 | 2023 | Description |
|---|-----------|-----------|-----------|---|
| Total Aset | 27.122,17 | 25.975,10 | 22.858,46 | Total Assets |
| Kredit yang Diberikan (Bruto) | 19.392,46 | 17.329,21 | 15.658,65 | Loans Receivables (Gross) |
| Cadangan Kerugian Penurunan Nilai (CKPN) | 722,29 | 743,55 | 769,11 | Allowance for Impairment Losses |
| Total Liabilitas | 23.524,77 | 22.661,37 | 19.708,85 | Total Liabilities |
| Simpanan dari Nasabah dan Bank-bank Lain | 20.915,69 | 20.662,19 | 17.550,14 | Deposits from Customers and Other Banks |
| Pinjaman yang Diterima | 667,08 | 80,50 | 462,18 | Borrowings |
| Pinjaman Subordinasi Perpetual (Modal Inti Tambahan Tier 1) | 500,25 | 482,85 | 461,91 | Perpetual Subordinated Loan (Additional Tier 1 Capital) |
| Surat Berharga yang Diterbitkan | - | - | - | Securities Issued |
| Total Ekuitas | 3.597,40 | 3.313,73 | 3.149,61 | Total Equity |
| Aset Produktif | 26.651,74 | 25.515,08 | 22.492,37 | Earning Assets |

Ikhtisar Laporan Laba Rugi Komprehensif

Highlights of Statement of Comprehensive Profit or Loss

(Dalam Miliar Rupiah/In Billions of Rupiah)

| Uraian | 2025 | 2024 | 2023 | Description |
|---|----------|----------|----------|---|
| Pendapatan Bunga - Bersih | 872,18 | 829,15 | 790,27 | Interest Income - Net |
| Pendapatan Operasional dan Non-Operasional (Selain Bunga) | 229,59 | 128,00 | 169,49 | Operating and Non-Operating Revenue (Non-Interest) |
| Beban Operasional dan Non-Operasional (Selain Bunga) | (848,29) | (712,88) | (739,18) | Operating and Non-Operating Expenses (Non-Interest) |
| Laba Operasional | 253,47 | 244,33 | 220,48 | Operating Income |
| Laba sebelum Pajak Penghasilan | 253,48 | 244,27 | 220,59 | Income before Tax |
| Laba Bersih | 196,11 | 189,69 | 169,31 | Net Income |
| Penghasilan Komprehensif Lain setelah Pajak | 87,56 | (25,57) | 3,88 | Other Comprehensive Income, Net of Tax |
| Jumlah Laba Komprehensif | 283,67 | 164,12 | 173,19 | Total Comprehensive Income |
| Laba Bersih per Saham | - | - | - | Earnings per Share |

Rasio-Rasio Keuangan Utama

Key Financial Ratios

| Uraian | 2025 | 2024 | 2023 | Description |
|--|---------|---------|---------|--|
| Permodalan | | | | Capital |
| KPMM (Risiko Kredit) | 29,71% | 29,89% | 29,79% | CAR (Credit Risk) |
| KPMM (Risiko Kredit) + (Risiko Pasar) + (Risiko Operasional) | 27,00% | 27,04% | 27,00% | CAR (Credit Risk) + (Market Risk) + (Operational Risk) |
| Aktiva Tetap terhadap Modal | 6,67% | 5,98% | 6,05% | Fixed Assets to Capital |
| Kualitas Aktiva | | | | Earning Assets |
| Aktiva Produktif Bermasalah | 0,88% | 0,88% | 0,96% | Non-Performing Earning Assets |
| Aset Produktif Bermasalah dan Aset Non-Produktif Bermasalah terhadap Total Aset Produktif dan Aset Non-Produktif | 0,88% | 0,88% | 0,96% | Non-Performing Earning Assets and Non-Performing Non-Earning Assets to Total Earning Assets and Non-Earning Assets |
| Aset Produktif Bermasalah terhadap Total Aset Produktif | 0,88% | 0,88% | 0,96% | Non-Performing Earning Assets to Total Earning Assets |
| Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif | 2,73% | 2,96% | 3,42% | Allowance for Impairment Losses (CKPN) of Financial Assets to Earning Assets |
| Penyisihan Penilaian Kualitas Aset (PPKA) | 1,25% | 1,23% | 1,32% | Allowance for Impairment Losses on Earning Assets |
| Pemenuhan PPA Produktif | 145,28% | 160,06% | 174,50% | Compliance of Allowance for Earning Assets |
| Agunan yang Diambil Alih (AYDA) | - | - | - | Foreclosed Assets (AYDA) |
| Kredit Kualitas Rendah (KKR) | 6,01% | 8,89% | 9,20% | Non-Performing Loans |
| Rasio Kredit Bermasalah - Bruto | 1,90% | 2,04% | 2,14% | NPL Gross |
| Rasio Kredit Bermasalah - Bersih | 0,16% | 0,16% | 0,10% | NPL Net |
| Rentabilitas | | | | Rentability |
| Imbal Hasil Aset | 0,93% | 0,99% | 1,05% | Return on Assets (ROA) |
| Imbal Hasil Ekuitas | 5,20% | 5,36% | 5,04% | Return on Equity (ROE) |
| Margin Bunga Bersih | 3,56% | 3,69% | 4,12% | Net Interest Margin (NIM) |
| Beban Operasional terhadap Pendapatan Operasional (BOPO) | 87,43% | 86,39% | 85,82% | Operating Expenses to Operating Revenues |
| Cost to Income Ratio (CIR) | 63,05% | 72,68% | 63,95% | Cost to Income Ratio (CIR) |
| Rasio Laba/(Rugi) terhadap Pendapatan | 17,80% | 19,82% | 17,64% | Profit/(Loss) Income Ratio |
| Likuiditas | | | | Liquidity |
| LDR (<i>Loan to Deposit Ratio</i>) | 96,92% | 87,04% | 93,48% | 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) | 4,07% | 6,14% | 8,34% | Minimum Reserve Requirements (Rupiah) |
| Giro Wajib Minimum (Valuta Asing) | 5,01% | 4,59% | 4,57% | Minimum Reserve Requirements (Foreign Currency) |
| Posisi Devisa Neto (PDN) | 1,19% | 0,91% | 3,05% | Net Open Position (NOP) |