

Ikhtisar Keuangan

Financial Highlights

Posisi Keuangan Konsolidasian

Consolidated Statements of Financial Position

Seluruh angka dalam tabel dan grafik menggunakan notasi bahasa Indonesia
All numerical in tables and graphs use Indonesian notation

(dalam miliar Rupiah | In billion Rupiah)

Keterangan	2022	2021	2020	2019	2018	Description
Aset						Assets
Kas	1.704	1.740	1.871	1.339	1.193	Cash
Giro pada Bank Indonesia dan Bank-bank Lain	7.205	1.742	2.381	9.014	9.199	Demand Deposits with Bank Indonesia & Others Bank
Giro pada Bank Lain-Bersih	1.252	3.008	2.038	848	829	Demand Deposits with Other Banks
Penempatan pada Bank Indonesia dan Bank Lain-Bersih	7.191	7.275	8.450	4.159	4.649	Placement in BI & Others Bank-Net
Efek-efek-Bersih	33.398	36.793	43.062	17.901	12.288	Securities-Net
Tagihan Derivatif-Pihak Ketiga	29	6	3	38	67	Derivative Receivables-Third Party
Kredit-Bersih	123.270	113.294	116.110	136.725	137.386	Loans-Net
Tagihan Anjak Piutang-Bersih	50	82	671	695	736	Factoring Receivables-Net
Efek yang Dibeli dengan Janji Dijual Kembali-Pihak Ketiga	10.642	15.959	17.258	11.682	13.150	Securities Purchased with Agreements to Resell-Third Parties
Piutang Sewa Pembiayaan-Bersih	272	203	433	741	1.436	Finance Lease Receivables-Third Party
Piutang Pembiayaan Konsumen-Bersih	6.795	5.661	7.176	9.846	9.387	Consumer Financing Receivables-Net
Piutang Jual dan Sewa Balik - Bersih	55					Sales and Lease back Receivables - net
Tagihan Akseptasi	2.126	2.080	2.496	2.578	2.408	Acceptances Receivable
Penyertaan dalam Bentuk Saham-Bersih	792	724	661	753	565	Investment in Shares of Stock-Net
Biaya Dibayar Dimuka	125	100	70	135	139	Prepaid Expenses
Aset Tetap-Bersih	10.177	10.642	10.326	10.313	10.261	Fixed Assets-Net
Aset Tidak Lancar yang Dimiliki untuk Dijual	-	-	-	-	-	Non-Current Assets Held for Sale
Aset Pajak Tangguhan-Bersih	610	419	101	31	126	Deferred Tax Assets-Net
Aset Tak Berwujud	426	321	214	145	120	Intangible Assets
Investasi pada Entitas Asosiasi	-	-	-	-	-	Investment in Associates
Aset Lain-lain-Bersih	6.313	4.414	4.746	4.344	3.265	Other Assets-Net
Jumlah Aset-Bersih	212.432	204.463	218.067	211.287	207.204	Total Assets-Net

(dalam miliar Rupiah | In billion Rupiah)

Keterangan	2022	2021	2020	2019	2018	Description
Liabilitas dan Ekuitas						Liabilities and Equity
Liabilitas Segera	170	171	203	175	288	Liabilities Payable Immediately
Simpanan dari Nasabah	141.844	134.068	143.029	131.403	137.694	Deposits
Simpanan dari Bank Lain	3.259	1.767	1.374	3.865	555	Deposits from other Banks
Efek yang Dijual dengan Janji Dibeli Kembali-Pihak Ketiga	2.408	6.902	2.518	4.910	0	Securities Sold under the Agreements to repurchase-Third Party
Liabilitas Derivatif-Pihak Ketiga	30	6	3	38	66	Derivatives Payable-Third Party
Liabilitas Akseptasi	2.137	2.083	2.506	2.583	2.412	Acceptance Payables
Surat Berharga yang Diterbitkan-Bersih	3.999	3.994	11.513	11.494	11.541	Securities Issued-Net
Pinjaman yang Diterima-Pihak Ketiga	2.144	1.286	3.094	5.645	4.748	Borrowings-Third Party



