



Financial Highlights

Statement of Financial Position

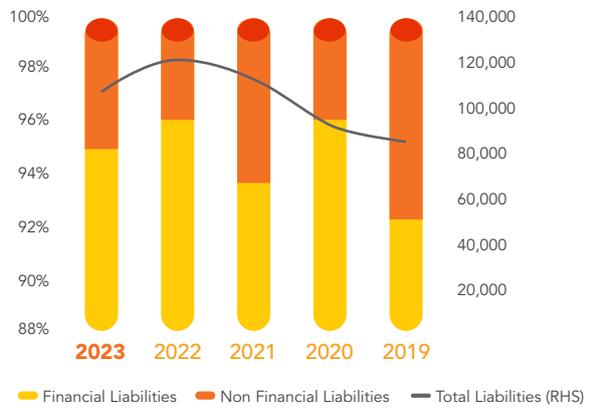
Expressed in billions of Rupiah

	2023	2022	2021	2020	2019
Financial Assets	123,464	133,021	124,792	103,615	93,006
Non Financial Assets	8,586	8,729	8,087	8,588	7,798
Total Assets	132,050	141,750	132,879	112,203	100,804
Loans	66,293	70,289	60,677	48,487	53,015
Third Party Funds	89,436	102,950	98,907	79,186	72,790
Financial Liabilities	109,371	120,334	112,542	93,385	84,163
Non Financial Liabilities	924	783	1,193	610	1,099
Total Liabilities	110,294	121,117	113,735	93,995	85,262
Total Equities	21,756	20,634	19,144	18,208	15,542
Total Liabilities and Equities	132,050	141,750	132,879	112,203	100,804

