

IKHTISAR DATA KEUANGAN PENTING

Significant Financial Summary

IKHTISAR DATA KEUANGAN PENTING SIGNIFICANT FINANCIAL SUMMARY

Dalam Juta Rupiah
In Million Rupiah

Ikhtisar Keuangan Financial Summary

	2024	2023	2022	2021	2020
Neraca Balance Sheet					
Total Aset Total Assets	150,184,175	141,488,996	135,382,812	119,104,185	92,518,025
Total Aset Produktif Total Performing Assets	122,484,661	120,301,614	118,307,602	98,589,539	69,244,617
Kredit – Gross Credit – Gross	106,532,459	103,530,278	94,524,455	70,912,355	56,294,265
Total Liabilitas Total Liabilities	133,244,905	125,621,379	121,526,152	105,125,905	79,603,549
Dana Pihak Ketiga: Third-Party Fund:	126,372,786	116,597,264	114,870,348	98,720,992	72,357,421
- Giro Current Accounts	4,919,367	5,336,760	4,130,502	4,817,673	3,354,897
- Tabungan Saving Deposits	10,157,596	11,129,124	9,922,183	16,448,083	12,722,680
- Deposito Berjangka Time Deposits	111,295,823	100,131,380	100,817,663	77,455,236	56,279,844
Obligasi Subordinasi Subordinated Bonds	801,632	1,798,240	1,794,691	1,791,503	2,043,642
Total Ekuitas Total Equity	16,939,270	15,867,617	13,856,660	13,978,280	12,914,476
Laba/Rugi Profit/Loss					
Pendapatan Bunga Interest Income	11,181,892	8,764,078	7,715,432	6,334,857	5,194,786
Pendapatan Operasional Lainnya Other Operating Income	89,003	89,041	80,699	1,052,597	171,099
Beban Bunga Interest Expense	8,843,476	6,868,327	5,894,228	5,929,054	5,024,154
Biaya Operasional Lainnya Other Operating Expenses	2,371,764	1,931,263	1,849,123	1,371,717	1,542,453
Laba Sebelum Beban Pajak Income Before Tax Expense	57,371	54,609	53,787	72,211	104,448
Laba Tahun Berjalan Income for the Year	25,573	22,103	25,997	44,127	64,164

Penghasilan (Biaya) Komprehensif Lainnya <i>Other Comprehensive Income (Expense)</i>	901,564	(11,146)	(147,617)	33,942	160,674
Total Penghasilan Komprehensif Tahun Berjalan <i>Total Comprehensive Income for The Year</i>	927,137	10,957	(121,620)	78,069	224,838
Laba per Saham Dasar (Nilai Penuh) <i>Basic Earning per Share (Full Amount)</i>	2.16	1.87	2.20	3.99	9.39

Rasio Keuangan *Financial Ratio*

Permodalan *Capital*

Rasio Kecukupan Modal (CAR) <i>Capital Adequacy Ratio (CAR)</i>	10.50%	10.78%	11.13%	14.37%	15.45%
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>	3.10%	3.33%	3.83%	2.59%	2.79%
Aset Produktif Bermasalah terhadap Total Aset Produktif <i>Non-Performing Assets to Total Performing Assets</i>	2.90%	3.09%	3.62%	2.71%	3.33%
CKPN Aset Keuangan terhadap Aset Produktif <i>Allowance for Impairment Losses on Financial Assets to Earning Assets</i>	1.14%	1.10%	1.48%	1.40%	3.45%
Kredit Bermasalah (NPL) <i>Non-Performing Loan (NPL)</i>					
- Gross	3.47%	3.77%	4.70%	3.93%	4.09%
- Net	2.63%	2.94%	3.36%	2.17%	1.60%
ROA	0.04%	0.04%	0.04%	0.07%	0.12%
ROE	0.19%	0.18%	0.22%	0.35%	0.58%
NIM	2.10%	1.80%	1.92%	0.69%	0.47%
BOPO	99.51%	99.40%	99.32%	98.83%	98.41%