(dalam miliar Rupiah | In billion Rupiah)

Keterangan	2022	2021	2020	2019	2018	Description
Utang Pajak	222	140	109	274	310	Taxes Payable
Liabilitas Imbalan Pasca Kerja	440	717	1.168	876	893	Post-Employment Benefits Obligation
Liabilitas Pajak Tangguhan	-	0	0	0	0	Deferred Tax Liabilities
Beban yang Harus Dibayar dan Liabilitas Lain-lain	1.267	988	1.303	1.797	2.170	Accrued Expenses and Other Liabilities
Obligasi Subordinasi-Bersih	3.795	3.792	3.788	3.785	5.780	Subordinated Bonds-Net
Modal Pinjaman	-	0	0	0	0	Borrowed Equity
Jumlah Liabilitas	161.715	155.914	170.607	166.845	166.457	Total Liabilities
Modal Saham	2.409	2.409	2.409	2.409	2.409	Capital Stock
Agio Saham	3.441	3.441	3.441	3.444	3.444	Additional Paid-In Capital
Selisih Transaksi Ekuitas dengan Pihak Non-Pengendali	(269)	(269)	(268)	(141)	(118)	Difference in Value of Equity Transactions with Non-Controlling Interest
Komponen Ekuitas Lainnya	7.621	8.730	9.652	7.777	7.449	Other Equity Components
Saldo Laba	34.200	31.136	28.991	27.886	24.562	Retained Earnings
Kepentingan Non-Pengendali	3.315	3.102	3.237	3.067	3.001	Non-Controlling Interest
Jumlah Ekuitas	50.717	48.549	47.460	44.442	40.747	Total Equity
Jumlah Liabilitas dan Ekuitas	212.432	204.463	218.067	211.287	207.204	Total Liabilities and Equity

Lab a (Rugi) Komprehensif Konsolidasian

Consolidated Statements of Comprehensive Income

(dalam miliar Rupiah, kecuali dinyatakan lain | In billion Rupiah unless stated otherwise)

Keterangan	2022	2021	2020	2019	2018	Description
Pendapatan bunga	13.906	14.347	16.186	17.725	17.212	Interest Revenues
Beban Bunga	(3.957)	(4.792)	(7.378)	(8.756)	(8.248)	Interest Expenses
Pendapatan Bunga Bersih	9.949	9.555	8.807	8.969	8.964	Interest Revenues-Net
Pendapatan Operasional Lainnya	1.996	3.110	3.277	1.912	2.407	Other Operating Revenue
Beban Operasional Lainnya	(5.081)	(4.866)	(5.476)	(4.866)	(5.048)	Other Operating Expenses
Beban Operasional Lainnya-Bersih	(3.085)	(1.756)	(2.199)	(4.553)	(4.589)	Other Operating Expenses-Net
Pemulihan (Beban) Kerugian Penurunan Nilai	(2.791)	(5.350)	(2.683)	(1.599)	(1.948)	Reversal of Provision (Provision) for Impairment Losses
Lab a Operasional	4.073	2.450	3.926	4.416	4.375	Income from Operations
Pendapatan Non-Operasional-Bersih	16	65	146	179	198	Non-Operating Revenues-Net
Lab a (Rugi) sebelum beban pajak (Beban) Manfaat Pajak	4.089	2.514	4.072	4.596	4.573	Income (Loss) Before Tax Expenses
Lab a Bersih Periode Berjalan	3.273					Net Income for the Year
Diatribusikan kepada Pemilik Entitas Induk	3.042	2.063	3.103	3.317	3.113	Attributable to Equity Holders of the Parent Entity
Diatribusikan kepada Kepentingan Non Pengendali	231	(246)	21	181	75	Attributable to Non-Controlling Interest
Lab a Bersih	3.273	1.817	3.124	3.498	3.187	Net Income
Pendapatan (Rugi) Komprehensif Lain	(623)	(831)	1.821	346	750	Other Comprehensive Income (Losses)
Jumlah Lab a Komprehensif	2.650	986	4.945	3.844	3.937	Total Comprehensive Income
Jumlah Lab a Komprehensif yang Dapat						Total Comprehensive Income
Diatribusikan kepada Pemilik Entitas Induk	2.437	1.223	4.950	3.658	3.854	Attributable to Equity Holders of the Parent Entity
Diatribusikan kepada Kepentingan Non Pengendali	213	(238)	(5)	186	83	Attributable to Non-Controlling Interest
Jumlah Lab a Komprehensif	2.650	986	4.945	3.844	3.937	Total Comprehensive Income
Jumlah Lab a Komprehensif yang Dapat						Total Comprehensive Income
- Diatribusikan kepada Pemilik Entitas Induk	2.437	1.223	4.950	3.658	3.854	- Attributable to Equity Holders of the Parent Entity
- Diatribusikan kepada Kepentingan Non Pengendali	213	(238)	(5)	186	83	- Attributable to Non-Controlling Interest
Lab a (Rugi) Bersih per Saham (dalam Satuan Penuh)	126,28	85,67	128,83	137,70	129,22	Earnings Per Share (In Full Rupiah Amount)

