



IKHTISAR DATA KEUANGAN PENTING

SIGNIFICANT FINANCIAL SUMMARY

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SIGNIFICANT FINANCIAL SUMMARY

Dalam Juta Rupiah
In Million Rupiah

Ikhtisar Keuangan Financial Summary	2022	2021	2020	2019	2018
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Neraca Balance Sheet

Total Aset Total Assets	135,382,812	119,104,185	92,518,025	93,408,831	86,971,893
Total Aset Produktif Total Performing Assets	118,307,602	98,589,539	69,244,617	87,836,454	81,273,165
Kredit – Gross Credit – Gross	94,524,455	70,912,355	56,294,265	71,882,087	65,669,810
Total Liabilitas Total Liabilities	121,526,152	105,125,905	79,603,549	81,066,862	76,183,319
Dana Pihak Ketiga Third-Party Fund:	114,870,348	98,720,992	72,357,421	77,009,109	71,510,536
- Giro Current Accounts	4,130,502	4,817,673	3,354,897	3,500,692	3,024,383
- Tabungan Saving Deposits	9,922,183	16,448,083	12,722,680	17,923,804	13,475,827
- Deposito Berjangka Time Deposits	100,817,663	77,455,236	56,279,844	55,584,613	55,009,829
- Sertifikat Deposito Certificate of Deposits	0	0	0	0	497
Obligasi Subordinasi Subordinated Bonds	1,794,691	1,791,503	2,043,642	2,738,334	2,731,782
Total Ekuitas Total Equity	13,856,660	13,978,280	12,914,476	12,341,969	10,788,574

Laba/Rugi Profit/Loss

Pendapatan Bunga Interest Income	7,715,432	6,334,857	5,194,786	8,938,464	7,994,584
Pendapatan Operasional Lainnya Other Operating Income	80,699	1,052,597	171,099	70,296	65,932
Beban Bunga Interest Expense	5,894,228	5,929,054	5,024,154	6,018,642	5,025,008
Biaya Operasional Lainnya Other Operating Expenses	1,849,123	1,371,717	1,542,453	2,276,048	2,435,272
Laba Sebelum Beban Pajak Income Before Tax Expense	53,787	72,211	104,448	714,688	600,930
Laba Tahun Berjalan Income for the Year	25,997	44,127	64,164	528,114	437,412
Penghasilan (Biaya) Komprehensif Lainnya Other Comprehensive Income (Expense)	(147,617)	33,942	160,674	27,942	80,484
Total Penghasilan Komprehensif Tahun Berjalan Total Comprehensive Income for The Year	(121,620)	78,069	224,838	556,056	517,896
Laba per Saham Dasar (Nilai Penuh) Basic Earning per Share (Full Amount)	2.20	3.99	9.39	82.17	76.66

Rasio Keuangan Financial Ratio

Permodalan Capital

Rasio Kecukupan Modal (CAR) Capital Adequacy Ratio (CAR)	11.13%	14.37%	15.45%	16.18%	15.82%
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Aset Produktif & Non Produktif Bermasalah Terhadap Total Aset Produktif dan Aset Non Produktif

Performing & Non-Performing Assets to Total Performing & Non-Performing Assets	3.83%	2.59%	2.79%	3.30%	4.59%
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Aset Produktif Bermasalah terhadap Total Aset Produktif <i>Non-Performing Assets to Total Performing Assets</i>	3.62%	2.71%	3.33%	3.15%	4.47%
CKPN Aset Keuangan terhadap Aset Produktif <i>Allowance for Impairment Losses on Financial Assets to Earning Assets</i>	1.48%	1.40%	3.45%	3.20%	2.56%
Kredit Bermasalah (NPL) <i>Non-Performing Loan (NPL)</i>					
- Gross	4.70%	3.93%	4.09%	3.85%	5.54%
- Net	3.36%	2.17%	1.60%	1.63%	3.26%
ROA	0.04%	0.07%	0.12%	0.78%	0.73%
ROE	0.22%	0.35%	0.58%	5.92%	5.75%
NIM	1.92%	0.69%	0.47%	3.61%	4.09%
BOPO	99.32%	98.83%	98.41%	92.16%	92.61%

Likuiditas *Liquidity*

LDR	79.65%	71.65%	77.80%	93.34%	91.83%
LFR	79.65%	71.65%	77.80%	93.34%	91.83%

Solvabilitas *Solvability*

Rasio Kewajiban terhadap Jumlah Aktiva <i>Debt to Total Assets Ratio</i>	89.76%	88.26%	86.04%	86.79%	87.60%
Rasio Kewajiban terhadap Ekuitas <i>Debt to Equity Ratio</i>	877.02%	752.07%	616.39%	656.84%	706.15%

Kepatuhan *Compliance*

Persentase Pelanggaran BMPK :
Percentage of Legal Lending Limit (LLL) Violation:

