

IKHTISAR DATA KEUANGAN PENTING

SIGNIFICANT FINANCIAL SUMMARY

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Ikhtisar Keuangan Financial Summary

Dalam Juta Rupiah In Million Rupiah

Neraca Balance Sheet	2023	2022	2021	2020	2019
Total Asset Total Assets	141,488,996	135,382,812	119,104,185	92,518,025	93,408,831
Total Asset Produktif Total Performing Assets	120,301,614	118,307,602	98,589,539	69,244,617	87,836,454
Kredit – Gross Credit – Gross	103,530,278	94,524,455	70,912,355	56,294,265	71,882,087
Total Liabilitas Total Liabilities	125,621,379	121,526,152	105,125,905	79,603,549	81,066,862
Dana Pihak Ketiga Third-Party Fund:	116,597,264	114,870,348	98,720,992	72,357,421	77,009,109
• Giro Current Accounts	5,336,760	4,130,502	4,817,673	3,354,897	3,500,692
• Tabungan Saving Deposits	11,129,124	9,922,183	16,448,083	12,722,680	17,923,804
• Deposito Berjangka Time Deposits	100,131,380	100,817,663	77,455,236	56,279,844	55,584,613
• Sertifikat Deposito Certificate of Deposits	0	0	0	0	0
Obligasi Subordinasi Subordinated Bonds	1,798,240	1,794,691	1,791,503	2,043,642	2,738,334
Total Ekuitas Total Equity	15,867,617	13,856,660	13,978,280	12,914,476	12,341,969

Laba/Rugi Profit/Loss

Pendapatan Bunga Interest Income	8,764,078	7,715,432	6,334,857	5,194,786	8,938,464
Pendapatan Operasional Lainnya Other Operating Income	89,041	80,699	1,052,597	171,099	70,296
Beban Bunga Interest Expense	6,868,327	5,894,228	5,929,054	5,024,154	6,018,642
Biaya Operasional Lainnya Other Operating Expenses	1,931,263	1,849,123	1,371,717	1,542,453	2,276,048
Laba Sebelum Beban Pajak Income Before Tax Expense	54,609	53,787	72,211	104,448	714,688
Laba Tahun Berjalan Income for the Year	22,103	25,997	44,127	64,164	528,114
Penghasilan (Biaya) Komprehensif Lainnya Other Comprehensive Income (Expense)	(11,146)	(147,617)	33,942	160,674	27,942
Total Penghasilan Komprehensif Tahun Berjalan Total Comprehensive Income for The Year	10,975	(121,620)	78,069	224,838	556,056
Laba per Saham Dasar (Nilai Penuh) Basic Earning per Share (Full Amount)	1.87	2.20	3.99	9.39	82.17

Rasio Keuangan *Financial Ratio*
Permodalan *Capital*

Rasio Kecukupan Modal (CAR) <i>Capital Adequacy Ratio (CAR)</i>	10.78%	11.13%	14.37%	15.45%	16.18%
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Aset Produktif & Non Produktif Bermasalah Terhadap Total Aset Produktif dan Aset Non Produktif <i>Performing & Non-Performing Assets to Total Performing & Non-Performing Assets</i>	3.33%	3.83%	2.59%	2.79%	3.30%
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Aset Produktif Bermasalah terhadap Total Aset Produktif <i>Non-Performing Assets to Total Performing Assets</i>	3.09%	3.62%	2.71%	3.33%	3.15%
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CKPN Aset Keuangan terhadap Aset Produktif <i>Allowance for Impairment Losses on Financial Assets to Earning Assets</i>	1.10%	1.48%	1.40%	3.45%	3.20%
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Kredit Bermasalah (NPL) <i>Non-Performing Loan (NPL)</i>					
• Gross	3.77%	4.70%	3.93%	4.09%	3.85%
• Net	2.94%	3.36%	2.17%	1.60%	1.63%

ROA	0.04%	0.04%	0.07%	0.12%	0.78%
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ROE	0.18%	0.22%	0.35%	0.58%	5.92%
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NIM	1.80%	1.92%	0.69%	0.47%	3.61%
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BOPO	99.40%	99.32%	98.83%	98.41%	92.16%
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Likuiditas *Liquidity*

LDR	88.59%	79.65%	71.65%	77.80%	93.34%
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LFR	88.59%	79.65%	71.65%	77.80%	93.34%
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Solvabilitas *Solvability*

Rasio Kewajiban terhadap Jumlah Aktiva <i>Debt to Total Assets Ratio</i>	88.79%	89.76%	88.26%	86.04%	86.79%
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Rasio Kewajiban terhadap Ekuitas <i>Debt to Equity Ratio</i>	791.68%	877.02%	752.07%	616.39%	656.84%
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Kepatuhan *Compliance*

