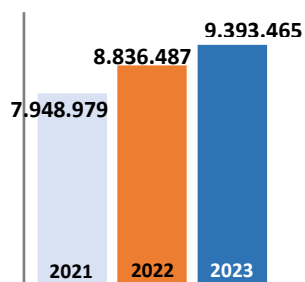
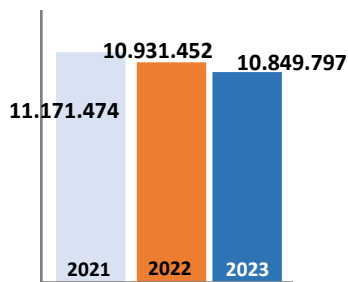


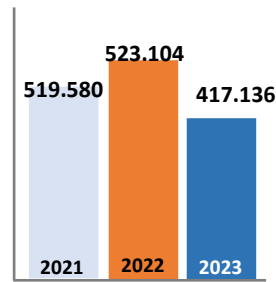
Aset



Kredit Loans



**Dana Pihak Ketiga
Third Fund Parties**



Laba Profit (Nett)

POSISI KEUANGAN

FINANCIAL POSITION

NERACA KEUANGAN	2023	2022	2021	FINANCIAL BALANCE
Aset	16.054.824	16.583.991	15.983.152	Asset
Kredit yang diberikan	9.393.465	8.836.487	7.948.979	Credit provided
Surat Berharga	4.238.050	5.176.764	6.433.708	Securities
Aset Produktif	14.548.820	14.752.194	14.551.753	Productive Assets
Aset Non Produktif	33	33	33	Non-productive assets
Aset lainnya	129.071	155.750	173.281	Other Assets
Liabilitas	11.151.170	12.031.693	11.693.332	Liability
Giro	1.322.633	1.054.929	1.154.453	Current Account
Tabungan	3.711.844	3.854.515	3.895.413	Savings
Simpanan Berjangka	5.815.320	6.022.008	6.121.608	Time Deposits
Pinjaman dari Bank Lain	13.415	109.117	176.054	Loans from other banks
Pinjaman yang diterima	0	0	0	Loans received
Ekuitas	4.903.654	4.552.298	4.289.820	Equity
Liabilitas dan Ekuitas	16.054.824	16.583.991	15.983.152	Liability and Equity
Biaya dana	296.342	297.053	295.051	Cost of fund
LABA RUGI KOMPREHENSIF	2023	2022	2021	COMPREHENSIVE PROFIT & LOSS
Pendapatan bunga	1.233.332	1.291.746	1.210.025	Interest income
Beban bunga	296.342	297.053	295.051	Interest expense
Pendapatan bunga bersih	936.990	994.693	914.974	Net interest income
Pendapatan operasional	118.551	123.155	162.959	Operating income
Beban operasional	521.395	448.976	414.004	Operating expense
Laba sebelum pajak	535.114	670.435	665.573	Profit before tax
Laba bersih tahun berjalan	417.136	523.104	519.580	Net profit for year
Laba yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali	417.136	523.104	519.580	Profit attributable to company owner and non controlling interest
Pendapatan komprehensif	72.228	(122.659)	(119.215)	Comprehensive income
Laba (rugi) komprehensif	489.364	400.445	400.365	Comprehensive Profit (Loss)
Pendapatan komprehensif yang dapat diatribusikan kepada pemilik entitas induk dan kepentingan non pengendali	489.364	400.445	400.365	Comprehensive income attributable to company owner and non controlling interest
Laba bersih per saham dasar (dalam rupiah penuh)	103,58	129,90	129.02	Basic earning per shares
Dividen	0	0	0	Dividend
Jumlah lembar saham yang ditempatkan dan disetor	4.090.090.000	4.090.090.000	4.090.090.000	Total authorized and paid up share