- Pihak Terkait <i>Related Parties</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>
- Pihak Tidak Terkait <i>Non-Related Parties</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>

Persentase Pelampauan BMPK :
Percentage of Excess of LLL:

- Pihak Terkait <i>Related Parties</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>
- Pihak Tidak Terkait <i>Non-Related Parties</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>	Nihil <i>Nil</i>

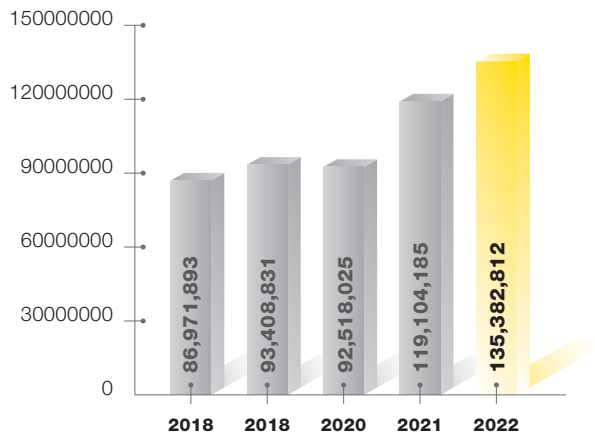
Giro Wajib Minimum (GWM):
Statutory Reserve (GWM):

- GWM Utama Rupiah <i>Rupiah Statutory Reserve</i>	7.61%	3.51%	3.01%	6.01%	6.66%
- GWM Sekunder Rupiah <i>Rupiah Secondary Reserve</i>	7.09%	7.37%	7.41%	6.82%	6.93%
- GWM Valuta asing <i>Foreign Currency Statutory Reserve</i>	4.09%	4.48%	4.26%	8.60%	8.89%

Posisi Devisa Netto <i>Net Open Position</i>	0.50%	0.36%	1.86%	0.38%	0.21%
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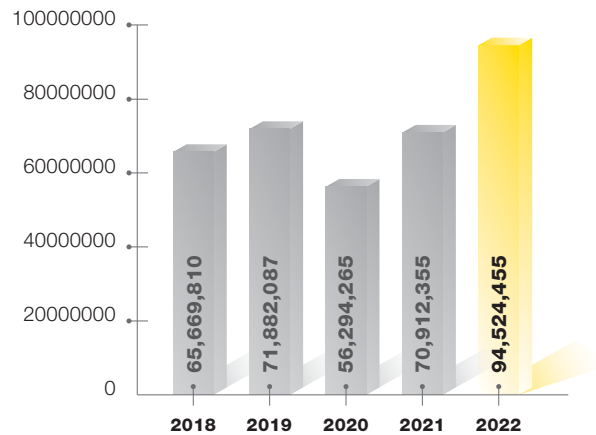
TOTAL ASET TOTAL ASSETS