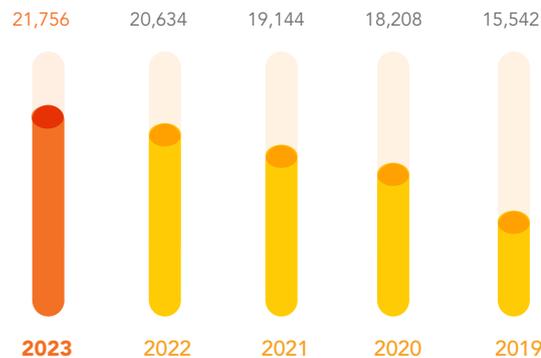
Total Assets



Total Liabilities



Total Equities

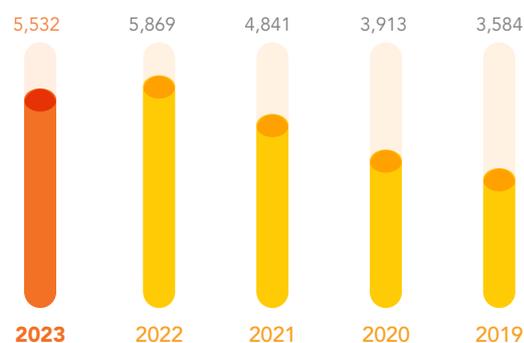


▶ Statements of Profit or Loss and other Comprehensive Income

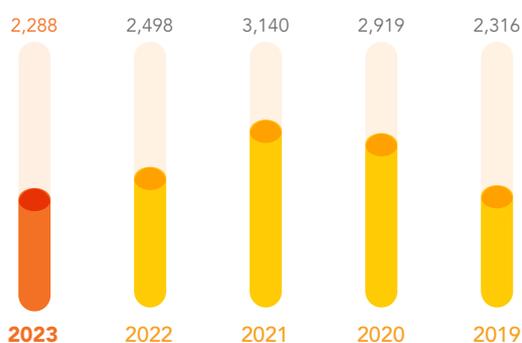
Expressed in billions of Rupiah

	2023	2022	2021	2020	2019
Interest income	10,217	9,069	8,110	8,046	7,455
Interest expense	(4,685)	(3,200)	(3,269)	(4,133)	(3,871)
Net Interest Income	5,532	5,869	4,841	3,913	3,584
Other Operating Income	2,288	2,498	3,140	2,919	2,316
Other Operating Expenses	(3,487)	(3,365)	(3,038)	(3,097)	(3,424)
Net Operating Income	4,333	5,002	4,943	3,735	2,476
Non-operating income (expenses) - net	10	26	10	(20)	32
Income Before Income Tax	4,343	5,028	4,953	3,715	2,508
Income Tax Expenses	(832)	(975)	(945)	(707)	(505)
Net Income For The Year	3,511	4,053	4,008	3,008	2,003
Other comprehensive income for the year, net of income tax	448	236	(972)	914	555
Total Comprehensive Income for The Year, Net of Income Tax	3,959	4,289	3,036	3,922	2,558
Basic Earnings Per Share (Full Amount)	299	345	341	256	171
Profit for the year attributable to owners of the parent	3,511	4,053	4,008	3,008	2,003
Total comprehensive income attributable to owners of the parent	3,959	4,289	3,036	3,922	2,558

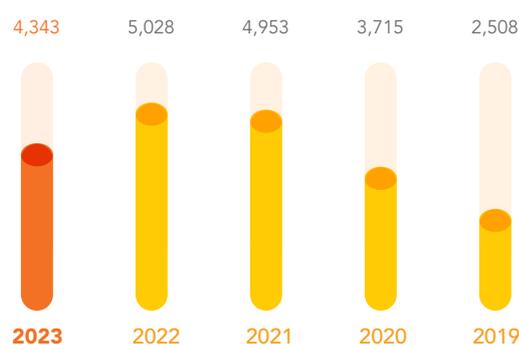
Net Interest Income



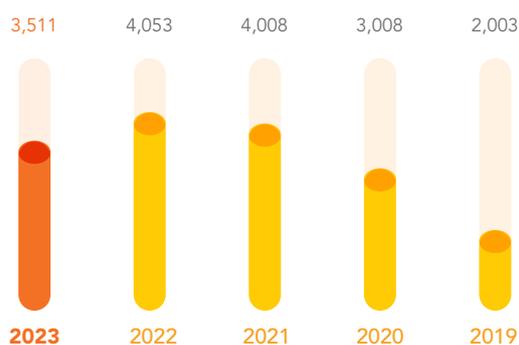
Other Operating Income



Income Before Income Tax



Net Income For The Year





Statements of Cash Flows

Expressed in billions of Rupiah

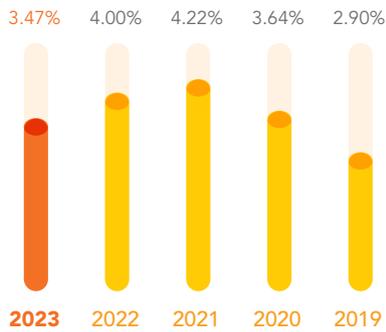
	2023	2022	2021	2020	2019
Net cash flows provided from operating activities	(10,339)	16,607	10,933	(546)	3,650
Net cash flows used in investing activities	4,289	(13,443)	1,064	(4,933)	3,148
Net cash flows used in financing activities	(1,787)	(1,239)	(2,096)	(670)	(800)
Net Increase (Decrease) in Cash and Cash Equivalents	(7,837)	1,925	9,901	(6,149)	5,998
Cash and Cash Equivalents at Beginning of The Year	19,517	17,592	7,691	13,840	7,842
Cash and Cash Equivalents at End of The Year	11,680	19,517	17,592	7,691	13,840

