

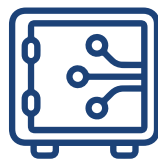
# PERFORMANCE SUMMARY 2023



Consolidated Net Profit

Rp **55.06** trillion

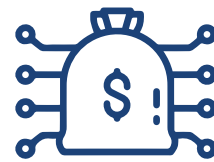
grew 33.74% yoy in 2023 from Rp41.17 trillion in 2022



Consolidated Third Party Funds

Rp **1,576.95** trillion

grew 5.78% yoy in 2023 from Rp1,490.84 trillion in 2022



Total Consolidated Assets

Rp **2,174.22** trillion

grew 9.12% yoy in 2023 from Rp1,992.54 trillion in 2022



Consolidated Loans\*)

Rp **1,398.07** trillion

grew 16.29% yoy in 2023 from Rp1,202.23 trillion in 2022



Consolidated CASA Ratio

**74.30%**

strengthened to 74.30% yoy in 2023 from 73.42% in 2022



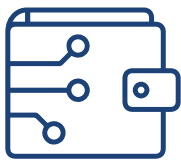
Consolidated Net Interest Income

Rp **98.01** trillion

grew 8.45% yoy in 2023 from Rp90.37 trillion in 2022

\*) Consolidated Loans include Consumer Financing Receivables and Net Investment in Lease Financing

PERFORMANCE SUMMARY 2023



PPOP

Rp **84.79**  
triliun

▲ grew 17.29% yoy in 2023 from Rp72.29 triliun in 2022



Consolidated Non-Interest Income

Rp **40.65**  
trillion

▲ grew 15.54% yoy in 2023 from Rp35.18 triliun in 2022



ROE

**27.31%**

▲ increased in 2023 from 22.62% in 2022



Gross NPL Ratio

**1.02%**

▼ decreased by 86bps yoy in 2023 from 1.88% in 2022