RASIO KEUANGAN (%)	2023	2022	2021	FINANCIAL RATIO
Kewajiban penyediaan modal minimum (KPMM)	49,93	44,24	48,12	<i>Obligation to provide minimum capital (KPMM)</i>
Aset produktif bermasalah dan aset non produktif bermasalah terhadap total aset	0,77	0,66	0,56	<i>Problematic productive assets and non-productive assets which have problems with total assets</i>
Aset produktif bermasalah terhadap total aset produktif	0,77	0,66	0,56	<i>Productive assets which have problems with total productive assets</i>
Cadangan kerugian penurunan nilai (CKPN) aset keuangan terhadap aset produktif	1,05	1,07	1,06	<i>Allowance for impairment losses (CKPN) of financial assets toward productive assets</i>
Non performing loan gross (NPL Gross)	1,37	1,26	1,18	<i>Non performing loan gross (NPL Gross)</i>
Non performing loan net (NPL Net)	0,69	0,54	0,34	<i>Non performing loan net (NPL Net)</i>
Return of aset (ROA)	3,26	3,97	4,31	<i>Return of aset (ROA)</i>
Return of equity (ROE)	8,76	12,11	12,50	<i>Return of equity (ROE)</i>
Net interest margin (NIM)	6,38	6,62	6,54	<i>Net interest margin (NIM)</i>
Biaya operasional pendapatan operasional (BOPO)	60,58	52,74	51,70	<i>Biaya operasional pendapatan operasional (BOPO)</i>
Cost to Income Ratio (CIR)	45,23	37,98	35,31	<i>Cost to Income Ratio</i>
Loan to deposit ratio (LDR)	86,58	80,84	71,15	<i>Loan to deposit ratio (LDR)</i>
Net Stable Funding Ratio secara Individu	0,00	0,00	0,00	<i>Individual Net Stable Funding Ratio</i>
Leverage Ratio secara Individu (Pengungkit)	27,42	24,80	24,79	<i>Individual Leverage Ratio</i>
RENTABILITAS (%)	2023	2022	2021	RENTABILITY
Rasio laba (rugi) terhadap jumlah aset	2,60	3,15	3,25	<i>Profit (loss) ratio of total assets</i>
Rasio laba (rugi) terhadap ekuitas	8,51	11,49	12,11	<i>Ratio of profit (loss) to equity</i>
Rasio laba (rugi) terhadap pendapatan/penjualan	30,83	36,97	37,84	<i>Profit (loss) to income / sales ratio</i>
Rasio Lancar	38,64	61,37	65,35	<i>Current Ratio</i>
Rasio liabilitas terhadap ekuitas	227,41	264,30	272,58	<i>Liability to equity ratio</i>
Rasio liabilitas terhadap jumlah aset	69,46	72,55	73,16	<i>Liability ratio to total assets</i>
Margin bunga bersih	6,38	6,62	6,54	<i>Net interest margin</i>
Biaya operasional terhadap pendapatan	60,58	52,74	51,70	<i>Operational costs toward income</i>
EKUIDITAS (%)	2023	2022	2021	EQUIDITY
Rasio kredit terhadap dana pihak ketiga	86,58	80,84	71,15	<i>Credit ratio to third party funds</i>
Rasio dana murah	46,40	44,91	45,20	<i>Low Cost Rasio</i>
Rasio lancar	38,64	61,37	47,04	<i>Current Rasio</i>
KEPATUHAN (%)	2022	2021	COMPLIANCE	
a. Pihak terkait	0	0	0	<i>a. Related Parties</i>
b. Pihak tidak terkait	0	0	0	<i>b. Unrelated Parties</i>
a. Pihak terkait	0	0	0	<i>a. Related Parties</i>
b. Pihak tidak terkait	0	0	0	<i>b. Unrelated Parties</i>
a. GWM utama rupiah	7,92	8,92	5,99	<i>a. Rupiah primary reserve requirement</i>
b. GWM valuta asing	6,65	5,08	4,45	<i>b. Foreign exchange reserve requirement</i>
Posisi devisa neto (PDN)	0,41	0,58	0,53	<i>Net open position (NOP)</i>