Financial Ratios

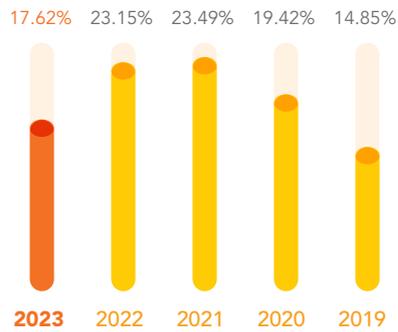
	2023	2022	2021	2020	2019
Capital					
Capital Adequacy Ratio (CAR)	26.17%	25.41%	27.30%	31.04%	23.68%
Tier 1 ratio	25.40%	24.64%	26.51%	30.19%	23.68%
Tier 2 ratio	0.76%	0.77%	0.79%	0.85%	0.00%
CET 1 ratio	25.40%	24.64%	26.51%	30.19%	23.68%
Earning Assets					
Non-Performing Earning Assets and Non-Productive Assets to Total Earnings and Non Productive Assets	1.58%	1.13%	1.04%	1.30%	2.29%
Non-Performing Earning Assets to Total productive Assets	0.99%	0.78%	0.66%	0.67%	1.49%
Allowance for Impairment Losses for Financial Assets to Productive Assets	0.56%	0.49%	0.46%	0.46%	0.32%
Non-Performing Loans (NPL) to Total Loans - Gross	1.57%	1.23%	1.12%	1.39%	2.46%
Non-Performing Loans (NPL) to Total Loans - Nett	1.18%	0.91%	0.81%	1.07%	2.25%
III. Rentability					
Return On (ROA)	3.47%	4.00%	4.22%	3.64%	2.90%
Return On Equity (ROE)	17.62%	23.15%	23.49%	19.42%	14.85%
Net Interest Margin (NIM)	5.21%	5.42%	4.75%	4.42%	4.90%
Operating Expense to Operating Income (BOPO)	65.36%	56.76%	56.06%	65.94%	74.10%
Cost to Income Ratio (CIR)	42.11%	38.46%	36.80%	43.66%	-

	2023	2022	2021	2020	2019
Liquidity					
1. Loan to Deposit ratio (LDR)	74.03%	68.04%	60.96%	60.04%	69.67%
Compliance					
a. Percentage of Violation of Legal Lending Limit					
a.1. Related Parties	0.00%	0.00%	0.00%	0.00%	0.00%
a.2. Third Parties	0.00%	0.00%	0.00%	0.00%	0.00%
b. Percentage of Excess of Legal Lending Limit					
b.1. Related Parties	0.00%	0.00%	0.00%	0.00%	0.00%
b.2. Third Parties	0.00%	0.00%	0.00%	0.00%	0.00%
GWM Primary Rupiah					
Daily	0.00%	0.00%	0.50%	0.00%	3.00%
Average	6.88%	7.85%	3.04%	3.07%	3.74%
GWM Foreign Currency	4.05%	4.03%	4.01%	4.15%	8.08%
Net Open Position	0.75%	0.21%	0.46%	0.26%	9.99%

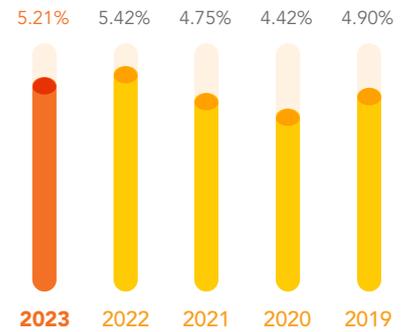
ROA



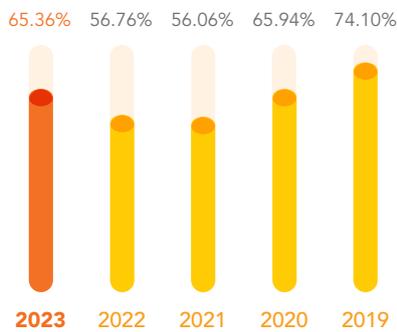
ROE



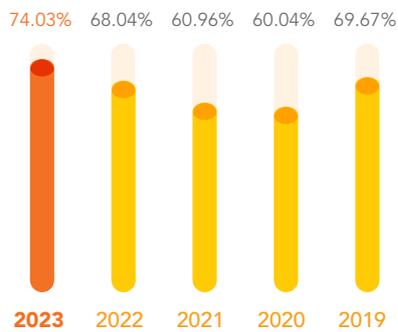
NIM



BOPO



LDR



CAR