Rasio Keuangan
Financial Ratios

(%) Kecuali disebutkan lain | (%) Unless otherwise stated

Keterangan	2022	2021	2020	2019	2018	Description
Permodalan						Equity
Kewajiban Penyediaan Modal Minimum (KPMM)	30,07	29,86	29,58	23,41	23,33	CAR with Credit, Operational Risks
Kewajiban Penyediaan Modal Minimum (KPMM) dengan Memperhitungkan Risiko Kredit, Operasional dan Pasar	28,57	27,82	27,04	20,81	20,13	CAR with Credit, Operational and Market Risks
Aktiva Tetap terhadap Modal	21,32	22,48	21,33	23,38	24,73	Fixed Assets to Capital
Aset Produktif						Productive Assets
Aset Produktif Bermasalah dan Aset Nonproduktif Bermasalah terhadap Total Aset Produktif dan Aset Nonproduktif	2,54	2,42	2,07	2,51	2,35	Productive and Non-Productive Non-Performing Assets to Total Productive and Non-Productive Assets
Aset Produktif Bermasalah terhadap Total Aset Produktif	2,55	2,43	1,93	2,43	2,49	Non-Performing Productive Assets to Total Productive Assets
Cadangan Kerugian Penurunan Nilai (CKPN) Aset Keuangan terhadap Aset Produktif	3,61	3,17	2,99	2,22	2,21	Impairment Losses to Productive Assets
NPL-Gross	3,53	3,54	3,01	3,02	3,04	Gross Non-Performing Loan (NPL)
NPL-Nett	0,92	0,95	0,66	1,12	0,91	Net Non-Performing Loan (NPL)
Profitabilitas						Profitability
Imbal Hasil Aset (ROA)	1,91	1,35	1,91	2,08	2,16	Return on Assets (ROA)
Imbal Hasil Ekuitas (ROE)	6,89	4,79	7,66	8,90	9,23	Return on Equity (ROE)
Margin Pendapatan Bunga Bersih (NIM)	5,53	5,10	4,62	4,83	4,84	Net Interest Margin (NIM)
BOPO	74,53	86,09	79,54	77,96	78,27	Operating Expenses to Operating Income (BOPO)
<i>Liquidity Coverage Ratio (LCR)</i>	196,64	203,47	245,82	130,61		Liquidity Coverage Ratio (LCR)
<i>Net Stable Funding Ratio (NSFR)</i>	130,42	133,26	147,07	129,52	132,25	Net Stable Funding Ratio (NSFR)
Rasio Laba (Rugi) terhadap Jumlah Aset	1,54	0,89	1,43	1,66	1,54	Income (Loss) to Total Assets Ratio
Rasio Laba (Rugi) terhadap Jumlah Ekuitas	6,45	3,74	6,58	7,87	7,82	Income (Loss) to Total Equity Ratio
Rasio Liabilitas terhadap Jumlah Aset	76,13	76,26	78,24	78,97	80,33	Liabilities to Total Assets Ratio
Rasio Liabilitas terhadap Ekuitas	318,86	321,16	359,47	375,43	408,51	Liabilities to Equity Ratio
Likuiditas (Bank Saja)						Liquidity (Bank Only)