Persentase Pelanggaran BMPK :

Percentage of Legal Lending Limit (LLL) Violation:

- Pihak Terkait *Related Parties*
- Pihak Tidak Terkait *Non-Related Parties*

Nihil | *Nil*

Nihil | *Nil*

Nihil | *Nil*

Nihil | *Nil*

Nihil | *Nil*

Nihil | *Nil*

Nihil | *Nil*

Nihil | *Nil*

Nihil | *Nil*

Nihil | *Nil*

Persentase Pelampauan BMPK :

Percentage of Excess of LLL:

- Pihak Terkait *Related Parties*
- Pihak Tidak Terkait *Non-Related Parties*

Nihil | *Nil*

Nihil | *Nil*

Nihil | *Nil*

Nihil | *Nil*

Nihil | *Nil*

Nihil | *Nil*

Nihil | *Nil*

Nihil | *Nil*

Nihil | *Nil*

Nihil | *Nil*

Giro Wajib Minimum (GWM):

Statutory Reserve (GWM):

- GWM Utama Rupiah
Rupiah Statutory Reserve
- GWM Sekunder Rupiah
Rupiah Secondary Reserve
- GWM Valuta asing
Foreign Currency Statutory Reserve

7.58%

7.61%

3.51%

3.01%

6.01%

6.22%

7.09%

7.37%

7.41%

6.82%

4.50%

4.09%

4.48%