Dalam Juta Rupiah In Million Rupiah



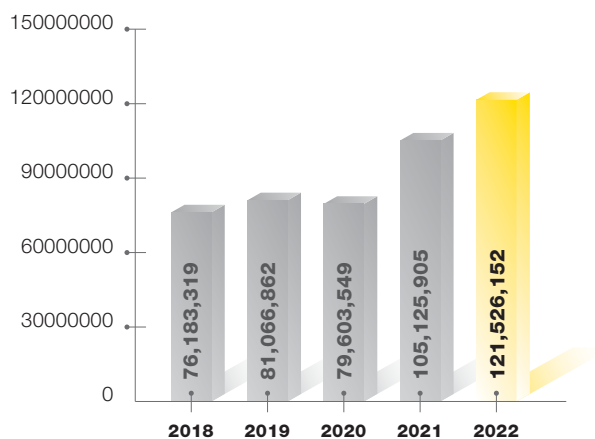
KREDIT – GROSS CREDIT – GROSS

Dalam Juta Rupiah In Million Rupiah



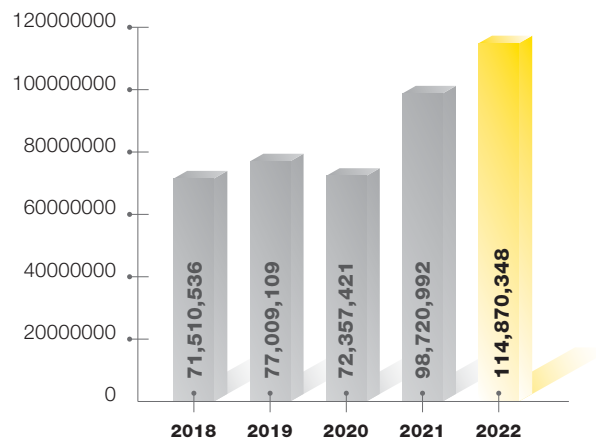
TOTAL LIABILITAS TOTAL LIABILITIES

Dalam Juta Rupiah In Million Rupiah



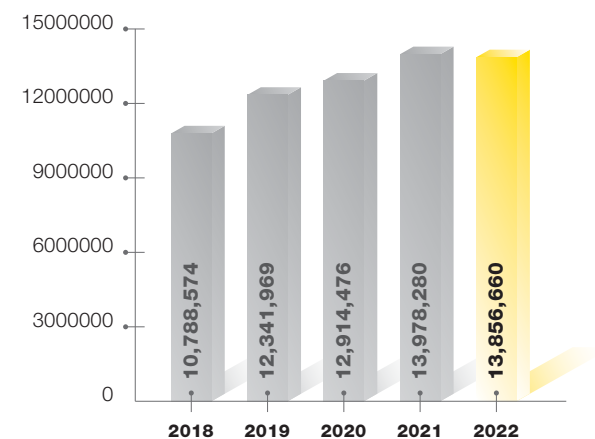
DANA PIHAK KETIGA THIRD-PARTY FUND

Dalam Juta Rupiah In Million Rupiah



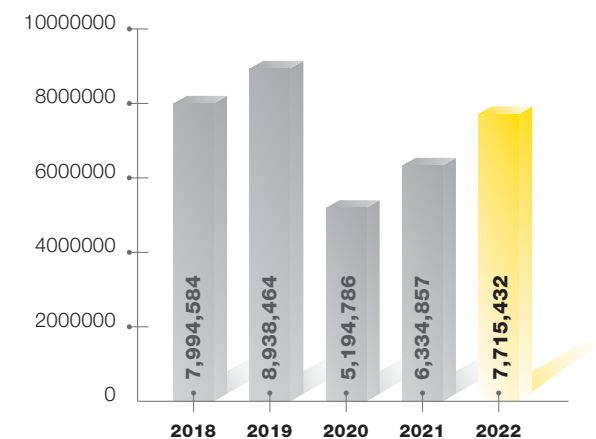
TOTAL EKUITAS TOTAL EQUITY

Dalam Juta Rupiah In Million Rupiah



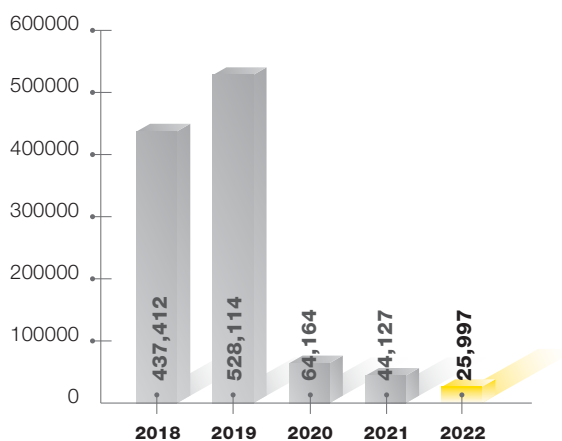
PENDAPATAN BUNGA INTEREST INCOME

Dalam Juta Rupiah In Million Rupiah

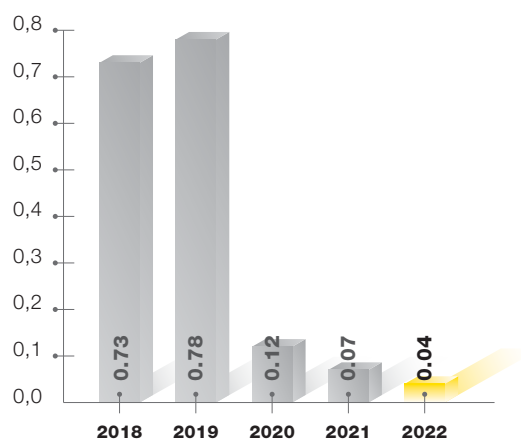


LABA TAHUN BERJALAN *INCOME FOR THE YEAR*

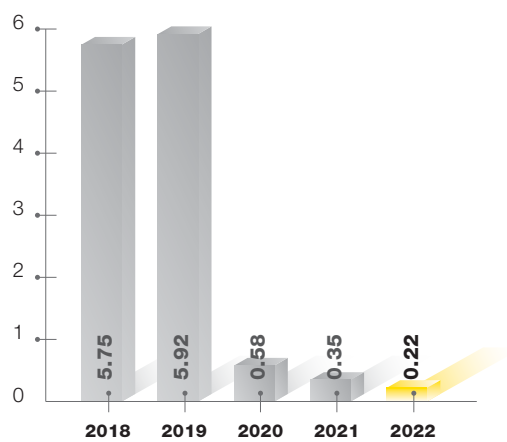
Dalam Juta Rupiah *In Million Rupiah*



ROA



ROE



NIM