<i>Loan to Deposit Ratio (LDR)</i>	91,67	88,05	83,26	107,92	104,15	Loan to Deposit Ratio (LDR)
Rasio Dana Murah (CASA)	47,07	47,13	41,78	39,29	38,21	Current Account Saving Account (CASA)
Kepatuhan						Compliance
Persentase Pelanggaran BMPK						Percentage of LLL Violation
Pihak Terkait	0,00	0,00	0,00	0,00	0,00	Related Parties
Pihak Tidak Terkait	0,00	0,00	0,00	0,00	0,00	Third Parties
Persentase Pelampauan BMPK						Percentage of LLL Excess
Pihak Terkait	0,00	0,00	0,00	0,00	0,00	Related Parties
Pihak Tidak Terkait	0,00	0,00	0,00	0,00	0,00	Third Parties
Giro Wajib Minimum Utama Rupiah	8,02	3,51	3,09	6,01	6,51	Minimum Reserve Requirements Rupiah
Giro Wajib Minimum Utama Valuta Asing	4,07	4,01	4,00	8,02	8,03	Minimum Reserve Requirements Foreign
Posisi Devisa Neto	0,73	0,40	2,21	0,77	1,19	Net Open Position
Rasio Laba (Rugi) terhadap Pendapatan Bunga	23,54	12,66	19,30	19,74	18,52	Income (Loss) to Interest Revenues
Rasio Laba (Rugi) terhadap Total Pendapatan	20,56	10,37	15,93	17,65	16,08	Income (Loss) to Total Revenues
Jumlah Saham Beredar (dalam jutaan)	24.088	24.088	24.088	24.088	24.088	Outstanding Share (in million)



Lain-Lain

Others

Keterangan	2022	2021	2020	2019	2018	Description
Jumlah Karyawan	7.450	7.620	7.845	8.191	8.539	Number of Employees
Jumlah Kantor	517	515	507	523	550	Number of Offices
Jumlah ATM	854	842	866	935	964	Number of ATMs

Ikhtisar Operasional

Operational Highlights

(dalam Rp miliar | In billion Rupiah)

Keterangan	2022	2021	2020	2019	2018	Description
Pendanaan						Fund Raised
Produk Simpanan	141.844	134.068	143.029	131.403	137.694	Deposit Product
- Giro	12.549	12.031	11.791	9.913	9.964	- Demand
- Tabungan	50.961	48.456	44.623	38.904	40.921	- Saving
- Deposito Berjangka	78.335	73.582	86.615	82.586	86.809	- Time Deposit
Simpanan di Bank lain	3.259	1.767	1.373	3.865	555	Interbank Placement
Kewajiban Repo	2.408	6.902	2.518	4.910	0	Securities Sold with Agreement to Repurchase
Surat Berharga yang Diterbitkan-Bersih	3.999	3.994	11.513	11.494	11.541	Securities Issued-Net
Pinjaman yang Diterima-Pihak Ketiga	2.144	1.286	3.094	5.645	4.748	Borrowings-Third Parties
Obligasi Subordinasi	3.795	3.792	3.788	3.785	5.780	Subordinated Bonds
Total Pendanaan	157.450	151.810	165.316	161.102	160.318	Total Funding