IKHTISAR DATA KEUANGAN PENTING
SIGNIFICANT FINANCIAL SUMMARY

Dalam Juta Rupiah
In Million Rupiah

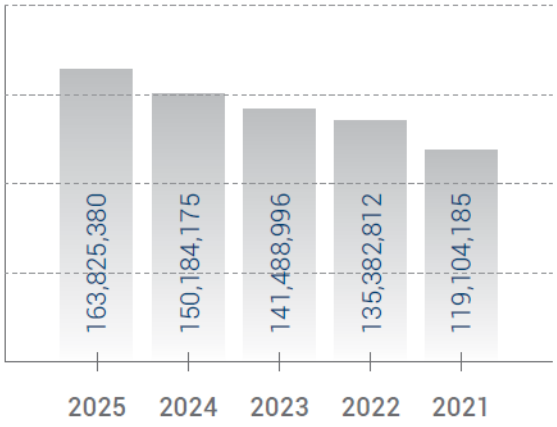
IKHTISAR KEUANGAN ***FINANCIAL SUMMARY***	**2025**	**2024**	**2023**	**2022**	**2021**
Neraca *Balance Sheet*					
Total Aset *Total Assets*	163,825,380	150,184,175	141,488,996	135,382,812	119,104,185
Total Aset Produktif *Total Performing Assets*	129,271,319	122,484,661	120,301,614	118,307,602	98,589,539
Kredit – Gross *Credit – Gross*	108,151,752	106,532,459	103,530,278	94,524,455	70,912,355
Total Liabilitas *Total Liabilities*	146,760,261	133,244,905	125,621,379	121,526,152	105,125,905
Dana Pihak Ketiga *Third-Party Fund:*	138,776,188	126,372,786	116,597,264	114,870,348	98,720,992
• Giro *Current Accounts*	5,841,198	4,919,367	5,336,760	4,130,502	4,817,673
• Tabungan *Saving Deposits*	10,972,734	10,157,596	11,129,124	9,922,183	16,448,083
• Deposito Berjangka *Time Deposits*	121,962,256	111,295,823	100,131,380	100,817,663	77,455,236
Obligasi Subordinasi *Subordinated Bonds*	-	801,632	1,798,240	1,794,691	1,791,503
Total Ekuitas *Total Equity*	17,065,119	16,939,270	15,867,617	13,856,660	13,978,280
Laba/Rugi *Profit/Loss*					
Pendapatan Bunga *Interest Income*	12,875,803	11,181,892	8,764,078	7,715,432	6,334,857
Pendapatan Operasional Lainnya *Other Operating Income*	125,178	89,003	89,041	80,699	1,052,597
Beban Bunga *Interest Expense*	9,709,647	8,843,476	6,868,327	5,894,228	5,929,054
Biaya Operasional Lainnya *Other Operating Expenses*	3,238,444	2,371,764	1,931,263	1,849,123	1,371,717
Laba Sebelum Beban Pajak *Income Before Tax Expense*	45,709	57,371	54,609	53,787	72,211
Laba Tahun Berjalan *Income for the Year*	29,975	25,573	22,103	25,997	44,127
Penghasilan (Biaya) Komprehensif Lainnya *Other Comprehensive Income (Expense)*	95,874	901,564	(11,146)	(147,617)	33,942
Total Penghasilan (Rugi) Komprehensif Tahun Berjalan *Total Comprehensive Income (Loss) for the Year*	125,849	927,137	10,975	(121,620)	78,069
Laba per Saham Dasar (Nilai Penuh) *Basic Earnings per Share (Full Amount)*	1.15	0.98	1.87	2.20	3.99

Rasio Keuangan *Financial Ratio*					
PERMODALAN *CAPITAL*					
Rasio Kecukupan Modal (CAR) *Capital Adequacy Ratio (CAR)*	10.10%	10.50%	10.78%	11.13%	14.37%
Aset Produktif & Non Produktif Bermasalah Terhadap Total Aset Produktif dan Aset Non Produktif *Performing & Non-Performing Assets to Total Performing & Non-Performing Assets*	3.08%	3.10%	3.33%	3.83%	2.59%
Aset Produktif Bermasalah Terhadap Total Aset Produktif *Non-Performing Assets to Total Performing Assets*	2.94%	2.90%	3.09%	3.62%	2.71%
CKPN Aset Keuangan Terhadap Aset Produktif *Allowance for Impairment Losses on Financial Assets to Performing Assets*	1.02%	1.14%	1.10%	1.48%	1.40%
Kredit Bermasalah (NPL) *Non-Performing Loan (NPL)*					
• Gross	3.67%	3.47%	3.77%	4.70%	3.93%
• Net	2.89%	2.63%	2.94%	3.36%	2.17%
ROA	0.03%	0.04%	0.04%	0.04%	0.07%
ROE	0.23%	0.19%	0.18%	0.22%	0.35%
NIM	2.81%	2.10%	1.80%	1.92%	0.69%
BOPO	99.59%	99.51%	99.40%	99.32%	98.83%
Likuiditas *Liquidity*					
LDR	77.65%	84.01%	88.59%	79.65%	71.65%
LFR	77.65%	84.01%	88.59%	79.65%	71.65%
Solvabilitas *Solvability*					
Rasio Kewajiban Terhadap Jumlah Aktiva *Debt to Total Assets Ratio*	89.58%	88.72%	88.79%	89.76%	88.26%
Rasio Kewajiban Terhadap Ekuitas *Debt to Equity Ratio*	860.60%	786.60%	791.68%	877.02%	752.07%