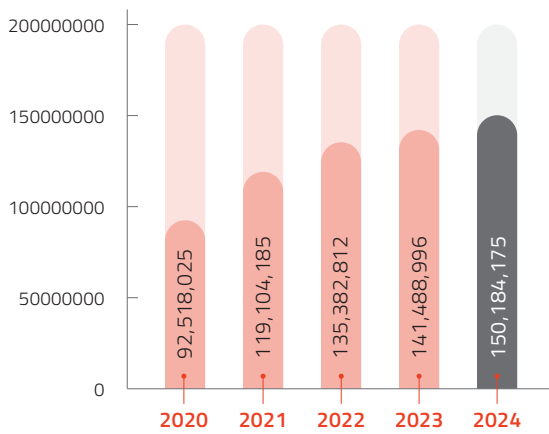
Likuiditas *Liquidity*

LDR	84.01%	88.59%	79.65%	71.65%	77.80%
LFR	84.01%	88.59%	79.65%	71.65%	77.80%

Solvabilitas <i>Solvability</i>					
Rasio Kewajiban terhadap Jumlah Aktiva					
<i>Debt to Total Assets Ratio</i>	88.72%	88.79%	89.76%	88.26%	86.04%
Rasio Kewajiban terhadap Ekuitas					
<i>Debt to Equity Ratio</i>	786.60%	791.68%	877.02%	752.07%	616.39%
Kepatuhan <i>Compliance</i>					
Persentase Pelanggaran BMPK :					
<i>Percentage of Legal Lending Limit (LLL) Violation:</i>					
- 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 :					
<i>Percentage of Excess of LLL:</i>					
- 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):					
<i>Statutory Reserve (GWM):</i>					
- GWM Utama Rupiah <i>Rupiah Statutory Reserve</i>	6.95%	7.58%	7.61%	3.51%	3.01%
- GWM Sekunder Rupiah <i>Rupiah Secondary Reserve</i>	6.98%	6.22%	7.09%	7.37%	7.41%
- GWM Valuta asing <i>Foreign Currency Statutory Reserve</i>	4.30%	4.50%	4.09%	4.48%	4.26%
Posisi Devisa Neto					
<i>Net Open Position</i>	0.17%	0.11%	0.50%	0.36%	1.86%

