

FINANCIAL HIGHLIGHTS AND FINANCIAL RATIOS

Description	2023	2022	2021	2020	2019
Earnings					
Return on Assets (ROA)	4.03%	3.30%	2.53%	1.64%	3.03%
Return on Equity (ROE)	27.31%	22.62%	16.24%	9.36%	15.08%
Net Interest Margin (NIM)	5.25%	5.16%	4.73%	4.48%	5.46%
Operating Expense to Operating Income (BOPO)	51.88%	57.35%	67.26%	80.03%	67.44%
Profit (Loss) to Total Assets Ratio	3.03%	2.40%	1.87%	1.17%	2.25%
Profit (Loss) to Total Equity Ratio	21.43%	17.84%	13.39%	8.06%	13.09%
Liabilities to Total Assets Ratio	85.88%	86.55%	86.00%	85.47%	82.77%
Liabilities to Equity Ratio	608.39%	643.38%	614.41%	588.11%	480.42%
Fee Based Income to Total Operating Income Ratio	31.30%	29.32%	29.20%	28.14%	25.95%
Liquidity					
Loan to Deposit Ratio (LDR)	86.75%	77.61%	80.04%	82.95%	96.37%
Macroprudential Intermediation Ratio (RIM)	83.73%	75.98%	78.35%	80.84%	93.93%
Liquid Assets to Total Assets Ratio	11.46%	15.13%	14.60%	17.27%	13.97%
Total Liquid Assets to Short-Term Funding Ratio	15.11%	19.40%	18.76%	22.38%	18.85%
The Ratio of MSME Loans to Total Loans	8.90%	9.52%	8.82%	7.18%	6.23%
Total CASA (in Rupiah Million)	986,242,957	926,358,185	759,312,828	622,685,004	552,250,444
Liquidity Coverage Ratio (LCR)	176.24%	191.02%	200.56%	217.53%	181.43%
Net Stable Funding Ratio (NSFR)	116.59%	119.93%	126.20%	126.10%	116.56%
Compliance					
a. Percentage of Violation of Legal Lending Limit					
i. Related Parties	0.00%	0.00%	0.00%	0.00%	0.00%
ii. Third Parties	0.00%	0.00%	0.00%	0.00%	0.00%
b. Percentage of Excess of Legal Lending Limit					
i. Related Parties	0.00%	0.00%	0.00%	0.00%	0.00%
ii Third Parties	0.00%	0.00%	0.00%	0.00%	0.00%
Primary Reserve Requirement Rupiah	7.32%	8.53%	3.97%	3.50%	6.21%
Secondary Reserve Requirement Rupiah	19.25%	21.14%	27.57%	23.50%	13.02%
Reserve Requirement Foreign Currencies	4.10%	4.10%	4.10%	4.10%	8.10%
Reserve Requirement LFR	0.68%	0.87%	1.17%	0.00%	0.00%
Net Open Position	1.28%	9.78%	4.27%	0.91%	1.09%
Other Ratios					
LLR / Gross NPL (Coverage Ratio)	384.36%	310.98%	261.52%	234.90%	147.69%
Cost to Income Ratio (CIR)	34.36%	38.19%	42.54%	44.89%	45.68%
Profit Before Tax/Employee (in Rupiah Million)	1,611.37	1,224.57	838.30	496.65	830.17

OPERATIONAL HIGHLIGHTS

OPERATIONAL PERFORMANCE OF CORPORATE BANKING SEGMENT

(In Rp Million)

Products	2023	2022	2021	2020	2019
Third Party Funds	299,754,584	313,632,966	219,773,632	163,651,031	146,854,572
Current Accounts	256,481,994	260,843,103	173,563,471	120,560,259	100,667,400
Savings	16,495,482	12,153,395	9,012,168	7,086,785	7,451,380
Deposits	26,777,108	40,636,468	37,197,993	36,003,987	38,735,792
Total Credit	409,857,020	364,163,362	333,835,899	309,632,987	329,763,941
Total Fee Based Income	3,198,531	2,792,542	2,211,409	2,436,942	2,258,288

OPERATIONAL PERFORMANCE OF COMMERCIAL BANKING

(In Rp Million)

Products	2023	2022	2021	2020	2019
Third Party Funds	149,761,354	134,931,439	107,986,168	82,758,990	75,664,398
Current Accounts	91,227,532	82,519,567	65,553,114	47,216,651	41,898,718
Savings	21,306,778	15,592,192	10,378,976	8,177,198	10,698,060
Deposits	37,227,044	36,819,680	32,054,078	27,365,141	23,067,620
Total Credit	237,952,186	196,304,490	173,756,396	156,501,772	151,424,144
Total Fee Based Income	973,759	908,999	825,498	679,287	804,199

OPERATIONAL PERFORMANCE OF RETAIL BANKING SEGMENT

(In Rp Million)

Products	2023	2022	2021	2020	2019
Third Party Funds	679,380,210	302,526,234	614,853,074	558,884,289	507,383,373
Current Accounts	115,236,424	101,871,549	89,643,757	68,831,715	60,358,283
Savings	414,655,290	157,981,554	360,351,355	322,109,076	296,554,444
Deposits	149,488,496	42,673,131	164,857,962	167,943,498	150,470,646
Total Loans	358,074,141	322,250,318	284,190,952	262,713,556	275,953,020
Total Fee Based Income	13,331,310	11,703,398	9,979,710	9,377,457	10,181,349

OPERATIONAL HIGHLIGHTS

OPERATIONAL PERFORMANCE OF TREASURY AND INTERNATIONAL BANKING SEGMENT

(In Rp Million)

Products	2023	2022	2021	2020	2019
Third Party Funds	11,865,642	10,005,241	9,348,764	9,086,812	13,428,580
Current Accounts	4,902,962	5,045,475	4,641,769	4,443,589	8,013,579
Savings	190,222	198,973	220,714	109,541	77,073
Deposits	6,772,458	4,760,793	4,486,281	4,533,682	5,337,928
Total Loans	7,162,500	5,801,787	6,609,657	8,620,596	6,820,070
Total Fee Based Income	3,037,317	3,820,246	6,401,909	5,002,745	4,344,102

OPERATIONAL PERFORMANCE OF GOVERNMENT & INSTITUTIONAL SEGMENT

(In Rp Million)

Products	2023	2022	2021	2020	2019
Third Party Funds	97,894,109	64,974,646	73,099,461	94,575,184	71,744,618
Current Accounts	63,703,665	43,765,257	44,265,271	42,933,853	25,459,231
Savings	1,062,603	850,155	913,213	1,216,337	1,072,276
Deposits	33,127,841	20,359,234	27,920,977	50,424,994	45,243,111
Total Credit	72,741,580	44,119,013	29,720,884	24,577,377	27,027,984
Total Fee Based Income	531,462	409,243	449,635	347,986	390,289