

FINANCIAL HIGHLIGHTS

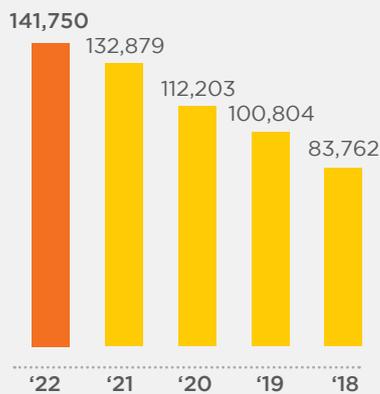
FINANCIAL POSITION

in billions of Rupiah

DESCRIPTION	2022	2021	2020	2017	2018
Total Assets	141,750	132,879	112,203	100,804	83,762
Placements with Bank Indonesia and Other Banks	9,164	9,811	3,935	8,037	2,890
Securities and Other Bills	42,496	46,051	47,160	25,857	25,618
Loans	70,289	60,677	48,487	53,015	42,253
Deposits from third parties	102,950	98,907	79,186	72,790	60,735
Total Liabilities	121,117	113,735	93,995	85,262	69,979
Equity	20,634	19,144	18,208	15,542	13,783

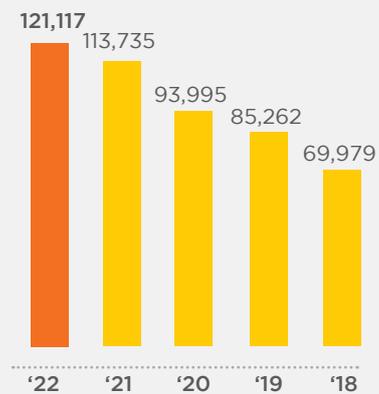
TOTAL ASSETS

in billions of Rupiah



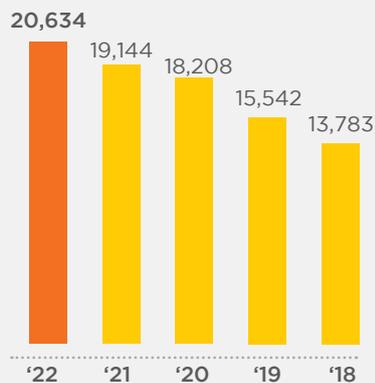
TOTAL LIABILITIES

in billions of Rupiah



EQUITY

in billions of Rupiah



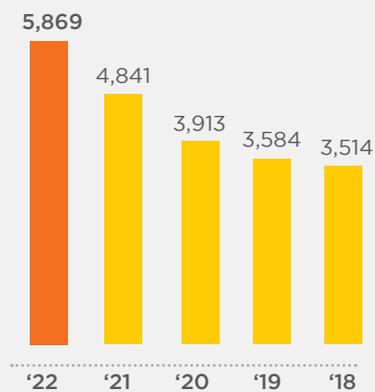
PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

in billions of Rupiah

DESCRIPTION	2022	2021	2020	2019	2018
Net Interest Income	5,869	4,841	3,913	3,584	3,514
Non Interest Income	2,497	3,140	2,919	2,317	2,017
Operational Income - Neto	5,002	4,943	3,735	2,476	1,953
Income Before Tax & Minority Interest	5,028	4,953	3,715	2,508	2,002
Net Income	4,053	4,008	3,008	2,003	1,599
Total Comprehensive Profit	4,289	3,036	3,922	2,558	1,368
Basic Earnings per Share	345	341	432	288	230

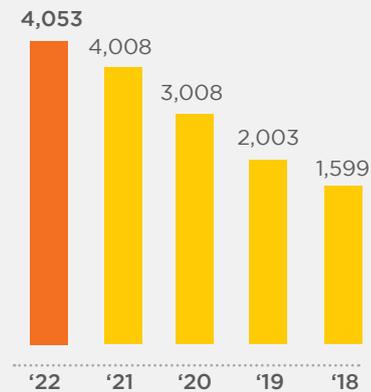
NET INTEREST INCOME

in billions of Rupiah



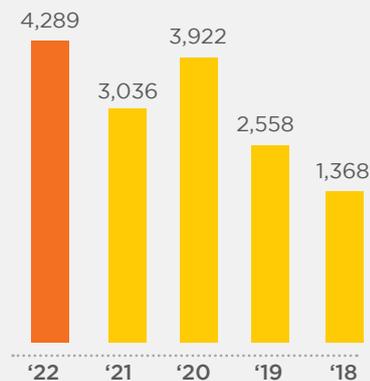
NET INCOME

in billions of Rupiah



TOTAL COMPREHENSIVE PROFIT (LOSS)

in billions of Rupiah



PERFORMANCE 2022
FINANCIAL HIGHLIGHTS

CASH FLOWS

in millions of Rupiah

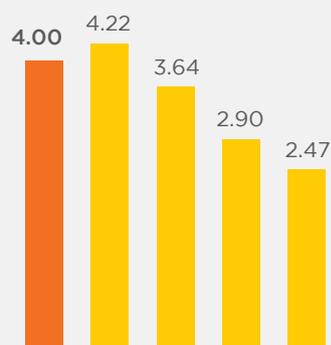
DESCRIPTION	2022	2021	2020	2019	2018
Net cash provided by (used in) operating activities	15,561,226	10,932,709	(545,449)	3,649,734	(3,199,929)
Net cash provided by (used in) investing activities	(13,408,173)	1,064,419	(4,932,652)	3,147,712	(5,496,493)
Net cash used in financing activities	(1,228,837)	(2,095,950)	(670,350)	(799,650)	(793,800)
Net Increase (decrease) in cash and cash equivalents	1,924,216	9,901,178	(6,148,451)	5,997,796	(9,490,222)
Cash and cash equivalents at the beginning of the year	17,592,335	7,691,157	13,839,608	7,841,812	17,332,034
Cash and cash equivalents at the end of the year	19,516,551	17,592,335	7,691,157	13,839,608	7,841,812

in percentage

DESCRIPTION	2022	2021	2020	2019	2018
Return on Assets (ROA)	4.00%	4.22%	3.64%	2.90%	2.47%
Return on Equity (ROE)	23.15%	23.49%	19.42%	14.85%	13.76%
Loan to Deposit Ratio (LDR)	68.04%	60.96%	60.04%	69.67%	67.23%
Non-Performing Loan (NPL) gross	1.23%	1.12%	1.39%	2.46%	1.60%
Capital Adequacy Ratio	25.41%	27.30%	31.04%	23.68%	22.79%
Liabilities on Equity	586.99%	594.10%	516.23%	548.59%	507.72%
Liabilities on Total Assests	85.44%	85.59%	83.77%	84.58%	83.55%
Operational Expenses on Operational Income	56.76%	56.06%	65.94%	74.10%	77.78%
Net Interest Margin (NIM)	5.42%	4.75%	4.42%	4.90%	5.19%

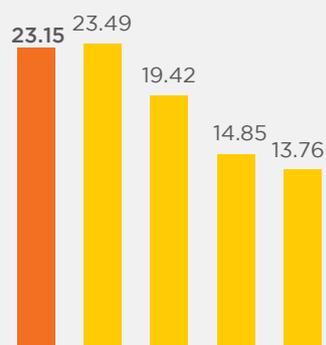
ROA

in percentage



ROE

in percentage



NIM

in percentage