4.26%

8.60%

Posisi Devisa Netto *Net Open Position*

0.11%

0.50%

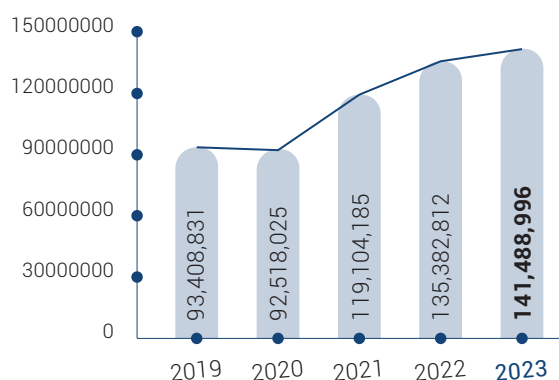
0.36%

1.86%

0.38%

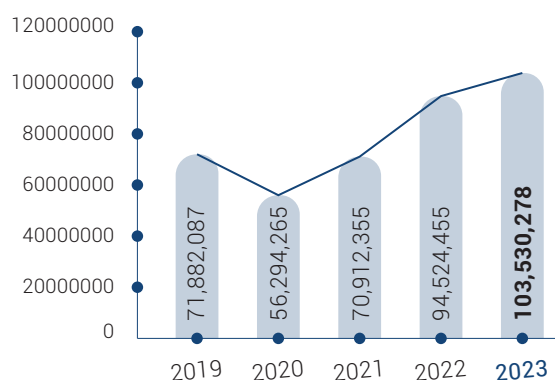
TOTAL ASET *TOTAL ASSETS*

Dalam Juta Rupiah *In Million Rupiah*



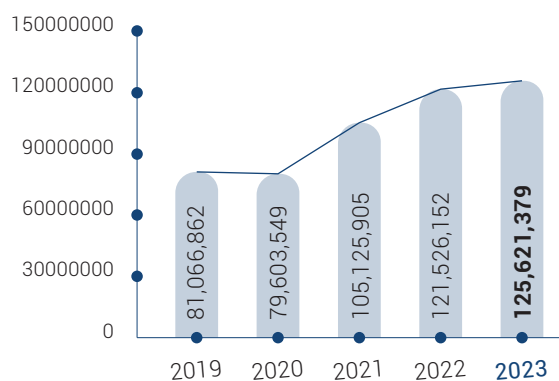
KREDIT – GROSS *CREDIT – GROSS*

Dalam Juta Rupiah *In Million Rupiah*



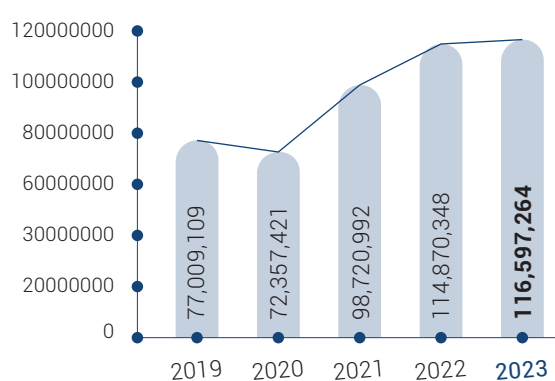
TOTAL LIABILITAS *TOTAL LIABILITIES*

Dalam Juta Rupiah *In Million Rupiah*

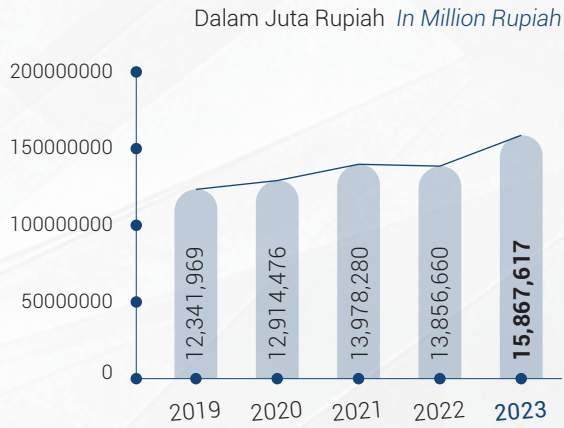


DANA PIHAK KETIGA *THIRD-PARTY FUND*

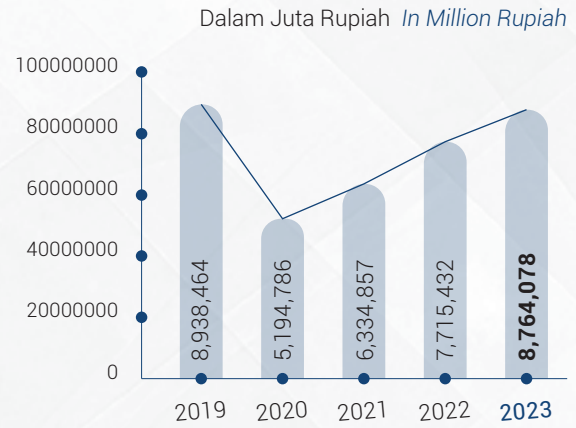
Dalam Juta Rupiah *In Million Rupiah*



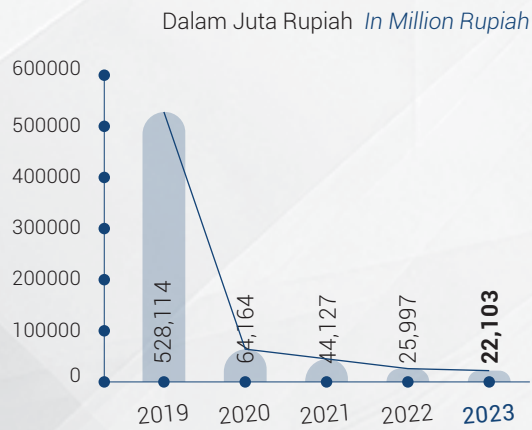
TOTAL EKUITAS *TOTAL EQUITY*



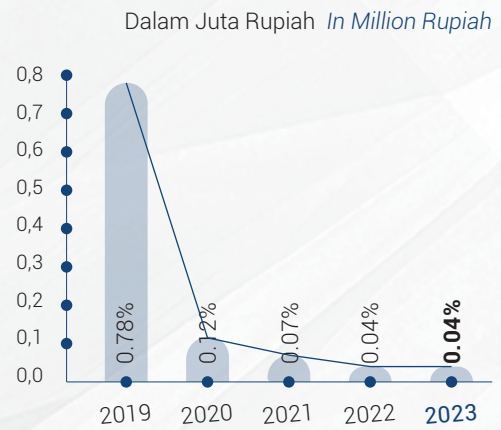
PENDAPATAN BUNGA *INTEREST INCOME*



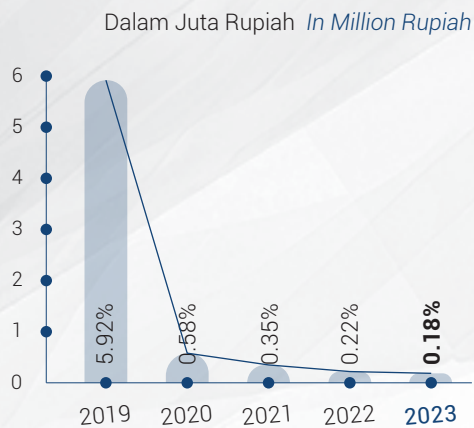
LABA TAHUN BERJALAN *INCOME FOR THE YEAR*



ROA



ROE



NIM