Kepatuhan *Compliance*					
Persentase Pelanggaran BMPK : *Percentage of Legal Lending Limit (LLL) Violation:*					
• Pihak Terkait *Related Parties*	Nihil *Nil*	Nihil *Nil*	Nihil *Nil*	Nihil *Nil*	Nihil *Nil*
• Pihak Tidak Terkait *Non-Related Parties*	Nihil *Nil*	Nihil *Nil*	Nihil *Nil*	Nihil *Nil*	Nihil *Nil*
Persentase Pelampauan BMPK : *Percentage of Excess of LLL:*					
• Pihak Terkait *Related Parties*	Nihil *Nil*	Nihil *Nil*	Nihil *Nil*	Nihil *Nil*	Nihil *Nil*
• Pihak Tidak Terkait *Non-Related Parties*	Nihil *Nil*	Nihil *Nil*	Nihil *Nil*	Nihil *Nil*	Nihil *Nil*
Giro Wajib Minimum (GWM) *Statutory Reserve:*					
• GWM Utama Rupiah *Rupiah Statutory Reserve*	6.66%	6.95%	7.58%	7.61%	3.51%
• GWM Sekunder Rupiah *Rupiah Secondary Reserve*	6.02%	6.98%	6.22%	7.09%	7.37%
• GWM Valuta asing *Foreign Currency Statutory Reserve*	4.35%	4.30%	4.50%	4.09%	4.48%
Posisi Devisa Netto *Net Open Position*	0.16%	0.17%	0.11%	0.50%	0.36%

