

Five-Year Financial Summary

Statement of Financial Position

(in Billion Rupiah)

Description	as of 31 December				
	2024	2023	2022	2021	2020
Assets					
Cash	682	604	717	632	594
Current accounts with Bank Indonesia	5,799	9,901	8,870	4,315	3,374
Current accounts with other banks - net	822	982	1,094	1,879	1,412
Placements with Bank Indonesia and other banks - net	3,657	2,136	5,856	2,995	7,914
Trading securities and financial investments - net	34,760	35,795	28,547	18,054	19,710
Derivative receivables	2,062	841	1,321	727	1,325
Loans - net	96,452	79,912	81,298	71,198	67,711
Receivables on securities purchased with agreements to resell	1,653	22,678	2,870	15,540	9,194
Acceptance receivables - net	2,418	2,499	3,683	2,753	2,061
Deferred tax assets - net	642	734	747	553	378
Fixed assets and right-of-use assets - Book value	2,940	2,685	1,408	1,233	1,297
Intangible assets - net	1,097	1,130	-	-	-
Other assets - net	3,158	2,649	1,865	1,516	1,584
Total Assets	156,142	162,546	138,276	121,395	116,554
Liabilities and Equity					
Current liabilities	504	475	193	176	205
Demand deposits	32,135	23,702	24,166	21,583	17,666
Saving deposits	35,076	37,486	38,648	31,727	24,076
Time deposits	49,701	58,095	51,103	46,724	50,223
Customer deposits	116,912	119,283	113,917	100,034	91,965
Deposits from other banks	4,440	1,399	206	74	178
Interest payables	196	199	132	126	153
Tax payables	105	171	196	241	244
Derivative payables	2,226	1,223	1,401	725	1,682
Liabilities on securities sold under repurchase agreements	5,576	13,296	-	13	-
Acceptance payables	2,307	2,412	3,252	2,311	2,009
Borrowings	-	-	-	-	2,037
Liabilities for employee's benefits	439	344	258	279	301
Debt securities issued - net	1,042	1,443	1,596	1,498	2,582
Other liabilities	4,569	4,700	1,764	1,240	1,062
Total Liabilities	138,316	144,945	122,915	106,717	102,418
Total Equity	17,826	17,601	15,361	14,678	14,136
Total Liabilities and Equity	156,142	162,546	138,276	121,395	116,554

Statement of Profit or Loss and Other Comprehensive Income

(in Billion Rupiah)

Description	for the years ended 31 December				
	2024	2023	2022	2021	2020
Interest income	11,496	9,945	7,571	6,941	7,697
Interest expense	(5,652)	(4,588)	(2,431)	(2,508)	(3,566)
Interest income - net	5,844	5,357	5,140	4,433	4,131
Total other operating income - net	1,653	1,374	1,396	1,339	1,520
Total provision for impairment losses	(1,077)	(797)	(1,599)	(1,478)	(1,513)
Total other operating expenses	(5,812)	(5,017)	(3,801)	(3,464)	(3,360)
Operating income	608	917	1,136	830	778
Total non-operating (expense)/income	(43)	(5)	12	19	5
Income before tax expense	565	912	1,148	849	783
Tax expense	(159)	(237)	(197)	(194)	(265)
Income for the year	406	675	951	655	518
Other comprehensive (loss)/income for the year - net of tax	(181)	65	(268)	(113)	135
Total comprehensive income for the year	225	740	683	542	653
Net profit attributable to:					
Owner's equity	406	675	951	655	518
Total comprehensive income for the year attributable to:					
Owner's equity	225	740	683	542	653
Basic earnings per share (in Rupiah, full amount)	33	60	85	59	49

Statement of Cash Flow

(in Billion Rupiah)

Description	for the years ended 31 December				
	2024	2023	2022	2021	2020
Cash and cash equivalents at beginning of year	13,946	16,543	9,826	13,308	11,085
Net cash (used in)/provided by operating activities	(1,718)	(730)	18,585	(1,044)	6,935*
Net cash provided by/(used in) investing activities	3,640	(3,121)	(12,223)	704	(4,590)
Net cash (used in)/provided by financing activities	(511)	1,285	29	(3,164)	(189)*
Net effect on exchange rate on cash and cash equivalents	107	(31)	326	22	67
Cash and cash equivalents at the end of year	15,464	13,946	16,543	9,826	13,308

*Reclassification in connection with the implementation of PSAK 73 which is effective starting 1 January 2020.

Financial Ratios

(in percentage, unless stated otherwise)

Description	as of 31 December				
	2024	2023	2022	2021	2020
Capital					
Capital Adequacy Ratio (CAR)	16.51	18.32	16.57	17.98	18.85
Tier 1 ratio	15.11	16.73	14.74	15.88	16.41
Tier 2 ratio	1.41	1.58	1.83	2.10	2.44
Gross fixed assets to capital	32.38	28.55	20.42	19.88	19.08
Assets Quality					
Non-performing earning assets to total earning assets	0.64	0.73	1.01	1.28	0.89
Non-performing loans (NPL) - gross	2.05	2.58	2.98	3.51	2.44
Non-performing loans (NPL) - net	1.11	1.39	1.73	2.22	1.51
Earnings					
Return on assets (ROA)	0.35	0.61	0.84	0.71	0.70
Return on equity (ROE)	2.55	4.44	6.70	4.68	4.02
Net interest margin (NIM)	3.92	3.85	3.98	3.81	3.82
Operating expense to operating income (BOPO)	95.64	92.31	87.74	90.19	92.26
Liquidity					
Loan to deposit ratio (LDR)	85.89	69.92	73.18	74.78	76.87
Low-cost funding ratio (CASA)	57.49	51.30	55.14	53.29	45.39
Compliance					
Violation of Legal Lending Limit (LLL)	0.00	0.00	0.00	0.00	0.00
Lending in excess of the Legal Lending Limit (LLL)	0.00	0.00	0.00	0.00	0.00
Minimum statutory reserves (GWM): Rupiah					
- daily	7.52	9.42	9.47	3.92	3.25
- average	9.11	10.34	10.57	4.24	3.12
Minimum statutory reserves (GWM): Foreign currencies					
- daily	4.17	4.67	4.10	4.13	4.20
- average	4.14	4.22	4.12	4.12	4.14
Net open positions (NOP) aggregate	5.36	4.16	1.52	0.97	4.04
Others					
Liabilities to equity ratio	775.92	823.50	800.18	727.05	724.52
Liabilities to assets ratio	88.58	89.17	88.89	87.91	87.87
Total issued and fully paid shares capital (in IDR, full amount)	12,227,591,633	12,227,591,633	11,186,644,888	11,186,644,888	11,186,644,888