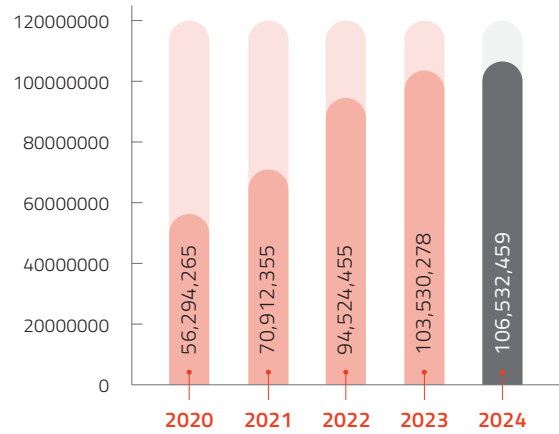
TOTAL ASET *TOTAL ASSETS*

Dalam Juta Rupiah *In Million Rupiah*



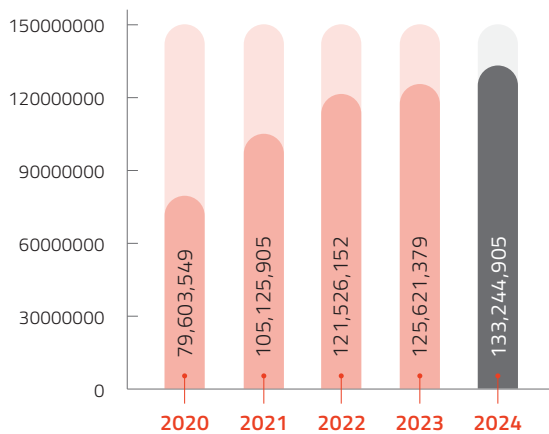
KREDIT – GROSS *CREDIT – GROSS*

Dalam Juta Rupiah *In Million Rupiah*



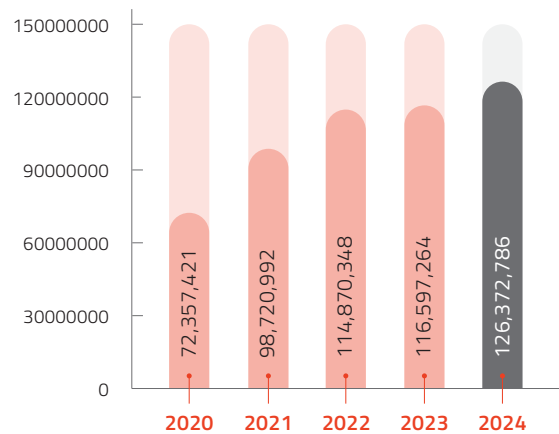
TOTAL LIABILITAS *TOTAL LIABILITIES*

Dalam Juta Rupiah *In Million Rupiah*



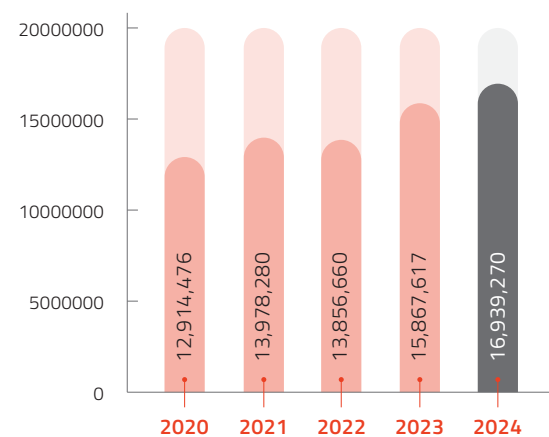
DANA PIHAK KETIGA *THIRD-PARTY FUND*

Dalam Juta Rupiah *In Million Rupiah*



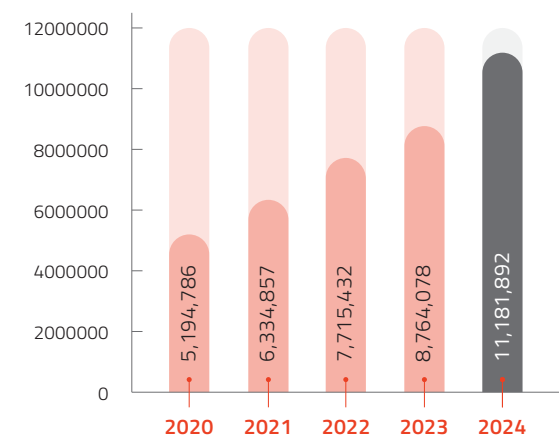
TOTAL EKUITAS *TOTAL EQUITY*

Dalam Juta Rupiah *In Million Rupiah*



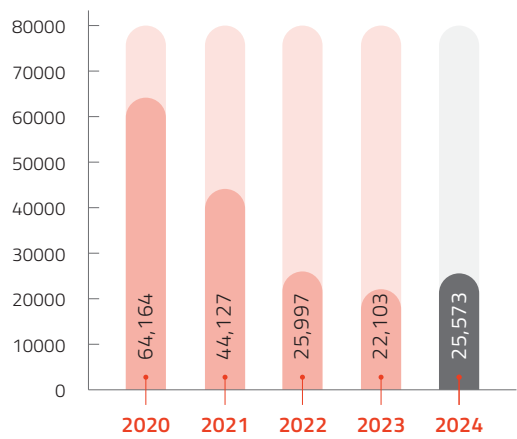
PENDAPATAN BUNGA *INTEREST INCOME*

Dalam Juta Rupiah *In Million Rupiah*

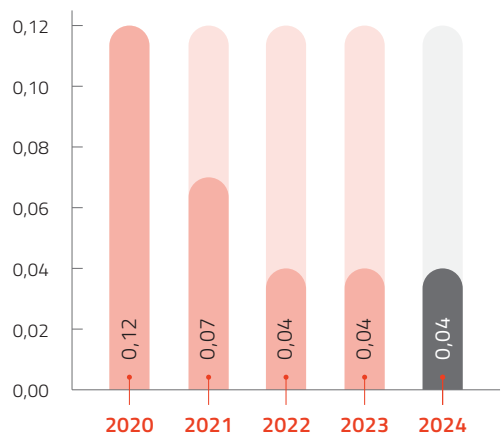


LABA TAHUN BERJALAN *INCOME FOR THE YEAR*

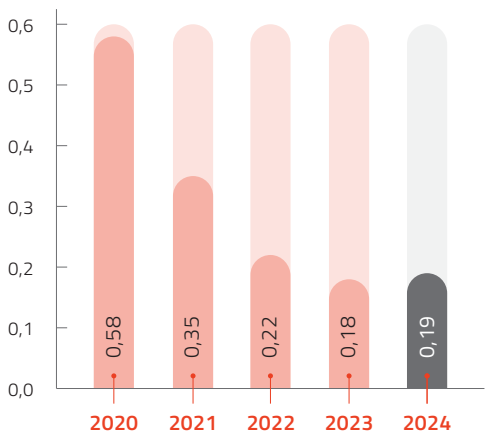
Dalam Juta Rupiah *In Million Rupiah*



ROA



ROE



NIM