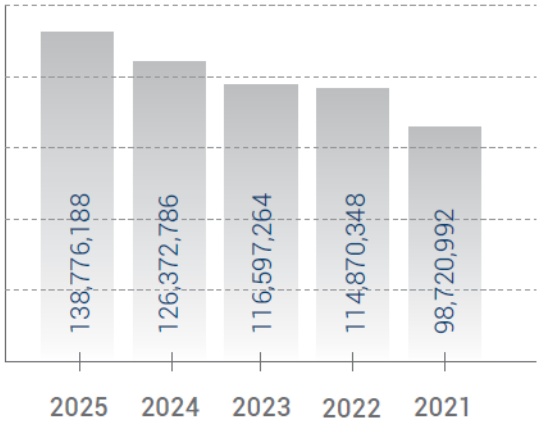
Total Aset *Total Assets*

Dalam Juta Rupiah *In Million Rupiah*



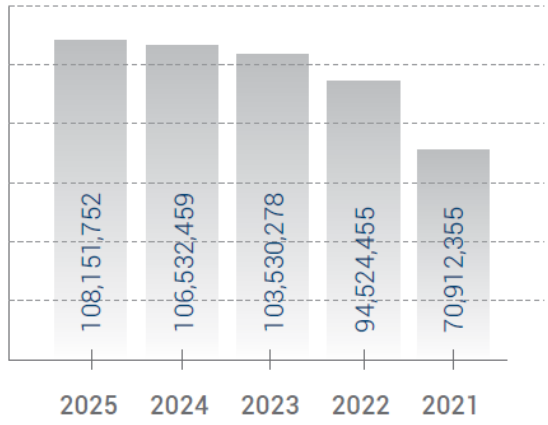
Dana Pihak Ketiga *Third-Party Fund*

Dalam Juta Rupiah *In Million Rupiah*



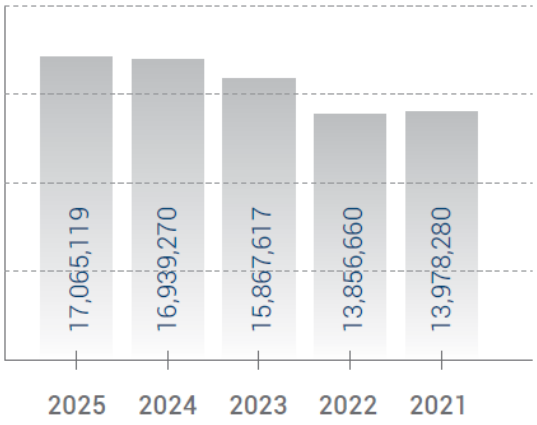
Kredit – Gross *Credit – Gross*

Dalam Juta Rupiah *In Million Rupiah*



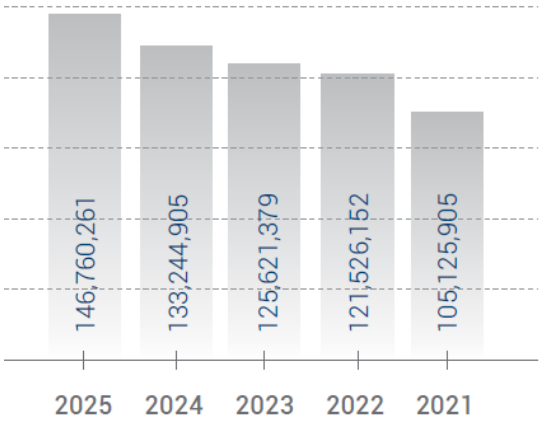
Total Ekuitas *Total Equity*

Dalam Juta Rupiah *In Million Rupiah*



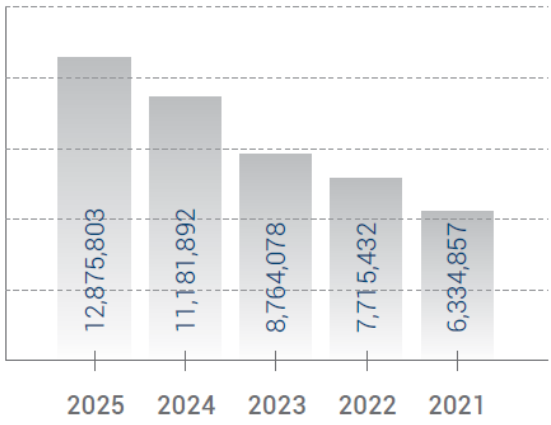
Total Liabilitas *Total Liabilities*

Dalam Juta Rupiah *In Million Rupiah*



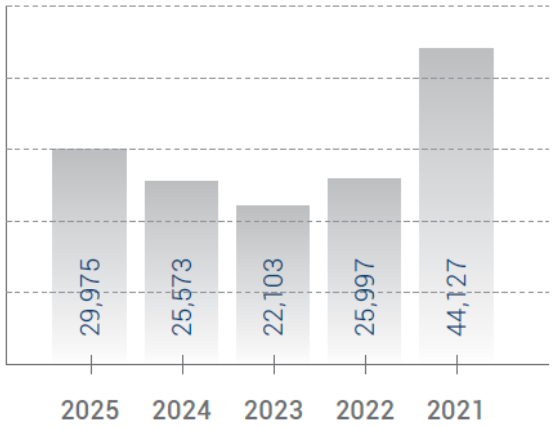
Pendapatan Bunga *Interest Income*

Dalam Juta Rupiah *In Million Rupiah*

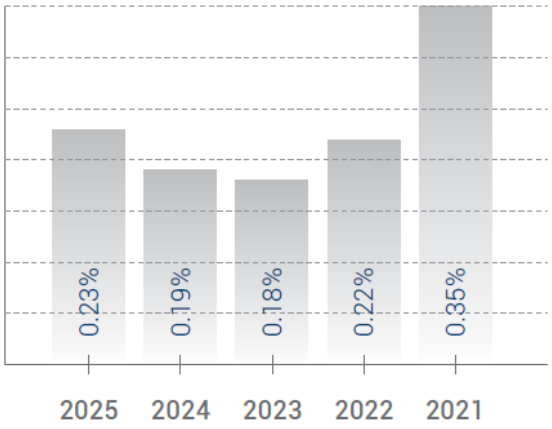


Laba Tahun Berjalan *Income for the Year*

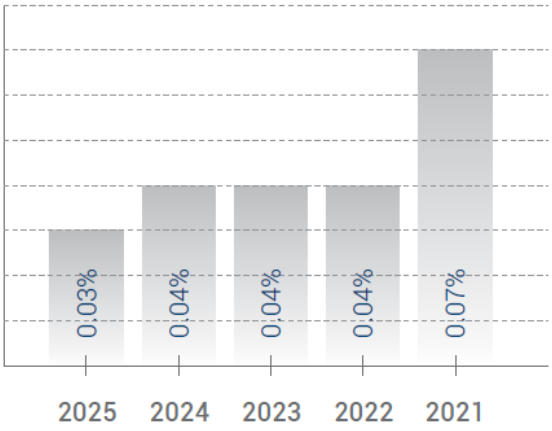
Dalam Juta Rupiah *In Million Rupiah*



ROE



ROA



NIM

